

SELECTIVE

BE UNIQUELY INSUREDSM

Quotation of Commercial Insurance

Prepared for:
LINCOLNWOOD SCHOOL DISTRICT 74
6950 N EAST PRAIRIE RD
LINCOLNWOOD, IL 607122520

CWHITED@SD74.ORG

Presented By:
LAMB LITTLE & CO

CG 2503 AND CG 2504 INCLUDED ON PACKAGE

Proposal Print Date:11/23/2020

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Quotation of Commercial Insurance
Schools
New Business

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The following quotation of insurance has been developed for the above captioned risk.
IT IS AGREED AND UNDERSTOOD NO COVERAGE HAS BEEN BOUND.

This quotation will expire after (30) days Or the effective date of requested coverages unless otherwise notified.

Proposal Print Date: 11/23/2020
Underwritten By:
Selective Ins Co of America



Providing Insurance Solutions Clients Can Trust Since 1926

Since its founding, Selective has built a reputation of honesty, efficiency and quality service among agents and customers alike. As of 1930, that reputation has been backed by an "A" (Excellent) or better rating from A.M. Best – a premier financial rating organization.

Combining great products and service, coupled with an exemplary record of responsiveness is the Selective advantage that will keep you coming back for more. Whether you need an insurance expert in your field, the continual support of 24/7 claims service, the convenience of paying your bill online or customized coverage designed to fit your unique needs, Selective is the answer.

Selective Insurance Group, Inc. is primarily a holding company for ten customer-focused property and casualty (P&C) insurance companies and ranked as the 49th largest P&C insurance group in the United States by A.M. Best Co. These companies offer a broad range of insurance and alternative risk management services. Selective provides value-added products and services to businesses, public entities and individuals through approximately 990 independent agents in 22 primary eastern and Midwestern states. Our approximately 1,900 employees create the competitive advantages that make Selective one of the best regional insurance organizations in the marketplace.

HERE'S WHAT YOU CAN EXPECT AS A BUSINESS CUSTOMER WITH SELECTIVE.

PRIOR TO POLICY ISSUED



Top Quality Agent



Safety Management Survey¹

- Comprehensive Risk Advice
- Help Identify Unknown Risks
- A local team from Selective working in partnership with your agent

AS A SELECTIVE CUSTOMER



Welcome Email



Digital Policy



Mobile App & Web Portal

- Sign up for [Online Access](#)
- View Policies, Bills, Auto ID Cards²
- Manage Account 24/7



Safety Management Evaluation



Safety Management Service Visit



License Verification with Atlas Certified

- Review Risk Mitigation Efforts
- [Online Tools & Videos](#)
- Validate Credentials and Increase Compliance



Electronic Billing Alerts



Automatic Payment Options

- Via Email, Text³, [Mobile App](#)³
- Checking/Savings Account, Credit/Debit Cards
- Various Flexible Payment Plans
- Pay as You Go⁴



Extended Hours Contact Center



Instant Customer Recognition

- Pay via Phone 24/7
- Communication via Phone, Email, Chat



Selective[®] Drive

- [Selective[®] Drive Mobile App](#)
- Reduce Distracted/Careless Driving
- Track Driver Locations
- Fleet Route Optimization



Customer Preferences



Proactive Messages



Recall Alerts

- Choice of Communication Channel
- Billing, Claims & Policy Notifications
- Customized Weather Alerts
- Product & Auto Recalls



Accident Claim



Upload Claim Photos with EZ Write



48-Hour Payment with SWIFTClaimSM

- Multiple Claim Reporting Options
- Unlimited Photo Upload
- Payment Within Two Days⁵



Proof of Insurance via Mobile App

- Instant Access to Proof of Insurance
- Locate Key Service Providers



Automatic Renewal Options

- Convenient Automatic Renewals
- Multi-Line Product Discount Opportunities

¹ Available for selected Commercial Lines Customers

² Where Allowable by State

³ Coming in 2019

⁴ With PaySync[®] Products

⁵ Only for SWIFTClaimSM

Quotation of Commercial Insurance
LINCOLNWOOD SCHOOL DISTRICT 74
Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

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Quotation of Commercial Insurance
LINCOLNWOOD SCHOOL DISTRICT 74
Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

Premium Summary

<u>Coverage</u>	<u>Premium</u>
Property	\$43,587.00
Crime Fidelity	\$50.00
Inland Marine	\$9,827.00
General Liability	\$9,582.00
Abuse or Molestation	\$7,467.00
Automobile	\$2,303.00
Umbrella	\$14,516.00
Cyber Liability and Data Breach Response	\$2,894.00
School Board Legal Liability (SBLL)	\$3,833.00
Total Premium	\$94,059.00

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Quotation of Commercial Insurance
LINCOLNWOOD SCHOOL DISTRICT 74
Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

Line Of Business Premium Recap

Property Premium Totals

<u>Coverages</u>	
Schools Property Extension Coverage	\$1,500.00
Bldg/Tenants Impr & Bett	\$14,029.00
Business Personal Property	\$1,751.00
Business Income Educational Institution	Included
Blanket Group I	\$19,717.00
Blanket Group II	\$753.00
Power Pac Class Rated Premium	\$4,348.00
Terrorism (Certified Acts)	\$1,473.00
Identity Recovery Coverage	16
	<hr/>
Grand Total LOB Premium	\$43,587.00

Crime Fidelity Premium Totals

<u>Coverages</u>	<u>Premium</u>
Ip - Theft Of Money And Securities	Included
Ip - Robbery Or Safe Burglary Of Othr Prop	Included
Outside The Premises	Included
Schools Crime ElitePac Endorsement	\$50.00
	<hr/>
Grand Total LOB Premium	\$50.00

Inland Marine Premium Totals

<u>Coverages</u>	<u>Premium</u>
Accounts Receivable	\$75.00
Commercial Articles	\$190.00
Electronic Information Systems	\$2,064.00
Flood and Earthquake Coverage	\$6,991.00
IM-PAC PRIMARY	\$175.00
Terrorism (Certified Acts)	\$332.00

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Grand Total LOB Premium \$9,827.00

General Liability Premium Totals

<u>Coverages</u>	<u>Premium</u>
Premises Operations	\$8,394.00
Employee Benefits Program	\$352.00
Terrorism (Certified Acts)	\$324.00
Schools General Liability Extension Coverage	\$512.00
<hr/>	
Grand Total LOB Premium	\$9,582.00

Abuse or Molestation Premium Totals

<u>Coverages</u>	<u>Premium</u>
Occurrence	
Schools Abuse or Molestation	
	\$7,467.00
<hr/>	
Grand Total LOB Premium	\$7,467.00

Automobile Premium Totals

<u>Liab Coverages</u>	<u>Premium</u>
Medical Payments	\$9.00
Excess Hired	\$281.00
Non-owned	\$1,881.00
Terrorism Premium	\$78.00
Schools Auto Extension Coverage	\$54.00
<hr/>	
Grand Total LOB Premium	\$2,303.00

Umbrella Premium Totals

<u>Coverages</u>	<u>Premium</u>
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Terrorism (Certified Acts)	\$491.00
Umbrella	\$14,025.00
<hr/>	
Grand Total LOB Premium	\$14,516.00

Cyber Liability and Data Breach Response Premium Totals

<u>Coverages</u>	<u>Premium</u>
Cyber Liability and Data Breach Response Coverage	\$2,680.00
Consequential Reputational Loss Coverage	\$134.00
Criminal Reward Coverage	\$80.00
<hr/>	
Grand Total LOB Premium	\$2,894.00

School Board Legal Liability Premium Totals

<u>Coverages</u>	<u>Premium</u>
School Board Legal Liability	\$3,833.00
Non Monetary Damages	Included
<hr/>	
Grand Total LOB Premium	\$3,833.00

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Quotation of Commercial Insurance
LINCOLNWOOD SCHOOL DISTRICT 74
Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

Policy Location Schedule

<u>Loc#</u>	<u>Bldg#</u>	<u>Street</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
002	001	6950 N EAST PRAIRIE RD	LINCOLNWOOD	IL	60712
		Class Code	0702	Property Interest	Not Available
		Year Built	1963	Stories	1
		Total Area	6077	Protection Class	03
		Sprinklered	N	Alarm	Not Available
		Construction Type	MASONRY NON-COMB		
003	001	6970,6976,6984 N. EAST PRAIRE RD.	LINCOLNWOOD	IL	60645
004	001	6855 N CRAWFORD AVE	LINCOLNWOOD	IL	60712
		Class Code	1052	Property Interest	Not Available
		Year Built	2000	Stories	2
		Total Area	150000	Protection Class	03
		Sprinklered	N	Alarm	Fire & Burglar
		Construction Type	MASONRY NON-COMB		
004	002	6855 N CRAWFORD AVE	LINCOLNWOOD	IL	60712
		Class Code	0567	Property Interest	Not Available
		Year Built	2000	Stories	Not Available
		Total Area	1000	Protection Class	03
		Sprinklered	N	Alarm	Not Available
		Construction Type	FRAME		
005	001	3925 W LUNT AVE	LINCOLNWOOD	IL	60712
		Class Code	0852	Property Interest	Not Available
		Year Built	1959	Stories	1
		Total Area	37643	Protection Class	03
		Sprinklered	N	Alarm	Not Available
		Construction Type	MASONRY NON-COMB		
005	002	3925 W LUNT AVE	LINCOLNWOOD	IL	60712

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LINCOLNWOOD SCHOOL DISTRICT 74
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Policy Period: 01/01/21 to 01/01/22

Class Code	0567	Property Interest	Not Available
Year Built	2000	Stories	Not Available
Total Area	2000	Protection Class	03
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
006 001	6850 N EAST PRAIRIE RD	LINCOLNWOOD	IL 60712
Class Code	0702	Property Interest	Not Available
Year Built	1963	Stories	1
Total Area	6077	Protection Class	03
Sprinklered	N	Alarm	Not Available
Construction Type	MASONRY NON-COMB		

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Policy Auto Schedule

<u>Veh #</u>	<u>State</u>	<u>Year</u>	<u>Make/Model</u>	<u>VIN</u>	<u>Comp Ded</u>	<u>Coll Ded</u>	<u>Premium</u>
001	IL	15	FORD/F250 SUPER DUTY	1FTBF2B6XFEB25250			\$9.00

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Quotation of Commercial Insurance
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Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

Property

Policy Level

Deductible: 2,500
Coinsurance: Bldg: 100 BPP: 100
Loss Free Years: 3

<u>Special Plans</u>	<u>Limit</u>	<u>Premium</u>
Blanket Group I - SPCL Cls + BLDG 100% of Total Value	45,854,613	\$19,717.00
Blanket Group II - BPP ONLY 100% of Total Value	1,107,895	\$753.00
<u>Optional Coverages/Extensions</u>	<u>Limit</u>	<u>Premium</u>
Schools Property Extension Coverage		\$1,500.00
Systems Power Pac Clas Rated Deductibles		
Combined All Coverages Ded: Follows Property Deductible		
Identity Recovery Coverage		\$16.00

Location Level

Location 002/001 - 6950 N EAST PRAIRIE RD, LINCOLNWOOD, IL

<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
Building	4,039,152	\$1,939.00
Business Pers Prop - Business Personal Property	257,833	\$235.00
Business Income Educational Institution	550,000	Included
Agreed Value – Yes		
Civil Authority - Modification of One-Mile Radius	5 miles	
waiting period- 72 hours		
Property in the open	9,862	Included in Blanket Group 1
Systems Power Pac		\$364.00
Location 002/001 - Total Premium		<hr/> 2538

Location 004/001 - 6855 N CRAWFORD AVE, LINCOLNWOOD, IL

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LINCOLNWOOD SCHOOL DISTRICT 74

Quote # 46553400

Policy Period: 01/01/21 to 01/01/22

<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
Building	45,142,607	Inc in Blkt Grp 1
Business Pers Prop - Business Personal Property	1,667,490	\$868.00
Business Income Educational Institution	550,000	Included
Agreed Value – Yes		
Civil Authority - Modification of One-Mile Radius	5 miles	
waiting period- 72 hours		
Property in the open	130,133	Included in Blanket Group 1
Systems Power Pac		\$2,147.00
Location 004/001 - Total Premium		<hr/> 3015
Location 004/002 - 6855 N CRAWFORD AVE, LINCOLNWOOD, IL		
<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
Business Pers Prop - Business Personal Property	8,235	Inc in Blkt Grp 2
Business Income Educational Institution	550,000	Included
Agreed Value – Yes		
Civil Authority - Modification of One-Mile Radius	5 miles	
waiting period- 72 hours		
Systems Power Pac		\$4.00
Location 004/002 - Total Premium		<hr/> 4
Location 005/001 - 3925 W LUNT AVE, LINCOLNWOOD, IL		
<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
Building	14,325,958	\$6,446.00
Business Pers Prop - Business Personal Property	980,966	\$648.00
Business Income Educational Institution	550,000	Included
Agreed Value – Yes		
Civil Authority - Modification of One-Mile Radius	5 miles	
waiting period- 72 hours		
Property in the open	164,620	Included in Blanket Group 1
Systems Power Pac		\$888.00
Location 005/001 - Total Premium		<hr/> 7982

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Location 005/002 - 3925 W LUNT AVE, LINCOLNWOOD, IL

<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
Building	179,469	Inc in Blkt Grp 1
Business Income Educational Institution	550,000	Included
Agreed Value – Yes		
Civil Authority - Modification of One-Mile	5 miles	
Radius		
waiting period- 72 hours		
Systems Power Pac		\$29.00
Location 005/002 - Total Premium		29

Location 006/001 - 6850 N EAST PRAIRIE RD, LINCOLNWOOD, IL

<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
Building	14,850,585	\$5,644.00
Business Pers Prop - Business Personal Property	1,099,660	Inc in Blkt Grp 2
Business Income Educational Institution	550,000	Included
Agreed Value – Yes		
Civil Authority - Modification of One-Mile	5 miles	
Radius		
waiting period- 72 hours		
Property in the open	227,922	Included in Blanket Group 1
Systems Power Pac		\$916.00
Location 006/001 - Total Premium		6560

Other

Terrorism Premium (Certified Acts) \$1,473.00

Total Property Premium	\$43,587.00
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Crime Fidelity

Policy Level

Coverage Type	Governmental Crime Coverage		
<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>	<u>Premium</u>
Schools Crime ElitePac Endorsement			\$50.00

Location Level

Location 002/001 - 6950 N EAST PRAIRIE RD, LINCOLNWOOD, IL

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>	<u>Premium</u>
IP - Theft of Money and Securities	\$500.00	25,000	Included
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000	Included
Outside the Premises	\$500.00	25,000	Included

Location 004/001 - 6855 N CRAWFORD AVE, LINCOLNWOOD, IL

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>	<u>Premium</u>
IP - Theft of Money and Securities	\$500.00	25,000	Included
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000	Included
Outside the Premises	\$500.00	25,000	Included

Location 004/002 - 6855 N CRAWFORD AVE, LINCOLNWOOD, IL

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>	<u>Premium</u>
IP - Theft of Money and Securities	\$500.00	25,000	Included
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000	Included
Outside the Premises	\$500.00	25,000	Included

Location 005/001 - 3925 W LUNT AVE, LINCOLNWOOD, IL

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>	<u>Premium</u>
IP - Theft of Money and Securities	\$500.00	25,000	Included
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000	Included

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Outside the Premises \$500.00 25,000 Included

Location 005/002 - 3925 W LUNT AVE, LINCOLNWOOD, IL

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>	<u>Premium</u>
IP - Theft of Money and Securities	\$500.00	25,000	Included
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000	Included
Outside the Premises	\$500.00	25,000	Included

Location 006/001 - 6850 N EAST PRAIRIE RD, LINCOLNWOOD, IL

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>	<u>Premium</u>
IP - Theft of Money and Securities	\$500.00	25,000	Included
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000	Included
Outside the Premises	\$500.00	25,000	Included

Total Crime Fidelity Premium \$50.00

Inland Marine

Policy Level Coverages

	<u>Limit</u>	<u>Premium</u>
Commercial Articles (Ded \$1,000)		
Cameras - Motion Pictures	100,000	\$154.00
Musical Instruments - Other Band	100,000	\$36.00

Flood and Earthquake Coverage

Coverage Method - Blanket Coverage

Type of Coverage - Flood & Earthquake

Refer to the end of Inland Marine Coverage section for location Flood & EQ coverage information

Earthquake Coverage

Occurrence Limit 5,000,000(applies to each "covered location")

Aggregate Limit 5,000,000(applies to each "covered location" for any one policy period)

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Catastrophe Limit 10,000,000(applies to all "covered locations" for any one policy period)
EQ Deductible - 25,000
Total Earthquake Coverage Premium \$1,165.00

Flood Coverage
Occurrence Limit 5,000,000(applies to each "covered location")
Aggregate Limit 5,000,000(applies to each "covered location" for any one policy period)
Catastrophe Limit 10,000,000(applies to all "covered locations" for any one policy period)
Flood Deductible - 25,000
Total Flood Coverage Premium \$5,826.00

Coverage Extensions
Additional Debris Removal Expenses-25% Of loss paid plus 10,000
Emergency Removal 30
Limited Fungus Coverage 15,000

Supplemental Coverages
Foundations of Buildings, Pilings and Underground Pipes 100,000
Newly Acquired Buildings (applies for 90 days) 100,000
Ordinance or Law -Undamaged Parts of Building COVERED
Ordinance or Law -Increased Cost to Repair or Demolish 100,000
Personal Property Acquired Locations 100,000
Pollutant Clean Up and Removal 25,000
Property in Transit 50,000

Coverage Options
Masonry Veneer Covered for Loss caused by Earthquake
Valuation Replacement Cost

Total Flood and Earthquake Premium & Minimum Premium \$6,991.00

Virus or Harmful Code 50,000 \$.00
IM-PAC PRIMARY - (Class Code 900/ Ded \$500) 25,000 \$175.00

Location Level

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Location 002/001 - 6950 N EAST PRAIRIE RD, LINCOLNWOOD, IL

	<u>Limit</u>	<u>Premium</u>
Electronic Information Systems - Blanket		\$2,064.00
Equipment - Formula	1,380,000	
Data - Formula	138,000	
Accounts Receivable - Non-Reporting		\$75.00
Limit #1	250,000	
<u>Other</u>		
Terrorism Premium		\$332.00
Total Inland Marine Premium		\$9,827.00

Flood and Earthquake Location Coverage Schedule

<u>Loc#</u>	<u>Bldg#</u>	<u>EQ Coverage</u>	<u>Flood Coverage</u>
002	001	Yes	Yes
004	001	Yes	Yes
004	002	Yes	Yes
005	001	Yes	Yes
005	002	Yes	Yes
006	001	Yes	Yes

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General Liability

Policy Level

	<u>Limit</u>	<u>Premium</u>
General Aggregate	2,000,000	
Products/Completed Ops	2,000,000	
Each Occurrence	1,000,000	
Personal & Advertising Injury	1,000,000	
Fire Damage	1,000,000	
Medical Expense	20,000	
 <u>Additional Coverages</u>		
Employee Benefits Program	<u>Quantity/Limit</u> 100 & over	<u>Premium</u> \$352.00
Schools General Liability Extension Coverage		\$512.00

Location Level

Location 002/001 - 6950 N EAST PRAIRIE RD, LINCOLNWOOD, IL
Class 47469 - SCHOOLS FACULTY LIABILITY FOR CORPORAL

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 7.797)	109	\$850.00

Location Level

Location 002/001 - 6950 N EAST PRAIRIE RD, LINCOLNWOOD, IL
Class 47471 - SCHOOLS PUBLIC ELEMENTARY, KINDERGARTEN

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 5.983)	1,251	\$7,485.00

Location Level

Location 003/001 - 6970,6976,6984 N. EAST PRAIRE RD., LINCOLNWOOD, IL
Class 49452 - VACANT LAND NOT FOR PROFIT ONLY

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 2.968)	20	\$59.00

Other

Terrorism Premium (Certified Acts)		<u>Premium</u> \$324.00
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Quotation of Commercial Insurance
LINCOLNWOOD SCHOOL DISTRICT 74
Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

Total General Liability Premium	\$9,582.00
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Abuse or Molestation

	<u>Limit</u>	<u>Premium</u>
Each Abuse or Molestation/Aggregate	\$1,000,000/1,000,000	\$7,467.00
Deductible:	NONE	Each Abuse or Molestation
Total Students All Locs	1,243	

Total Schools Abuse or Molestation Premium	\$7,467.00
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Automobile

Policy Level

	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability Limit Type CSL			
- Liability	7,8,9	1,000,000	
Schools Auto Extension Coverage			\$54.00

State Level Coverages (IL)

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Non-Owned Employee Count		101 - 500	\$1,881.00
Excess Hired		30,000	\$281.00
UM/UIM (BI/CSL)	7	1,000,000	

Vehicle Level

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Quotation of Commercial Insurance
LINCOLNWOOD SCHOOL DISTRICT 74
Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

Vehicle IL/001 : 2015 FORD F250 SUPER DUTY VIN# 1FTBF2B6XFEB25250

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	7,8,9	See State Level	
Medical Payments	2	5,000	\$9.00
UM/UIM (PD)		15,000	
Vehicle Total Premium			\$9.00

Other

Terrorism Premium	<u>Premium</u>
	\$78.00

Total Automobile Premium \$2,303.00

Umbrella

Policy Level

Limit/Premium Basis

Excess Limit	\$10,000,000
Aggregate Limit	\$10,000,000
Self Insured Retention	ZERO

Underlying Liability

Limit/Premium Basis

Premium

Automobile

\$519.00

Carrier: Selective Ins Co of America

CSL 1,000,000

Employers Liability

Each Accident Limit 500,000

Each Employee Limit 500,000

Policy Limit 500,000

General Liability

\$1,336.00

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Quotation of Commercial Insurance
LINCOLNWOOD SCHOOL DISTRICT 74
Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

Carrier: Selective Ins Co of America		
General Aggregate	2,000,000	
Prod Comp Aggregate	2,000,000	
Pers/Adv Aggregate	1,000,000	
Each Occurrence	1,000,000	
School Board		\$1,150.00
Carrier: Selective Ins Co of America		
General Aggregate	1,000,000	
Per Claim Aggregate	1,000,000	
Employee Benefits		\$106.00
Carrier: Selective Ins Co of America		
General Aggregate	2,000,000	
Per Claim Aggregate	1,000,000	
Abuse or Molestation Liab		\$2,240.00
Carrier: Selective Ins Co of America		
Each Abusive Conduct	1,000,000	
Aggregate Limit	1,000,000	
Total 1st 1 MM		\$5,351.00
1 MM X/S 1MM		\$2,140.00
1 MM X/S 2MM		\$1,284.00
1 MM X/S 3MM		\$750.00
1 MM X/S 4MM		\$750.00
1 MM X/S 5MM		\$750.00
1 MM X/S 6MM		\$750.00
1 MM X/S 7MM		\$750.00
1 MM X/S 8MM		\$750.00
1 MM X/S 9MM		\$750.00
<u>Other</u>		
Terrorism Premium (Certified Acts)		\$491.00

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Quotation of Commercial Insurance
LINCOLNWOOD SCHOOL DISTRICT 74
Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

Total Umbrella Premium	\$14,516.00
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Cyber Liability and Data Breach Response Coverage

Cyber Liability and Data Breach Response Application must be completed and signed by the Insured and received by the - Company before the policy can be Issued. A copy of the form is included in this Quote Proposal.

CLAIMS-MADE

Retroactive Date:	01/01/21		
	<u>Limit</u>	<u>Retention</u>	<u>Premium</u>
Policy Aggregate Limit	\$1,000,000		\$2,680.00
Includes:			
Information Security and Privacy Liability	\$1,000,000	\$10,000	
Privacy Breach Response Services	\$250,000	\$10,000	
Maximum Notified Individuals	100000	250	
Regulatory Defense and Penalties	\$100,000	\$10,000	
Website Media and Content Liability	\$1,000,000	\$10,000	
PCI Fines, Expenses and Costs	\$25,000	\$10,000	
Cyber Extortion	\$50,000	\$10,000	
First Party Data Protection	\$50,000	\$10,000	
First Party Data Protection Business Interruption	\$50,000	\$10,000	
Fraudulent Instruction	\$50,000	\$10,000	
Electronic Crime	\$50,000	\$10,000	
Other			
Consequential Reputational Loss	\$50,000	\$10,000	\$134.00
Criminal Reward	\$50,000		\$80.00

Total Cyber Liability and Data Breach Response Premium	\$2,894.00
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* Note: Retention for First Party Data Protection Business Interruption is the greater of the noted retention or income loss during 12 hour waiting period.

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Quotation of Commercial Insurance
 LINCOLNWOOD SCHOOL DISTRICT 74
 Quote # 46553400
 Policy Period: 01/01/21 to 01/01/22

School Board Legal Liability

Policy Level

Per Claim Limit/ Aggregate limit:	1,000,000/1,000,000
Deductible	2500
Exposure Student Population (All loc)	1243

<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
School Board Legal Liability	See Above	\$3,833.00
Non Monetary Damages- SC 1800	100,000/100,000	Included

Total School Board Legal Liability Premium	\$3,833.00
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Quotation of Commercial Insurance
LINCOLNWOOD SCHOOL DISTRICT 74
Quote # 46553400
Policy Period: 01/01/21 to 01/01/22

Terrorism (Certified Acts) Information

Refer to attached IN 0585 0116 Policyholder Disclosure Notice - Offer of Terrorism Insurance Coverage and Rejection Form – Effective Until Revoked

YOUR POLICY INCLUDES TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM OF:

TERRORISM - CERTIFIED ACTS: \$2,620.00

TERRORISM – AUTO \$78.00

IF YOU REJECT THE TERRORISM COVERAGE, AS NOTED ABOVE, THE PREMIUM FOR THE TERRORISM (FIRE ONLY) COVERAGE IS \$885.00.

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Selective Customer Self-Service and Billing Options



We understand that each customer has unique needs—that’s why Selective offers a variety of installment plans. Your agent can assist you with selecting a plan that works best with and meets the eligibility requirements for your particular policy. Please note that policies on the same account may have different payment plans and installment fees may apply.

- 1-Pay: Due in full at policy inception
- 2-Pay: Two equal installments due at policy inception and in the 6th month of the policy term
- 4-Pay: Four equal installments due at policy inception and in the 3rd, 6th and 9th months of the policy term
- Quarterly: Four equal installments due quarterly starting at policy inception
- 10-Pay: 19% due at policy inception, the remaining balance billed in nine equal monthly installments

The SelectPay® Advantage (Electronic Funds Transfer)

With our free SelectPay® service, your insurance payments can be automatically deducted from your checking or savings account. Not only will this save you time, but you’ll avoid late fees.

Signing up for SelectPay® is easy – just visit www.selective.com and sign in. Click the “Billing & Payments” tab and then choose the “Pay Bill” link. You will need your policy number and bank account information to complete the transaction.

PaySync® Flexible Payment Program

Get the cash flow flexibility you need with PaySync® for your Selective Workers Compensation (WC) and Commercial Package Policy (CPP). With PaySync® WC, pay your premium installments when you pay your payroll; with PaySync® CPP, premiums are broken down into 12, 24, 26, or 52 payments – your choice during policy issuance. Benefits include:

- No down payments
- PaySync® is simply another pay plan option, so no special underwriting guidelines apply

You’ll need to provide Selective with your payroll information each pay cycle to be eligible to the PaySync® WC program. Payroll information can be submitted by you or a third party, such as an accountant or payroll processor, on your behalf. For more information about the program, please visit selective.com/paysync or contact your agent.

Your time is valuable. Selective lets you manage your policy on your own time through our online Customer Self-Service site. Here you can:

- Pay your bill
- Schedule future payments
- Build and print certificates of insurance
- Print automobile ID cards
- File a claim
- Review, download or print a copy of your policy

Registration is simple. Have your policy or bill handy when you visit www.selective.com and then click “Need a Customer User ID and Password”. Follow the onscreen instructions to answer the three security questions identifying your policy and begin managing your account 24/7.

POLICYHOLDER DISCLOSURE NOTICE OFFER OF TERRORISM INSURANCE COVERAGE AND REJECTION FORM — EFFECTIVE UNTIL REVOKED

Offer of Coverage:

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from “acts of terrorism”, as defined in Section 102(1) of the Act. The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an “act of terrorism”; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You may accept or reject insurance coverage for losses resulting from certified “acts of terrorism”.

- If you accept this offer of coverage simply pay your billed premium, which includes the amount shown below. You do not need to do anything else.
- If you would like to reject this coverage, please see the section of this form entitled Rejection of Terrorism Insurance Coverage and follow the instructions. Even if you reject this coverage, state law prohibits us from excluding fire losses resulting from an “act of terrorism”. Therefore, the terrorism exclusion we place on your policy will contain an exception for fire losses resulting from an “act of terrorism”. The additional premium for such fire losses resulting from an “act of terrorism” is shown below. **Please note that if you reject coverage for losses resulting from certified “acts of terrorism”, we will not provide coverage on renewals of this policy unless you ask us for coverage in the manner set forth in our “Offer of Terrorism Insurance Coverage When Terrorism Insurance Coverage Was Previously Rejected” form, which will be attached to renewals of this policy.**

Disclosure of Premium:

The portion of your annual premium that is attributable to coverage for “acts of terrorism” is _____ and does not include any charges for the portion of loss that may be covered by the federal government under the Act.

The premium for terrorism (fire only) coverage is _____ and is due regardless of whether you reject coverage for certified “acts of terrorism”.

Please be aware that even if you purchase coverage for losses resulting from certified “acts of terrorism”, your policy will still contain other policy terms, conditions, limitations and exclusions that may impact whether coverage is available in the event of a loss resulting from a certified “act of terrorism”.

Federal Participation in Payment of Terrorism Losses:

You should know that where coverage is provided by this policy for losses resulting from certified “acts of terrorism”, such losses may be partially reimbursed by the United States Government under a formula established by federal law. Under the formula, the United States Government generally reimburses the following percentages of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage:

- a. 85% through 2015;
- b. 84% beginning on January 1, 2016;
- c. 83% beginning on January 1, 2017;
- d. 82% beginning on January 1, 2018;
- e. 81% beginning on January 1, 2019;
- f. and 80% beginning on January 1, 2020.

Cap on Insurer Participation in Payment of Terrorism Losses:

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits United States Government reimbursement as well as insurers’ liability for losses resulting from certified “acts of terrorism” when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Rejection of Terrorism Insurance Coverage:

You may reject this offer of coverage by checking the box, filling in the information below, signing and returning this form to your agent. If you choose to reject this offer of coverage, we will add an exclusionary endorsement to your policy to eliminate coverage for losses resulting from certified “acts of terrorism”.

Rejection of Coverage - Effective Until Revoked

I HAVE READ THIS FORM IN ITS ENTIRETY AND DO NOT WANT TO PURCHASE COVERAGE FOR CERTIFIED “ACTS OF TERRORISM”. I UNDERSTAND THAT THIS REJECTION IS EFFECTIVE UNTIL I AFFIRMATIVELY REVOKE IT IN THE MANNER SET FORTH IN SELECTIVE’S “OFFER OF TERRORISM INSURANCE COVERAGE WHEN TERRORISM INSURANCE COVERAGE WAS PREVIOUSLY REJECTED” FORM, AND THAT IF I SIGN THIS FORM THIS POLICY AND ANY RENEWALS WILL EXCLUDE COVERAGE FOR LOSSES RESULTING FROM CERTIFIED “ACTS OF TERRORISM”.

Policyholder/Applicant’s Signature

Insurance Company

Print Name

Policy or Quote Number

Title

Date

Schools Property Extension

Selective’s Education market segment targets public and private schools grades K-12, including Montessori, faith-based, charter and vocational schools. We will also consider private secondary schools with dormitories and community colleges. We offer Property, General Liability, Automobile and School Board Legal Liability coverages that are tailored for public and private schools. Selective also offers a participating (dividend) plan* to private schools.

The following forms are included:

- CP 7630 ElitePac® Property Extension Endorsement
- CP 7648 Schools ElitePac® Property Extension Endorsement ▲ (symbol indicates unique coverages)
- CP 7649 ElitePac® Schedule – Schools (lists the coverages & limits in the above endorsements)
- CP 0030 Business Income (and EE) Coverage Form ▲
- CP 1525 Business Income Changes – Educational Institutions ▲

Coverage	Limit [1]
Additional Costs	\$25,000
Additional Property Covered:	
The cost of excavations, grading, backfilling or filling	Included in Bldg Limit
Foundations of buildings, structures, machinery or boilers	Included in Bldg Limit
Personal property while airborne or waterborne	Included in BPP Limit
Underground pipes, flues or drains	Included in Bldg Limit
Arson, Theft and Vandalism Rewards (not applicable in New York)	\$25,000
Automated External Defibrillators ▲	\$10,000
Back Up Of Sewer, Drain Or Sump - Direct Damage	\$100,000
Brands and Labels	Included in BPP Limit
Building Owner - Tenant Move Back Expenses	\$25,000
Business Income/Extra Expense Coverage CP 0030 and CP 1525 ▲	\$550,000 per location
Business Income/Extra Expense Related Additional Coverages:	
Auto Physical Damage Business Income	\$25,000
Back Up Of Sewer, Drain Or Sump - Business Income	\$100,000
Building Owner - Lessor’s Leasehold Interest	\$25,000
Communicable Disease Extra Expense ▲	\$25,000
Contractual Penalty	\$25,000
Denial of Service	\$25,000
Dependent Properties	\$100,000
Emergency Vacating Expense ▲	\$25,000

Schools Property Extension

Coverage	Limit [1]
Extended Period of Indemnity	180 Days
Extra Expense (refer to Property Dec for BI/EE limit)	\$10,000
Food Contamination Shutdown	\$25,000
Increased Realty Tax Assessment	\$25,000
Ingress or Egress	\$50,000
Newly Acquired Locations - Business Income	\$250,000
Pollutant Clean-up and Removal - Business Income	\$25,000
Project R & D Documentation and Prototypes Business Income	Included in BI Limit
Transit Business Income	\$25,000
Unnamed Premises - Business Income	\$10,000
Utility Services - Time Element	\$25,000
Violent Event Extra Expense ▲	\$50,000 Any One Policy Year
Business Personal Property Seasonal Increase	10%
Change of Temperature and Humidity	Included
Claim Expenses	\$25,000
Consequential Loss to Stock	Included in Valuation
Debris Removal - Additional Limit	\$250,000
Deductible (waiver of multiple property deductibles and disappearing deductible) ▲	Included
Deferred Payments	\$25,000
Fire Department Service Charge	\$25,000
Fire Extinguishing Equipment	Actual Loss Sustained
Harvested Crops ▲	\$25,000
Inland Marine Related Coverages:	
Accounts Receivable	\$100,000
Communication Equipment ▲	\$100,000
Electronic Information Systems (aka Computer Equipment and Electronic Data)	\$100,000
Fine Arts	\$25,000
Installation Property	\$25,000
Mobile Equipment	\$25,000

Schools Property Extension

Coverage	Limit [1]
Personal Effects - Within the Coverage Territory	\$5,000 Per Person \$25,000 Occurrence
Personal Effects - Outside the Coverage Territory	\$5,000 Per Person \$25,000 Occurrence
Property in Transit - Within the Coverage Territory	\$100,000
Property in Transit - Outside the Coverage Territory	\$10,000
Refrigerated Property - In Transit	\$25,000
Salesperson's Samples - Within the Coverage Territory	\$25,000
Salesperson's Samples - Outside the Coverage Territory	\$10,000
Tools and Equipment	\$10,000
Valuable Papers and Records	\$100,000
Lock Replacement	\$10,000
Marring and Scratching	Included
Members and Guests Property	\$1,000 Per Person \$25,000 Occurrence
Newly Acquired or Constructed Property - Building Per Location	\$1,000,000
Newly Acquired or Constructed Property - Business Personal Property Per Location	\$500,000
Non-Owned Detached Trailers	\$10,000
Ordinance or Law Coverage:	
Coverage A - Undamaged Parts of a Building	Included in Bldg Limit
Coverage B - Demolition Cost	\$500,000
Coverage C - Increased Cost of Construction	\$500,000
Coverage D - Tenants Improvements and Betterments	\$25,000
Outdoor Property	\$350,000
Outdoor Trees, Shrubs and Plants (\$2,500 any one item)	\$25,000 Occurrence \$100,000 Policy Year
Personal Effects of Students ▲	\$5,000 Per Student \$100,000 Occurrence
Personal Property At Unnamed Premises - Within The Coverage Territory	\$100,000
Personal Property At Unnamed Premises - Outside The Coverage Territory	\$10,000
Personal Property of Others	Included in BPP Limit
Pollutant Clean-up and Removal	\$50,000
Premises Boundary Increased Distance	1,500 Feet

Schools Property Extension

Coverage	Limit [1]
Preservation of Property	90 Days
Replacement Cost Valuation for Personal Property of Others	Included
Roof Protection ▲	\$500 Per Roof \$1,000 Policy Year
Selling Price Valuation	Included
Specified Appurtenant Structures ▲	\$100,000 - Public Use \$1,000 BPP
Spoilage (formerly Refrigerated Property)	\$50,000
Tenant Building and Business Personal Property Coverage Required By Lease	\$25,000
Tenant's Building Glass Liability	Included in BPP Limit
Tenant Lease Assessment	\$5,000
Tenant Leasehold Improvements	\$25,000
Theft Damage to Building	Included in BPP Limit
Theft Limitation Amendments:	
Furs	\$5,000
Patterns, Dies, Molds and Forms	Included in BPP Limit
Precious Metals	\$10,000
Underground Fiber Optic Cable ▲	\$10,000 Occurrence \$50,000 Policy Year
Utility Service - Direct Damage	\$50,000
Voluntary Parting by Trick, Scheme or Device	Included

[1] Bolded limits are market segment specific increased limits.

*Results are based on performance and not guaranteed. Participation subject to eligibility requirements.

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Schools Crime ElitePac® Endorsement

Selective's Education market segment targets public and private schools grades K-12, including Montessori, faith-based, charter and vocational schools. We will also consider private secondary schools with dormitories and community colleges. We offer Property, General Liability, Automobile and School Board Legal Liability coverages that are tailored for public and private schools. Selective also offers a participating (dividend) plan* to private schools.

Coverage	Limit
Schools Crime ElitePac® Endorsement CR 7930 [1]	
Inside The Premises – Theft of Money and Securities	\$25,000
Inside The Premises – Robbery Or Safe Burglary of Other Property	\$25,000
Outside The Premises	\$25,000

[1] When the Schools Property Extension Coverage is purchased, the Schools Crime ElitePac® Endorsement is available under the Crime Coverage Part. The Crime ElitePac® is not available if the Schools Property Extension Coverage is not purchased.

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Schools General Liability Extension

Selective’s Schools market segment targets public and private schools grades K-12, including Montessori, faith-based, charter and vocational schools. We will also consider private secondary schools with dormitories and community colleges. We offer Property, General Liability, Automobile and School Board Legal Liability coverages that are tailored for public and private schools. Selective also offers a participating (dividend) plan* to private schools.

The following forms are included:

- CG 73 00 (or CG 73 00NY, CG 73 00FL) ElitePac® General Liability Extension Endorsement
- CG 73 08 (or CG 73 08NY, CG 73 08FL) Schools ElitePac® General Liability Extension Endorsement
▲ (symbol indicates unique coverages)
- CG 79 35 (or CG 79 35NY, CG 79 35FL) Product Recall Expense Coverage Endorsement - \$25,000 Limit
- \$20,000 Increased Limit for Medical Payments

Coverage	Limit
Additional Insured – Primary and Non-Contributory Provision	Included
Additional Insured – Safety Patrols ▲	Included
Blanket Additional Insureds – As Required By Contract	Included
Broad Form Vendors Coverage	Included
Damage To Premises Rented To You (Including Fire, Lightning or Explosion)	\$1,000,000 ▲ (Limit to be shown on Dec Page)
Electronic Data Liability	\$100,000
Employee Definition Amended	Included
Employees As Insureds Modified	Included
Employer’s Liability Exclusion Amendment (N/A in NY) ▲	Included
Fellow Employee Provision ▲	Included
Functional Additional Insureds ▲	Included
Golf or Tennis Pros As Additional Insureds ▲	Included
Incidental Broadcasting and Publishing ▲	Included
Incidental Medical Malpractice Modified ▲	Included
Knowledge of Occurrence, Claim, Suit or Loss	Included
Liberalization Clause	Included
Limited Legal Expense For Innocent Insureds (N/A in NY) ▲	\$25,000 Occurrence/ \$25,000 Aggregate

Schools General Liability Extension

Coverage	Limit
Limited Property Damage – Golf Ball Damage ▲	\$2,500
Medical Payments Amendments	Included
Any Insured Amendment	Included
Products Amendment	Included
Mental Anguish Amendment (N/A in NY)	Included
Newly Formed or Acquired Organizations	Included
Non-Accumulation of Limits (N/A in NY or WI)	Included
Non-Owned Aircraft	Included
Non-Owned Watercraft (under 60 feet)	Included
Not-For-Profit Organization Members as Additional Insureds	Included
Personal and Advertising Injury	
Discrimination Amendment (N/A in NY)	Included
Civil Rights Exclusion ▲	N/A
Religious Act(s) and Communication(s) ▲ (For faith based schools and religious institutions)	Included
Pollution – Exception For Classroom Activities ▲	\$50,000
Supplementary Payments Amended	Included
Bail Bonds	\$5,000
Loss of Earnings	\$1,000
Temporary Liquor Liability ▲	Included
Unintentional Failure To Disclose Hazards	Included
Waiver of Transfer of Rights of Recovery (subrogation)	Included
Waiver of Transfer of Rights of Recovery – Golfing Facility ▲	Included

*Results are based on performance and not guaranteed. Participation subject to eligibility requirements.

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Schools Auto Extension

Selective’s Schools market segment targets public and private schools grades K-12, including Montessori, faith-based, charter and vocational schools. We will also consider private secondary schools with dormitories and community colleges. We offer Property, General Liability, Automobile and School Board Legal Liability coverages that are tailored for public and private schools. Selective also offers a participating dividend plan* to private schools.

The following forms are included:

- CA 7809 ElitePac[®] Commercial Automobile Extension
- CA 7811 ElitePac[®] Commercial Automobile Extension Schools ▲ (symbol indicates unique coverages)
- CA 7820 Schedule ElitePac[®] Commercial Automobile Extension Schools

Coverage	Limit
Amendments To Section II - Liability Coverage	
Newly Acquired Or Formed Organizations – qualify as named insured if majority owned with no similar insurance available	Included
Limited Liability Companies – members and managers are insureds while using an auto not owned or hired by named insured	Included
Employees As Insureds – while using an auto not owned or hired by named insured in named insured’s business	Included
Blanket Additional Insureds	Included
Expenses For Bail Bonds And Loss Of Earnings	
Bail Bonds	\$3,000 Per Accident
Loss Of Earnings	\$1,000 Per Day
Employee Indemnification and Employer’s Liability Amendment – exclusion does not apply to volunteer workers not entitled to Workers Compensation coverage	Included
Fellow Employee Coverage – the exclusion is deleted	Included
Care, Custody Or Control Amendment – exclusion does not apply to property owned by anyone other than an insured	\$1,000 Per Accident; \$500 Deductible Per Accident
Non-Ownership Extension – Educational Institutions – board member, elected official, student-teacher, authorized “volunteer” worker are insured while using an auto not owned or hired by named insured ▲	Included
Expected or Intended Injury Amendment – exclusion does not apply while an employee is performing their duties and within scope of employment, with certain conditions ▲	Included
Amendments To Section III - Physical Damage Coverage	
Towing And Labor	
Private Passenger Auto, Social Service Van or Bus, Light Truck Medium, Heavy and Extra Heavy Trucks	\$75 Per Tow \$150 Per Tow
Glass Breakage Deductible – waived when glass is repaired	Included

Schools Auto Extension

Coverage	Limit
Additional Transportation Expenses	\$60 Per Day, \$1,800 Max
Hired Auto Physical Damage Coverage	\$75,000 Per "Loss"
Auto Loan/Lease Gap Coverage (N/A in New York)	Unpaid amount due on lease or loan, with exceptions
Personal Effects Coverage – for covered personal items in a covered auto at time of theft, no deductible applies	\$500 Per "Accident"
Airbag Coverage	Included
Expanded Audio, Visual and Data Electronic Equipment Coverage	Included
Comprehensive Deductible - Location Tracking Device - 50% reduction of deductible if tracking device aids in recovery of the auto	Included
Physical Damage Limit Of Insurance – removes restriction related to betterment and sublimit of \$1,000 for electronic equipment	Included
Newly Acquired Owned Autos - coverage equal to broadest coverage available to any covered auto on DEC, with certain conditions ▲	Lesser of \$1,000,000, ACV or cost to repair
Deductible Reimbursement - Employees or Volunteer Workers ▲	Lesser of \$1,000 or deductible
Hired Auto Physical Damage - Loss of Use Expenses – Schools ▲	\$50 Per Day up to a maximum of \$1,500
Amendments To Section IV - Business Auto Conditions	
Duties In The Event Of Accident, Claim, Suit Or Loss – this condition does not apply unless certain persons have knowledge of the accident, claim, suit or loss	Included
Waiver of Subrogation – blanket waiver when liability has been assumed under an insured contract	Included
Multiple Deductibles – if two or more covered autos involved in loss, only highest deductible applies	Included
Concealment, Misrepresentation Or Fraud – coverage not denied if named insured unintentionally fails to disclose existing hazard	Included
Policy Period, Coverage Territory – covers any type of covered auto hired for 30 days or less anywhere in the world	Included
Two Or More Coverage Forms Or Policies Issued By Us - Deductibles - only the highest applicable deductible will apply	Included
Amendments To Section V – Definitions	
Bodily Injury Including Mental Anguish (N/A in New York)	Included

*Results are based on performance and not guaranteed. Participation is subject to eligibility requirements.

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INLAND MARINE PACS

INLAND MARINE PAC COVERAGE LEVELS

For Electronic Information Systems, Contractors Equipment, Installation Floater and/or Miscellaneous Property

Coverage Level	CM 7197 IM Primary Pac	CM 7198 IM Plus Pac	CM 7199 IM PremierPac®
Blanket Limit	\$25,000 any single occurrence	\$60,000 any single occurrence	\$100,000 any single occurrence
Sublimits	\$5,000 any one item, other than employees' tools	\$15,000 any one item, other than employees' tools	\$25,000 any one item, other than employees' tools
	\$2,500 any one employee tool	\$2,500 any one employee tool	\$2,500 any one employee tool

You can apply the blanket limit of insurance among the three coverages listed above as you desire.
Includes owned or like property of others in your care, custody or control (e.g., leased or rented property)

COVERAGE EXTENSIONS:

Theft Rewards (Not Applicable in NY)	\$1,000	\$1,000	\$1,000
Vandalism Rewards (Not Applicable in NY)	\$1,000	\$1,000	\$1,000
Trees, Shrubs, Lawns, Plants	\$2,500 (\$500 per item)	\$2,500 (\$500 per item)	\$2,500 (\$500 per item)
Pollutant Clean Up & Removal	\$5,000	\$7,500	\$10,000
Rental Reimbursement	\$2,500	\$5,000	\$7,500
Valuable Papers – Cost of Research	\$2,500	\$5,000	\$7,500
Accounts Receivable	\$2,500	\$5,000	\$7,500
Lock Replacement	\$2,500 (\$50 deductible)	\$5,000 (\$50 deductible)	\$7,500 (\$50 deductible)
Emergency Removal	\$2,500	\$5,000	\$7,500
Debris Removal	\$5,000	\$7,500	\$10,000
Virus or Harmful Code	\$5,000 per occurrence \$15,000 per policy year	\$5,000 per occurrence \$15,000 per policy year	\$5,000 per occurrence \$15,000 per policy year
Replacement Cost	For contractors equipment purchased new within 5 years from date of loss and leased or rented contractors equipment if required in written lease or rental contract		
Deductible Waiver	For theft losses involving contractors equipment registered with the National Equipment Register (NER), or contractors equipment with an operational GPS or similar tracking device		
Deductible	\$500	\$500	\$1,000

PRAESIDIUM

PREVENTING ABUSE TOGETHER

PRAESIDIUM'S MISSION: TO HELP YOU PROTECT THOSE IN YOUR CARE FROM ABUSE AND TO HELP PRESERVE TRUST IN YOUR ORGANIZATION.

An incident of abuse can be detrimental to an organization. That's why Selective Insurance has partnered with Praesidium to provide policy holders access to targeted solutions to help your organization strengthen its abuse prevention efforts.

Selective insureds can access (at no additional cost):

Praesidium Model Policies, Screening and Selection Toolkit, and Praesidium Armatus® online training. Insureds can also take advantage of discounted Background Screening services.

WHO IS PRAESIDIUM?

Praesidium is a mission driven risk management firm that helps organizations reduce the risk of sexual abuse as well as the risk of false allegations. With over 25 years of experience and serving thousands of clients in the United States and 11 other countries, our dedicated team of researchers, psychologists, attorneys, social workers, and human resource professionals have analyzed thousands of cases of abuse in organizations and synthesized the latest scientific research.

We know how abuse happens in organizations... and more importantly, how to prevent it.

PRAESIDIUM'S SCIENTIFIC METHODOLOGY

Using current research and root cause analysis, Praesidium developed its own abuse risk management model, The Praesidium Safety Equation.® Root-cause analysis of several thousand incidents of abuse across industries demonstrated that risks fell into eight organizational operations: Policies, Screening and Selection, Training, Monitoring and Supervision, Internal Feedback Systems, Consumer Participation, Responding, and Administrative Practices. By implementing best practices in each of these operations, Praesidium determined that risks could be reduced or eliminated.



PRAESIDIUM

FEATURED SERVICES

Products and services offered to Selective Insureds:



MODEL POLICIES

Clear policies set the stage for safe environments by defining acceptable and unacceptable employee and volunteer conduct. Policies also facilitate effective monitoring and supervision by helping others to recognize and take action when they see policy violations. Praesidium can provide model policies, review and revise existing policies, or help your organization draft policies that address the protection of your consumers.



SCREENING AND SELECTION TOOLKIT

The most comprehensive package of its kind, Praesidium's Screening and Selection Tool Kit comes complete with everything your organization needs to effectively screen employees and caregivers, including more than 80 "red flag" indicators for identifying high-risk applicants and hundreds of examples of high- and low-risk applicant responses.



ARMATUS® LEARN TO PROTECT SYSTEM

Armatus® overcomes the limitations of traditional online training by including, an Action Plan to help learners apply what they're learning, a Discussion Guide to be used in a group setting, and a Coaching Playbook for supervisors, with each course. Your staff and volunteers get just the right training—at just the right time! And our on site instructor-led and train-the-trainer training is perfect for large groups or specialized content.



DISCOUNTED BACKGROUND SCREENING

Adopting a solid screening and selection process is your first line of defense in creating a safe environment. A thorough, consistent screening process may also discourage would-be offenders from targeting your organization. Failure to discover a known offender can affect those in your care and your organization's reputation, financial stability and trust within the community. Praesidium offers several standard and customizable criminal background screening packages plus other a la carte background screening services.

Sign up for our complimentary tip of the month emails by going to:

<http://bit.ly/2MQeLqg>

PRAESIDIUM

BACKGROUND SCREENING

WHAT YOU DON'T KNOW CAN HURT THOSE IN YOUR CARE AND YOUR ORGANIZATION.

Adopting a solid screening and selection process is your first line of defense in creating a safe environment. A thorough, consistent screening process may also discourage would-be offenders from targeting your organization. Failure to discover a known offender can affect those in your care and the organization's reputation, financial stability, and trust within the community. Who you should screen can depend on many factors, such as if the person is a new full-time hire, a season hire, or even a current employee. In determining the types of checks to utilize, organizations should follow all state, federal, and licensing regulations and consider an individual's level of access. Level of access may be influenced by:

- **Frequency:** How frequently does the individual work around or interact with consumers? Is it a one-time event or every day?
- **Duration:** What is the duration of the individual's interactions? Is it a one-time, one-hour event or an entire summer?
- **Level of Supervision:** Are the individual's interactions always supervised by another adult or are they one-on-one with consumers?
- **Nature of the Relationship:** What is the nature of the relationship between the individual and the consumers in the program? Does the individual merely supervise an area during an event that has consumers, or are they getting to know individual consumers and families while counseling, tutoring, or providing personal care services?

WHO IS PRAESIDIUM?

Praesidium is the national leader in abuse risk management. With more than two decades of experience, and serving thousands of clients, our dedicated team of researchers, psychologists, attorneys, social workers, and human resource professionals have analyzed thousands of cases of abuse in organizations and synthesized the latest scientific research. We know how abuse happens in organizations...and how to prevent it.

Selective Insurance has partnered with Praesidium to offer you discounted background screening services for your organization.

For more information go to: selective.com/praesidium | 800.743.6354 | selective@praesidiuminc.com

In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.

PRAESIDIUM

FOUR ELEMENTS FOR A THOROUGH BUT COST EFFECTIVE BACKGROUND CHECK:

- **Check Facts:** Aliases, DOBs, and address history all drive research and help to paint a complete picture.
- **Search Wide:** Multi State criminal and national sex offender databases will identify the unexpected.
- **Search Deep:** Targeted county level searches will give real-time information where records are most likely to be found.
- **Ask Questions:** References can provide insights on behavior and clues to non-criminal boundary issues.

WHO SHOULD YOU SCREEN, AND HOW OFTEN?

- **New Hires/Volunteers:** A thorough, consistently applied background screening process at the time of hire is your first and best opportunity to identify the problem.
- **Seasonal Hires/Volunteers:** Seasonal staff present a unique risk because you don't see them for months at a time, but it's often not practical to complete a full new hire process each season. An annual check-in plan is key.
- **Re-Screening:** Conducting targeted checks on your full-time employees at least every 3 years helps you identify issues before they impact your organization.

BACKGROUND SCREENING FOR SELECTIVE INSURED

Praesidium offers a selection of background screening packages plus a la carte services to empower your organization to conduct right-sized research. Praesidium's team can help contextualize the screening process as part of an overall culture of safety and discuss how screening works in hand with other abuse prevention efforts. Praesidium's team can also help you understand who to screen, how often, and the importance of re-screening.

In addition to Background Screening - you can now access **Praesidium's Armatus Learn to Protect System®** to add further training on abuse prevention. The Armatus Learn to Protect System® includes supporting tools that enhance both the short and long term effectiveness of the training experience and produce sustainable changes in employee and volunteer behavior. **Access to this system is free to Selective Insureds.**

	LOW ACCESS VOLUNTEERS	HIGH ACCESS VOLUNTEERS	EMPLOYEES	FINANCIAL ACCESS	A LA CARTE
	STARTING AT \$ 16	STARTING AT \$ 16	STARTING AT \$ 16	STARTING AT \$ 37	INDIVIDUAL COST PER SERVICE
Employment Credit (\$60 one-time set up fee required)				✓	\$10.00
Confidence Multi State Criminal & Sex Offender Database w/Alias**	✓	✓	✓	✓	\$9.00
7 Yr County Criminal Records Search: Current County of Residence*	✓	✓	✓	✓	\$7.00
Add'l Counties Added As Needed Based on 7yr Address History*		✓	✓	✓	\$5.50
County Civil Records Search (upper): 1 County*				✓	\$11.00
Motor Vehicle Records Search*					\$5.00
Employment Verification: 1 Position*					\$8.00
Education Verification: 1 Degree*					\$7.00
Personal Reference: 1 Reference					\$11.00
Professional Reference: 1 Reference					\$12.00
International Criminal Search 1 Jurisdiction*					\$50.00

*3rd Party keeper fees may apply and will be passed on at cost when incurred.

** Criminal records found in the Multi State database check are subject to verification at the source and additional costs may apply.

For more information go to: selective.com/praesidium | 800.743.6354 | selective@praesidiuminc.com

In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.

PRAESIDIUM

PROTECTING VULNERABLE POPULATIONS WITH TRAINING

PRAESIDIUM'S ARMATUS® LEARN TO PROTECT SYSTEM

The Armatus® Learn to Protect System is far more than a check-the-box collection of e-learning courses. Instead, it is a comprehensive system based on learning theory and best practices in adult learning. It helps build and sustain a culture of safety in your organization, and it helps meet the training requirements included in Praesidium's Safety Equation®, a scientifically-based framework for preventing abuse in organizations.

At the core of the Armatus Learn to Protect System is a continually expanding library of engaging courses, each with clearly defined outcomes. In fact, volunteers, employees, and executives from a diverse range of organizations have completed more than one million Armatus courses! Courses include research-based content, highly interactive multimedia activities, application scenarios, and a content mastery quiz.

The Armatus Learn to Protect System includes supporting tools that enhance both the short and long term effectiveness of the training experience and produce sustainable changes in employee and volunteer behavior.

Armatus can also be streamlined with our background screening services to provide a one-stop solution for both training and your screening prevention efforts. These screening services are available at a discount to Selective Insureds.



Action Plans are printed and used with the online course. Action Plans summarize the key learning points and prompt learners to take notes throughout the course. They provide a great reference after the course.



Coaching Playbooks provide supervisors a high-level summary of the course, including learning objectives and key learning points. The Coaching Playbooks give supervisors practical steps they can take to reinforce the learning.



Discussion Guides are developed for small group and classroom discussions. A facilitator is able to reinforce important content and remind learners of what they learned in the online course.

COMPLIMENTARY ARMATUS ACCESS FOR SELECTIVE INSURED

Selective Insurance has partnered with Praesidium to provide policyholders access to targeted solutions to help your organization strengthen its abuse prevention efforts.

Selective insureds can access (at no additional cost) Praesidium's Model Policies, the Praesidium Screening and Selection Toolkit, and online training. Insureds can also take advantage of discounted Background Screening.

Visit selective.com/praesidium to access your complimentary Praesidium resources.

**CYBER LIABILITY AND DATA BREACH RESPONSE
INSURANCE APPLICATION**

CLAIMS MADE POLICY FORM

ALL QUESTIONS MUST BE COMPLETED IN ORDER TO REVIEW FOR QUOTATION. THIS POLICY IS NOT AN AUTOMATIC RENEWAL. AN APPLICATION MUST BE SUBMITTED PRIOR TO THE EXPIRATION DATE OF THIS POLICY.

Today's Date:	
Requested Effective date for coverage:	
Named Insured:	
Mailing Address:	
Website Address(es):	
Breach Response Contact1: Telephone No: E-Mail Address:	
Description of Operations:	

Insured's Gross Sales, Total Operating Expenditures or Enrollment (for schools) Most Recent 12 months:	
Previous Year:	
Estimated Next Year:	

A. Coverage

Policy Annual Aggregate Limit Requested:	
\$50,000*	<input type="checkbox"/>
\$100,000	<input type="checkbox"/>
\$250,000	<input type="checkbox"/>
\$500,000	<input type="checkbox"/>
\$1,000,000	<input type="checkbox"/>
Other:	<input type="checkbox"/>

*Not available in New Hampshire

1 The employee of the Applicant that is designated to manage a response, including customer notification, in response to a data breach event.

Optional Coverages: (Not available with \$50,000 Policy Aggregate Limit)

Consequential Reputational Loss	<input type="checkbox"/>
Telephone Fraud	<input type="checkbox"/>
Criminal Reward	<input type="checkbox"/>
Increased Sublimits*	<input type="checkbox"/>

* Not available with Policy Aggregate Limit > \$1,000,000)

Retroactive Date:

If prior to the effective date above (earlier Retro Date), complete the following:

PRIOR ACTS COVERAGE WARRANTY (fill out if requesting earlier Retroactive Date):

- a. Attach copy of expiring policy declarations confirming continuous coverage back to requested retro date.
- b. Are you or any other insured aware of any facts, circumstances, situations, events, or acts that reasonably could give rise to a claim against them under the insurance for which you are applying?
 Yes No If yes, please attach details of each matter.

All of the information above is true and correct to the best of my knowledge. Any and all acts, incidents, and/or circumstances of which I am aware, and might reasonably be expected to result in a claim have been disclosed here.

Signature of Applicant: _____
 (Signature required if requesting earlier retroactive date)

Date: _____

B. Eligibility Questions

	YES	NO	N/A	Explanation (if necessary)
1. Is anti-virus software installed and regularly updated on all computer systems?	<input type="checkbox"/>	<input type="checkbox"/>		
2. Are firewalls installed and configured?	<input type="checkbox"/>	<input type="checkbox"/>		
3. What format does the Applicant utilize for back-up and storage of computer system data? . None . Tape or Other Media . Online Back-up Service . Other (Please describe):	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
4. Are tapes or other portable media containing back-up materials encrypted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Are tapes or other portable media stored offsite? If stored offsite: a. Is secured transportation used? b. Are transportation logs maintained? c. Are secured storage facilities used? If not stored offsite, please describe physical security controls for onsite Storage.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

	YES	NO	N/A	Explanation (if necessary)
6. Does the Applicant have and enforce policies concerning the encryption of internal and external communication? a. Are users able to store data to the hard drive of portable computers or portable media devices such as USB drives? b. Does the Applicant encrypt data stored on laptop computers and portable media? c. Please describe any additional controls the Applicant has implemented to protect data stored on portable devices:	<input type="checkbox"/>	<input type="checkbox"/>		
7. Does the insured have a website or social media presence? If Yes, does it contain any of the following? a. Content directed to children b. Entertainment/gaming c. Product or service comparisons d. Recommendations on health or financial issues e. Political or social advocacy	<input type="checkbox"/>	<input type="checkbox"/>		
8. Does the insured share or sell any personal information of its customers or visitors to its website to 3rd parties?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Does the insured obtain permission before using or publishing content of others on its website?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Does the insured have a written privacy policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11. Are "Terms of Usage" including a privacy policy or terms of usage and a privacy policy posted on the insured's website?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
12. Are yearly audits of systems and information systems security procedures performed?	<input type="checkbox"/>	<input type="checkbox"/>		
13. Is there a disaster recovery or crisis management plan in place that includes recovery following a cyber event?	<input type="checkbox"/>	<input type="checkbox"/>		
14. Is there a formal employee internet usage policy in place?	<input type="checkbox"/>	<input type="checkbox"/>		
15. Is Applicant a municipality? If Yes, does it contain any of the following operations? a. Hospital/Healthcare facility b. Nursing/Assisted Living facility c. Foster Care/Adoption	<input type="checkbox"/>	<input type="checkbox"/>		

C. Website Profile – what category best describes the insured’s web site

Insured’s website	Select one	Explain (if necessary)
No website or informational / passive website; Information web site characteristics: <ul style="list-style-type: none"> • No collection of data from website visitors • no on-line transactions (sales, donations) • no chat rooms, blogs or bulletin boards • only non-passive feature is the ability to communicate via email link 	<input type="checkbox"/>	
Website: <ul style="list-style-type: none"> • collects data from visitors but not information protected by privacy laws; • website is the venue for processing transactions (purchases, donations) but no personal, confidential or proprietary information is retained after the transaction • No chat rooms, blogs or message boards 	<input type="checkbox"/>	
Website has any of the following characteristics: <ul style="list-style-type: none"> • Chat rooms, blogs or message boards; • On-line transactions exceeding 35% of sales • Retains personal information after transaction is processed; • Retains personal information on visitors 	<input type="checkbox"/>	

D. Historical Information:

In the last 3 years, have any of the following incidents taken place?

	YES	NO	If yes, describe
1. A breach of personal, confidential or proprietary data in the insured’s care, custody or control?	<input type="checkbox"/>	<input type="checkbox"/>	
2. Actual or threatened legal action because of content on the insured’s web site or social media?	<input type="checkbox"/>	<input type="checkbox"/>	
3. The transmission of malware (virus, worm, Trojan horse, spyware, etc.) from the insured’s computer systems, network or website to another party resulting in a 3rd party loss or claim?	<input type="checkbox"/>	<input type="checkbox"/>	
4. Any other loss reported or paid on a policy purchased to cover 1st party or 3rd cyber or privacy loss?	<input type="checkbox"/>	<input type="checkbox"/>	
5. Experienced an actual or attempted extortion demand with respect to its computer systems?	<input type="checkbox"/>	<input type="checkbox"/>	

FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which is a crime.

APPLICABLE IN AL, AR, DC, LA, MD, NM, RI and WV:

Any person who knowingly (or willingly)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD only.

APPLICABLE IN CO:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

APPLICABLE IN FL and OK:

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information, is guilty of a felony (of the third degree)*.

* Applies in FL only.

APPLICABLE IN KS:

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

APPLICABLE IN KY and OH:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

APPLICABLE IN ME, TN, VA and WA:

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines, and denial of insurance benefits. *Applies in ME only.

APPLICABLE IN NJ:

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

APPLICABLE IN OR:

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

APPLICABLE IN PA:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

This Application and any supplements thereto shall be incorporated into any policy that may be issued and the Underwriters are relying on the truth of the statements set forth herein in making a determination to issue any policy.

The signing of this Application does not bind the undersigned to purchase the insurance, nor does the review of this Application bind the Insurance Company to issue a policy.

The undersigned represents to the best of his or her belief and knowledge, after reasonable inquiry and due diligence, the statements set forth in this application and any supplements thereto are true and correct.

The undersigned further declares that any claim, incident or event taking place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the insurer. As a result, the insured may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance.

The official designated to receive any and all notices from the Insurer to the Insured concerning any policy issued as a result of this application shall be (please type or print):

Name:

Title:

The authorized signer of this application represents to the best of his/her knowledge that statements set forth herein are true; that no fact, circumstances, or situation indicating the probability of a claim or action now known to you, your officers, managers, partners, directors or employees has not been declared; and it is agreed by all concerned that any intentional omission of such information shall exclude any such claim and signing of this application does not bind the signer to purchase the insurance, but it is agreed this form shall be the basis of the contract should a policy be issued.

APPLICABLE IN NY:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Authorized signatory for insured

Date

Title

()

Phone Number

Insurance Agent

Date