

SELECTIVE

BE UNIQUELY INSUREDSM

Quotation of Commercial Insurance

Prepared for:

KENYON WANAMINGO SCHOOL DISTRICT 2172
225 3RD AVE
WANAMINGO, MN 559831452

BGIESE@KW.K12.MN.US

Presented By:

HEARTMAN INSURANCE

SELECTIVE

BE UNIQUELY INSUREDSM

Quotation of Commercial Insurance
Schools
Renewal

Prepared for:
KENYON WANAMINGO SCHOOL DISTRICT 2172
225 3RD AVE
WANAMINGO, MN 559831452

BGIESE@KW.K12.MN.US

Presented By:
HEARTMAN INSURANCE

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.



PROVIDING UNIQUE INSURANCE SOLUTIONS SINCE 1926



Since its founding, Selective has built a reputation for providing unique insurance solutions backed by outstanding customer service. This reputation has been rewarded with an “A+” (Superior) Rating from AM Best, with an “A” or better for more than 9 decades.

Today, **Selective Insurance Group, Inc.** is a holding company for 10 property and casualty insurance companies that partner with independent agents to offer standard and specialty insurance for commercial and personal risks. Selective invites its customers to Be Uniquely Insured® in partnership with independent agents, who together deliver a superior customer experience.

Headquartered in Branchville, New Jersey since 1926, Selective employs a diverse workforce of engaged professionals. As one of the largest U.S. property & casualty groups, Selective is a super-regional Commercial and Personal Lines insurance carrier, writes Excess & Surplus Lines in 50 states, and is one of the largest “Write Your Own” insurance carriers in the National Flood Insurance Program.

Selective’s unique position as both a leading insurance group and an employer of choice is recognized in a wide variety of awards and honors, including a listing in the Fortune 1000 and being named one of the Best Workplaces in Financial Services & Insurance™ by Great Place to Work® and Forbes.

SELECTIVE
BE UNIQUELY INSURED®



Safety Management Starts Here

Here's what we can do for you:



Abuse or Molestation Prevention Policies

Commit to a culture of safety by implementing the sample policies that are included with your policy.



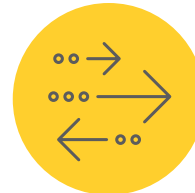
SafetyNow Workplace Safety Training

Teach your employees to implement safety procedures that keep them safe around the clock.



Praesidium

Create a safer environment for customers and employees with the help of abuse or molestation prevention resources.



Digital Services to Support Your Business

We offer a suite of online, self-service resources, including industry-specific safety programs and training to help you create a safer environment for the vulnerable you serve.



Certified Praesidium Guardians™

Work directly with an expert Certified Praesidium Guardian™, who can provide firsthand guidance and help you implement abuse prevention practices.



Watch how Safety Management makes a difference

Watch Now





Safety Management Starts Here

Here's what we can do for you:



Fleet Risk Assessment

Quickly uncover ways to protect your drivers and minimize the risk of devastating commercial vehicle losses with an interactive online assessment.



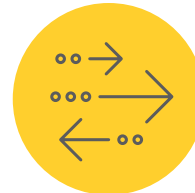
Online Training from the Experts

Trust the safety advocates at The National Safety Council to provide online distracted driving courses to educate your team on the risks.



Selective® Drive Fleet Management Tool

Encourage safe driving behaviors and manage fuel expenses with this advanced fleet management tool.



Digital Services to Support Your Business

We offer a suite of online, self-service resources, including industry-specific safety programs and training to help you make our roadways safer.



Safe Driving Policies

We can help you implement and educate your team on Permissive Use and Distracted Driving policies to ensure road safety.



Watch how Safety Management makes a difference

Watch Now





Safety Management Starts Here

Here's what we can do for you:



Contractual Risk Transfer (CRT)

Help protect your bottom line with CRTs that allocate liability and responsibility to the appropriate party.



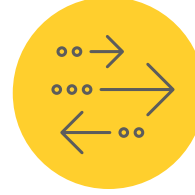
Slip, Trip, and Fall Assessment

Evaluate the risks of slips, trips, and falls around your property and help prevent injuries with an interactive online assessment.



Job Site Risks Assessment

Find opportunities to create a safe and compliant job site for you and your team with an interactive online assessment.



Digital Services to Support Your Business

We offer a suite of online, self-service resources, including industry-specific safety programs and training to help you create a safer environment for all.



Contractors Completed Operations Assessment

Determine if you've done all you can to prevent property damage or injury after the job is complete with an interactive online assessment.



Watch how Safety Management makes a difference

Watch Now





Safety Management Starts Here

Here's what we can do for you:



Ignitable Liquids Assessment

Proactively uncover and address vulnerabilities that may lead to spontaneous combustion in and around your property with an interactive online assessment.



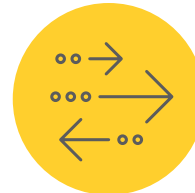
Free Business Prep Toolkit

Prepare for flooding, wildfires, winter weather, and more with business prep guides developed by the Insurance Institute for Business & Home Safety.



Water Escape and Intrusion Assessment

Identify potential causes for water escape and intrusion and avoid potentially costly and disruptive interruptions with an interactive online assessment.



Digital Services to Support Your Business

We offer a suite of online, self-service resources, including industry-specific safety programs and training to help you create a safer property.



Business Continuity Assessment

Evaluate the strength of your Business Continuity Plan and be ready for unexpected disruptions with an interactive online assessment.



Watch how Safety Management makes a difference

Watch Now



WHAT YOU CAN EXPECT AS A SELECTIVE CUSTOMER

Prior To Policy Issued

Our trusted independent agents will work closely with you to customize insurance protection that meets your unique needs.

As A Selective Customer

When you choose to Be Uniquely Insured, you get more than just a policy. You can rely on us to be there for you before, during, and after a claim. We even offer a broad range of value-added services that further enhance your experience.



EXCEPTIONAL SERVICE



Unique Policy Add-Ons

Ask your agent about enhancements for your policy. Add our flood insurance and umbrella insurance for even more protection.



"A+" Superior Rating

Selective has been rewarded with an "A" (Excellent) or better Rating from AM Best for over 90 years.



Flexible Payment Options

We offer various flexible payment plans, and multiple ways to pay. Receive billing reminders via email or text.



Be In The Know

Stay current with proactive auto and product recalls, customized weather alerts, billing reminders, claims notifications, and more.

VALUE BEYOND COVERAGE



Safety Management

Our Safety Management team can help you address your industry-specific risks with expertly-crafted resources like safety programs, training, and more.



NT24

Manage Workers Compensation claims expenses and return-to-work initiatives with a 24/7 nurse hotline.



Praesidium

Create a safer environment for customers and employees with the help of expert abuse or molestation prevention resources.



Security Mentor

Teach employees to protect valuable online business data with interactive security training courses.

INSURANCE AT YOUR CONVENIENCE



MySelective Online Account

Manage your insurance account your way with online features like paperless billing and policy, quick auto ID card access, claims reporting, and more.



Award-Winning Mobile App

Our MySelective app has received numerous awards and has a 4.6/5 app store rating.

LEARN MORE
ABOUT SELECTIVE!
selective.com



SELECTIVE
BE UNIQUELY INSURED®

f | @ | in | | |
selective insurance

Quotation of Commercial Insurance
KENYON WANAMINGO SCHOOL DISTRICT 2172
Quote # 84333702
Policy Period: 07/01/25 to 07/01/26

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Quotation of Commercial Insurance
KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Premium Summary

| <u>Coverage</u> | <u>Premium</u> |
|--|--------------------|
| Property | \$64,561.77 |
| Crime Fidelity | \$241.00 |
| Inland Marine | \$1,483.00 |
| General Liability | \$8,133.00 |
| Abuse or Molestation | \$4,664.00 |
| Automobile | \$4,068.00 |
| Umbrella | \$4,743.00 |
| Cyber Liability and Data Breach Response | \$50.00 |
| School Board Legal Liability (SBLL) | \$3,110.00 |
| Total Premium | \$91,053.77 |

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Quotation of Commercial Insurance
KENYON WANAMINGO SCHOOL DISTRICT 2172
Quote # 84333702
Policy Period: 07/01/25 to 07/01/26

Line Of Business Premium Recap

Property Premium Totals

Coverages

| | |
|---|--------------------|
| Schools Property Extension Coverage | \$3,000.00 |
| Business Income Educational Institution | Included |
| Blanket Group I | \$56,061.00 |
| Power Pac Class Rated Premium (Equipment Breakdown) | \$3,137.00 |
| Property Mun Tax/Surc | \$170.77 |
| Terrorism (Certified Acts) | \$2,177.00 |
| Identity Recovery Coverage | 16 |
| Grand Total LOB Premium | \$64,561.77 |

Crime Fidelity Premium Totals

| | |
|---|-----------------------|
| <u>Insuring Agreements (includes any selected optional amendments)</u> | <u>Premium</u> |
| Schools Crime ElitePac Endorsement | \$65.00 |
| Employee Theft - Per Loss (Blanket) | \$175.00 |
| Inside The Premises - Theft of Money And Securities | Included |
| Outside The Premises | Included |
| Inside The Premises - Robbery Or Safe Burglary Of Other Property | Included |
| Money Orders and Counterfeit Money | \$1.00 |
| Grand Total LOB Premium | \$241.00 |

Inland Marine Premium Totals

| | |
|-------------------------|-----------------------|
| <u>Coverages</u> | <u>Premium</u> |
| Contractors Equipment | \$474.00 |
| Misc Property | \$784.00 |
| IM-PAC PRIMARY | \$175.00 |

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Quotation of Commercial Insurance
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Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

| | |
|--------------------------------|-------------------|
| Terrorism (Certified Acts) | \$50.00 |
| Grand Total LOB Premium | \$1,483.00 |

General Liability Premium Totals

| <u>Coverages</u> | <u>Premium</u> |
|--|-------------------|
| Premises Operations | \$6,401.00 |
| GL Extended ElitePac CG7988 | \$750.00 |
| Employee Benefits Program | \$317.00 |
| Terrorism (Certified Acts) | \$275.00 |
| Schools General Liability Extension Coverage | \$390.00 |
| Grand Total LOB Premium | \$8,133.00 |

Abuse or Molestation Premium Totals

| <u>Coverages</u> | <u>Premium</u> |
|--------------------------------|-------------------|
| Occurrence | |
| Schools Abuse or Molestation | |
| | \$4,664.00 |
| Grand Total LOB Premium | \$4,664.00 |

Automobile Premium Totals

| <u>Liab Coverages</u> | <u>Premium</u> | <u>Phy Dmg Coverages</u> | <u>Premium</u> |
|---------------------------------|----------------|--------------------------|----------------|
| Liability | \$1,749.00 | Comprehensive | \$571.00 |
| No-fault/pip | \$217.00 | Collision | \$725.00 |
| UM/UIM (BI/CSL) | \$62.00 | | |
| UIM (BI/PD) | \$205.00 | | |
| Excess Hired | \$46.00 | | |
| Non-Owned EE | \$199.00 | | |
| Terrorism Premium | \$137.00 | | |
| Schools Auto Extension Coverage | \$157.00 | | |

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Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

| | | | |
|--------------------------------|------------|-----------------------|-------------------|
| Liability Total Premium | \$2,772.00 | Phy Dmg Total Premium | \$1,296.00 |
| Grand Total LOB Premium | | | \$4,068.00 |

Umbrella Premium Totals

| <u>Coverages</u> | <u>Premium</u> |
|--------------------------------|-------------------|
| Terrorism (Certified Acts) | \$160.00 |
| Umbrella | \$4,583.00 |
| <hr/> | |
| Grand Total LOB Premium | \$4,743.00 |

Cyber Liability and Data Breach Response Premium Totals

| <u>Coverages</u> | <u>Premium</u> |
|---|----------------|
| Cyber Liability and Data Breach Response Coverage | \$50.00 |
| <hr/> | |
| Grand Total LOB Premium | \$50.00 |

School Board Legal Liability Premium Totals

| <u>Coverages</u> | <u>Premium</u> |
|--------------------------------|-------------------|
| School Board Legal Liability | \$3,110.00 |
| Non Monetary Damages | Included |
| <hr/> | |
| Grand Total LOB Premium | \$3,110.00 |

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Quotation of Commercial Insurance
KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Policy Location Schedule

| <u>Loc#</u> | <u>Bldg#</u> | <u>Street</u> | <u>City</u> | <u>State</u> | <u>Zip</u> |
|-------------------|------------------|-------------------|---------------|--------------|------------|
| 001 | 001 | 225 3RD AVE | WANAMINGO | MN | 55983 |
| Class Code | 1052 | Property Interest | Not Available | | |
| Year Built | 1941 | Stories | 2 | | |
| Total Area | 57648 | Protection Class | 05 | | |
| Sprinklered | N | Alarm | Not Available | | |
| Construction Type | MASONRY NON-COMB | | | | |
| 001 | 002 | 225 3RD AVE | WANAMINGO | MN | 55983 |
| Class Code | 1052 | Property Interest | Not Available | | |
| Year Built | 2010 | Stories | 1 | | |
| Total Area | 1175 | Protection Class | 05 | | |
| Sprinklered | N | Alarm | Not Available | | |
| Construction Type | FRAME | | | | |
| 002 | 001 | 400 6TH ST | KENYON | MN | 55946 |
| Class Code | 1052 | Property Interest | Not Available | | |
| Year Built | 1954 | Stories | 1 | | |
| Total Area | 180438 | Protection Class | 04 | | |
| Sprinklered | N | Alarm | Not Available | | |
| Construction Type | MASONRY NON-COMB | | | | |
| 002 | 002 | 400 6TH ST | KENYON | MN | 55946 |
| Class Code | 1052 | Property Interest | Not Available | | |
| Year Built | 1998 | Stories | 1 | | |
| Total Area | 1000 | Protection Class | 04 | | |
| Sprinklered | N | Alarm | Not Available | | |
| Construction Type | FRAME | | | | |
| 002 | 003 | 400 6TH ST | KENYON | MN | 55946 |
| Class Code | 1052 | Property Interest | Not Available | | |

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Quotation of Commercial Insurance

KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

| | | | |
|-------------------|-------|-------------------|---------------|
| Year Built | 2004 | Stories | 1 |
| Total Area | 3000 | Protection Class | 04 |
| Sprinklered | N | Alarm | Not Available |
| Construction Type | FRAME | | |
| 002 | 004 | 400 6TH ST | |
| | | KENYON | MN 55946 |
| Class Code | 1052 | Property Interest | Not Available |
| Year Built | 2000 | Stories | 1 |
| Total Area | 500 | Protection Class | 04 |
| Sprinklered | N | Alarm | Not Available |
| Construction Type | FRAME | | |

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Quotation of Commercial Insurance

KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

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 | MN | 08 | CHEVROLET/UPLANDER | 1GNDV23W38D131529 | 1000 | 1000 | \$897.00 |
| 002 | MN | 12 | CHEVY/EXPRESS VAN | X1GNZGZHGC1131103 | 1000 | 1000 | \$505.00 |
| 003 | MN | 13 | WELLS CARGO/ROAD FORCE | 1WF200E14D1198673 | 1000 | 1000 | \$241.00 |
| 004 | MN | 18 | FORD/TRANSIT-150 WAGON | 1FMZK1ZG5JKA19703 | 1000 | 1000 | \$526.00 |
| 005 | MN | 08 | FORD/SUPER DUTY F-250 | 1FTNF21578EB67660 | 1000 | 1000 | \$798.00 |
| 006 | MN | 18 | UNITED TRAILERS/BASIC | 56JTE1018JA159808 | 1000 | 1000 | \$260.00 |
| 007 | MN | 02 | CWCF/UTILITY TRAILER | 4FGL012122C051553 | 1000 | 1000 | \$302.00 |

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KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Inland Marine Schedule of Equipment

| <u>Item No</u> | <u>Description of Equipment</u> | <u>Limit of Insurance</u> |
|----------------|--|---------------------------|
| 00001 | TRACTOR COMPACT UTILITY TRACTOR 1LV4066RPJJ403604 JOHN DEERE MCL1066R 2018 | \$50,157.00 |
| 00002 | ORBITAL MACHINE 219005999 TRIDENT FMD20 | \$2,369.00 |
| 00003 | SCRUBBER W ACCESSORIES 219005999 TRIDENT R30SC | \$15,178.00 |
| 00004 | EXTRACTOR W ACCESSORIES 10086560000056 TRIDENT EX20 | \$7,535.00 |
| 00005 | EXTRACTOR W ACCESSORIES 10086550000073 TRIDENT EX12 | \$3,690.00 |
| TOTAL | | \$78,929.00 |

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Policy Period: 07/01/25 to 07/01/26

Property

Policy Level

Deductible: 50,000
Coinsurance: Bldg: 100 BPP: 100
Loss Free Years:

0

Special Plans

Limit

Premium

Blanket Group I - BLDG BPP
100% of Total Value

65,187,209

\$56,061.00

Agreed Value

Optional Coverages/Extensions

Limit

Premium

Schools Property Extension Coverage

\$3,000.00

Systems Power Pac Clas Rated Deductibles

Combined All Coverages Ded: Follows Property Deductible

Identity Recovery Coverage

\$16.00

Location Level

Location 001/001 - 225 3RD AVE, WANAMINGO, MN

Coverage

Limit

Premium

Business Pers Prop - Business Personal Property

3,099,963

Inc in Blkt Grp 1

Replacement Cost

Agreed Value

Business Income Educational Institution

550,000

Included

Coinsurance 100% Agreed Value

Business Income including Rental Value

Civil Authority - Modification of One-Mile

5 miles

Radius

waiting period- 72 hours

Systems Power Pac

\$267.00

Location 001/001 - Total Premium

\$267

Location 001/002 - 225 3RD AVE, WANAMINGO, MN

Coverage

Limit

Premium

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Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

| | | |
|---|---------|-------------------|
| Building | 171,262 | Inc in Blkt Grp 1 |
| Replacement Cost | | |
| Agreed Value | | |
| Business Pers Prop - Business Personal Property | 33,216 | Inc in Blkt Grp 1 |
| Replacement Cost | | |
| Agreed Value | | |
| Business Income Educational Institution | 550,000 | Included |
| Coinsurance 100% | | |
| Business Income including Rental Value | | |
| Civil Authority - Modification of One-Mile Radius | 5 miles | |
| waiting period- 72 hours | | |
| Systems Power Pac | | \$32.00 |
| Location 001/002 - Total Premium | | <hr/> \$32 |

Deductible Type: Location

Wind/Hail Deductible : \$500,000

Location 002/001 - 400 6TH ST, KENYON, MN

| <u>Coverage</u> | <u>Limit</u> | <u>Premium</u> |
|---|--------------|-------------------|
| Building | 52,686,328 | Inc in Blkt Grp 1 |
| Replacement Cost | | |
| Agreed Value | | |
| Business Pers Prop - Business Personal Property | 7,920,219 | Inc in Blkt Grp 1 |
| Replacement Cost | | |
| Agreed Value | | |
| Business Income Educational Institution | 550,000 | Included |
| Coinsurance 100% Agreed Value | | |
| Business Income including Rental Value | | |
| Civil Authority - Modification of One-Mile Radius | 5 miles | |
| waiting period- 72 hours | | |
| Systems Power Pac | | \$2,694.00 |
| Location 002/001 - Total Premium | | <hr/> \$2694 |

Deductible Type: Location

All Other Deductible: \$10,000

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Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Location 002/002 - 400 6TH ST, KENYON, MN

| <u>Coverage</u> | <u>Limit</u> | <u>Premium</u> |
|---|--------------|-------------------|
| Building | 174,021 | Inc in Blkt Grp 1 |
| Replacement Cost | | |
| Agreed Value | | |
| Business Pers Prop - Business Personal Property | 1,603 | Inc in Blkt Grp 1 |
| Replacement Cost | | |
| Agreed Value | | |
| Business Income Educational Institution | 550,000 | Included |
| Coinsurance 100% | | |
| Business Income including Rental Value | | |
| Civil Authority - Modification of One-Mile Radius | 5 miles | |
| waiting period- 72 hours | | |
| Systems Power Pac | | \$29.00 |
| Location 002/002 - Total Premium | | <hr/> \$29 |

Location 002/003 - 400 6TH ST, KENYON, MN

| <u>Coverage</u> | <u>Limit</u> | <u>Premium</u> |
|---|--------------|-------------------|
| Building | 1,050,828 | Inc in Blkt Grp 1 |
| Replacement Cost | | |
| Agreed Value | | |
| Business Pers Prop - Business Personal Property | 30,709 | Inc in Blkt Grp 1 |
| Replacement Cost | | |
| Agreed Value | | |
| Business Income Educational Institution | 550,000 | Included |
| Coinsurance 100% | | |
| Business Income including Rental Value | | |
| Civil Authority - Modification of One-Mile Radius | 5 miles | |
| waiting period- 72 hours | | |
| Systems Power Pac | | \$106.00 |
| Location 002/003 - Total Premium | | <hr/> \$106 |

Deductible Type: Location

All Other Deductible: \$10,000

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Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Location 002/004 - 400 6TH ST, KENYON, MN

| <u>Coverage</u> | <u>Limit</u> | <u>Premium</u> |
|---|--------------|-------------------|
| Building | 19,060 | Inc in Blkt Grp 1 |
| Replacement Cost | | |
| Agreed Value | | |
| Business Income Educational Institution | 550,000 | Included |
| Coinsurance 100% Agreed Value | | |
| Business Income including Rental Value | | |
| Civil Authority - Modification of One-Mile Radius | 5 miles | |
| waiting period- 72 hours | | |
| Systems Power Pac | | \$9.00 |
| Location 002/004 - Total Premium | | \$9 |

Other

| | |
|------------------------------------|------------|
| MN Fire Safety Surcharge | \$170.77 |
| Terrorism Premium (Certified Acts) | \$2,177.00 |

Total Property Premium \$64,561.77

Crime Fidelity

Policy Level

| | |
|------------------|--------------------|
| Coverage Type | Governmental Crime |
| Form Of Coverage | Loss Sustained |

Insuring Agreements **Limit** **Deductible** **Premium**

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Quotation of Commercial Insurance

KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Schools Crime ElitePac Endorsement **\$65.00**

| | | | |
|---|--------|-----|----------|
| Inside The Premises - Theft of Money And Securities | 25,000 | 500 | Included |
| Outside The Premises | 25,000 | 500 | Included |
| Inside The Premises - Robbery Or Safe Burglary Of Other Property | 25,000 | 500 | Included |

Additional Insuring Agreements

| | | | |
|-------------------------------------|--------|-----|----------|
| Employee Theft - Per Loss (Blanket) | 40,000 | 500 | \$175.00 |
|-------------------------------------|--------|-----|----------|

Employee Theft - Per Loss (Blanket) Total Premium **\$175.00**

| | | | |
|------------------------------------|-------|-------|--------|
| Money Orders and Counterfeit Money | 5,000 | 1,000 | \$1.00 |
|------------------------------------|-------|-------|--------|

Money Orders and Counterfeit Money Total Premium **\$1.00**

Total Crime Fidelity Premium **\$241.00**

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Quotation of Commercial Insurance

KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Crime Fidelity Forms List

CR 00 25 06 22

GOVERNMENT CRIME COVERAGE FORM (LOSS SUSTAINED FORM)

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Quotation of Commercial Insurance
KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Inland Marine

Policy Level Coverages

| | <u>Limit</u> | <u>Premium</u> |
|--|--------------|----------------|
| Contractors Equip | | |
| Scheduled - (Ded \$1,000) | 78,929 | \$474.00 |
| Miscellaneous Property | | |
| NOC Scheduled - Formula (Ded \$1,000) | 130,737 | \$784.00 |
| IM-PAC PRIMARY - (Class Code 900/ Ded \$500) | 25,000 | \$175.00 |
| <u>Other</u> | | |
| Terrorism Premium | | \$50.00 |

Total Inland Marine Premium **\$1,483.00**

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> | <u>Quantity/Limit</u> | <u>Premium</u> |
|--|-----------------------|----------------|
| Employee Benefits Program | 100 & over | \$317.00 |
| GL Extended ElitePac CG7988 | | \$750.00 |
| Schools General Liability Extension Coverage | | \$390.00 |

Location Level

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Quotation of Commercial Insurance
KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Location 001/001 - 225 3RD AVE, WANAMINGO, MN
Class 41716 - DAY CARE CENTERS NOT FOR PROFIT ONLY

| <u>Coverage</u> | <u>Exposure</u> | <u>Premium</u> |
|--|-----------------|----------------|
| Premises Operation (Final Rate 11.717) | 25 | \$293.00 |

Location Level

Location 001/001 - 225 3RD AVE, WANAMINGO, MN
Class 46671 - PARKS OR PLAYGROUNDS

| <u>Coverage</u> | <u>Exposure</u> | <u>Premium</u> |
|---|-----------------|----------------|
| Premises Operation (Final Rate 135.602) | 1 | \$136.00 |

Location Level

Location 001/001 - 225 3RD AVE, WANAMINGO, MN
Class 47469 - SCHOOLS FACULTY LIABILITY FOR CORPORAL

| <u>Coverage</u> | <u>Exposure</u> | <u>Premium</u> |
|---------------------------------------|-----------------|----------------|
| Premises Operation (Final Rate 9.013) | 80 | \$721.00 |

Location Level

Location 001/001 - 225 3RD AVE, WANAMINGO, MN
Class 47471 - SCHOOLS PUBLIC ELEMENTARY, KINDERGARTEN

| <u>Coverage</u> | <u>Exposure</u> | <u>Premium</u> |
|---------------------------------------|-----------------|----------------|
| Premises Operation (Final Rate 7.251) | 412 | \$2,987.00 |

Location Level

Location 001/001 - 225 3RD AVE, WANAMINGO, MN
Class 47473 - SCHOOLS PUBLIC HIGH

| <u>Coverage</u> | <u>Exposure</u> | <u>Premium</u> |
|---------------------------------------|-----------------|----------------|
| Premises Operation (Final Rate 9.473) | 239 | \$2,264.00 |

Other

| | <u>Premium</u> |
|------------------------------------|----------------|
| Terrorism Premium (Certified Acts) | \$275.00 |

| | |
|--|-------------------|
| Total General Liability Premium | \$8,133.00 |
|--|-------------------|

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Quotation of Commercial Insurance
KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Abuse or Molestation

| | <u>Limit</u> | <u>Premium</u> |
|-------------------------------------|-----------------------|---------------------------|
| Each Abuse or Molestation/Aggregate | \$1,000,000/2,000,000 | \$4,664.00 |
| Deductible: | NONE | Each Abuse or Molestation |
| Total Students All Locs | 676 | |

| | |
|---|-------------------|
| Total Schools Abuse or Molestation Premium | \$4,664.00 |
|---|-------------------|

Automobile

Policy Level

| <u>Coverage</u> | <u>Symbol</u> | <u>Limit</u> | <u>Premium</u> |
|---------------------------------|---------------|--------------|----------------|
| Liability Limit Type CSL | | | |
| - Liability | 1 | 1,000,000 | |
| Non-Owned Employee Count | | 5 | \$199.00 |
| Schools Auto Extension Coverage | | | \$157.00 |

State Level Coverages (MN)

| <u>Coverage</u> | <u>Symbol</u> | <u>Limit</u> | <u>Premium</u> |
|-----------------|---------------|-----------------|----------------|
| Excess Hired | | IF ANY | \$46.00 |
| UM/UIM (BI/CSL) | 2 | \$1,000,000 | |
| No-Fault PIP | 5 | Review Pip Form | |

Vehicle Level

Vehicle MN/001 : 2008 CHEVROLET UPLANDER VIN# 1GNDV23W38D131529

| <u>Coverage</u> | <u>Symbol</u> | <u>Limit</u> | <u>Premium</u> |
|------------------|---------------|-----------------|----------------|
| Liability | 1 | See State Level | \$453.00 |
| UM/UIM (BI/CSL) | 2 | See State Level | \$19.00 |
| No-Fault PIP | 5 | See State Level | \$114.00 |
| Comprehensive-AP | | 1,000 Ded | \$118.00 |

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Quotation of Commercial Insurance

KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

| | | | |
|------------------------------|---|-----------------|-----------------|
| Collision | 7 | 1,000 Ded | \$122.00 |
| UIM (BI/CSL) | | See State Level | \$71.00 |
| Vehicle Total Premium | | | \$897.00 |

Vehicle MN/002 : 2012 CHEVY EXPRESS VAN VIN# X1GNZGZHGC1131103

| <u>Coverage</u> | <u>Symbol</u> | <u>Limit</u> | <u>Premium</u> |
|------------------------------|---------------|-----------------|-----------------|
| Liability | 1 | See State Level | \$289.00 |
| UM/UIM (BI/CSL) | 2 | See State Level | \$14.00 |
| No-Fault PIP | 5 | See State Level | \$32.00 |
| Comprehensive-AP | | 1,000 Ded | \$53.00 |
| Collision | 7 | 1,000 Ded | \$73.00 |
| UIM (BI/CSL) | | See State Level | \$44.00 |
| Vehicle Total Premium | | | \$505.00 |

Vehicle MN/003 : 2013 WELLS CARGO ROAD FORCE V-FRONT VIN# 1WF200E14D1198673

| <u>Coverage</u> | <u>Symbol</u> | <u>Limit</u> | <u>Premium</u> |
|------------------------------|---------------|-----------------|-----------------|
| Liability | 1 | See State Level | \$119.00 |
| Comprehensive-AP | | 1,000 Ded | \$59.00 |
| Collision | 7 | 1,000 Ded | \$63.00 |
| Vehicle Total Premium | | | \$241.00 |

Vehicle MN/004 : 2018 FORD TRANSIT-150 WAGON VIN# 1FMZK1ZG5JKA19703

| <u>Coverage</u> | <u>Symbol</u> | <u>Limit</u> | <u>Premium</u> |
|------------------------------|---------------|-----------------|-----------------|
| Liability | 1 | See State Level | \$289.00 |
| UM/UIM (BI/CSL) | 2 | See State Level | \$14.00 |
| No-Fault PIP | 5 | See State Level | \$32.00 |
| Comprehensive-AP | | 1,000 Ded | \$65.00 |
| Collision | 7 | 1,000 Ded | \$82.00 |
| UIM (BI/CSL) | | See State Level | \$44.00 |
| Vehicle Total Premium | | | \$526.00 |

Vehicle MN/005 : 2008 FORD SUPER DUTY F-250 VIN# 1FTNF21578EB67660

| <u>Coverage</u> | <u>Symbol</u> | <u>Limit</u> | <u>Premium</u> |
|-----------------|---------------|-----------------|----------------|
| Liability | 1 | See State Level | \$433.00 |

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Quotation of Commercial Insurance

KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

| | | | |
|------------------|---|-----------------|----------|
| UM/UM (BI/CSL) | 2 | See State Level | \$15.00 |
| No-Fault PIP | 5 | See State Level | \$39.00 |
| Comprehensive-AP | | 1,000 Ded | \$128.00 |
| Collision | 7 | 1,000 Ded | \$137.00 |
| UIM (BI/CSL) | | See State Level | \$46.00 |

| | | | |
|------------------------------|--|--|-----------------|
| Vehicle Total Premium | | | \$798.00 |
|------------------------------|--|--|-----------------|

Vehicle MN/006 : 2018 UNITED TRAILERS BASIC VIN# 56JTE1018JA159808

| <u>Coverage</u> | <u>Symbol</u> | <u>Limit</u> | <u>Premium</u> |
|------------------|---------------|-----------------|----------------|
| Liability | 1 | See State Level | \$122.00 |
| Comprehensive-AP | | 1,000 Ded | \$75.00 |
| Collision | 7 | 1,000 Ded | \$63.00 |

| | | | |
|------------------------------|--|--|-----------------|
| Vehicle Total Premium | | | \$260.00 |
|------------------------------|--|--|-----------------|

Vehicle MN/007 : 2002 CWCF UTILITY TRAILER VIN# 4FGL012122C051553

| <u>Coverage</u> | <u>Symbol</u> | <u>Limit</u> | <u>Premium</u> |
|------------------|---------------|-----------------|----------------|
| Liability | 1 | See State Level | \$44.00 |
| Comprehensive-AP | | 1,000 Ded | \$73.00 |
| Collision | 7 | 1,000 Ded | \$185.00 |

| | | | |
|------------------------------|--|--|-----------------|
| Vehicle Total Premium | | | \$302.00 |
|------------------------------|--|--|-----------------|

| | |
|---------------------|-----------------------|
| <u>Other</u> | <u>Premium</u> |
| Terrorism Premium | \$137.00 |

| | |
|---------------------------------|-------------------|
| Total Automobile Premium | \$4,068.00 |
|---------------------------------|-------------------|

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Quotation of Commercial Insurance
KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Umbrella

| <u>Policy Level</u> | <u>Limit/Premium Basis</u> |
|----------------------------|-----------------------------------|
| Excess Limit | \$2,000,000 |
| Aggregate Limit | \$2,000,000 |
| Self Insured Retention | ZERO |

| <u>Underlying Liability</u> | <u>Limit/Premium Basis</u> | <u>Premium</u> |
|--|-----------------------------------|-----------------------|
| Automobile | | \$441.00 |
| Carrier: Selective Ins Co of the Southeast | | |
| CSL | 1,000,000 | |
| General Liability | | \$1,667.00 |
| Carrier: Selective Ins Co of the Southeast | | |
| General Aggregate | 2,000,000 | |
| Prod Comp Aggregate | 2,000,000 | |
| Pers/Adv Aggregate | 1,000,000 | |
| Each Occurrence | 1,000,000 | |
| School Board | | \$846.00 |
| Carrier: Selective Ins Co of the Southeast | | |
| General Aggregate | 2,000,000 | |
| Per Claim Aggregate | 1,000,000 | |
| Employee Benefits | | \$81.00 |
| Carrier: Selective Ins Co of the Southeast | | |
| General Aggregate | 2,000,000 | |
| Per Claim Aggregate | 1,000,000 | |
| <u>Additional Coverages</u> | <u>Quantity/Limit</u> | <u>Premium</u> |

| | |
|-----------------------|-------------------|
| Total 1st 1 MM | \$3,035.00 |
| 1 MM X/S 1MM | \$1,548.00 |

Other

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Quotation of Commercial Insurance
KENYON WANAMINGO SCHOOL DISTRICT 2172
Quote # 84333702
Policy Period: 07/01/25 to 07/01/26

Terrorism Premium (Certified Acts) \$160.00

Total Umbrella Premium \$4,743.00

Cyber Liability and Data Breach Response Coverage

CLAIMS-MADE

| | <u>Limit</u> | <u>Retention</u> | <u>Premium</u> |
|---|--------------|------------------|----------------|
| Policy Aggregate Limit | \$50,000 | | \$50.00 |
| Includes: | | | |
| Information Security and Privacy Liability | \$50,000 | N/A | |
| Privacy Breach Response Services | \$50,000 | N/A | |
| Maximum Notified Individuals | 5000 | N/A | |
| Regulatory Defense and Penalties | \$25,000 | N/A | |
| Website Media and Content Liability | \$50,000 | N/A | |
| PCI Fines, Expenses and Costs | \$25,000 | N/A | |
| Cyber Extortion | \$20,000 | \$2,500 | |
| First Party Data Protection | \$10,000 | \$2,500 | |
| First Party Data Protection Business Interruption | \$10,000 | \$2,500 | |
| Fraudulent Instruction | \$5,000 | \$2,500 | |
| Electronic Crime | \$5,000 | \$2,500 | |

Other

Total Cyber Liability and Data Breach Response Premium \$50.00

* 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

KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

School Board Legal Liability

Policy Level

| | |
|---------------------------------------|---------------------|
| Per Claim Limit/ Aggregate limit: | 1,000,000/2,000,000 |
| Deductible | 5000 |
| Exposure Student Population (All loc) | 676 |

| <u>Coverage</u> | <u>Limit</u> | <u>Premium</u> |
|-------------------------------|-----------------|----------------|
| School Board Legal Liability | See Above | \$3,110.00 |
| Non Monetary Damages- SC 1800 | 100,000/100,000 | Included |

| | |
|---|-------------------|
| Total School Board Legal Liability Premium | \$3,110.00 |
|---|-------------------|

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Selective understands you have unique insurance needs. Working with your agent, based on eligibility you can select from our various premium installment plans to meet your needs. Your options may include:

- **1-Pay:** Due in full at policy inception
- **Quarterly:** Four equal installments due quarterly with the first installment due at policy inception
- **10-Even Pay:** Ten equal installments due monthly with the first installment due at policy inception
- **12-Even Pay*:** Twelve equal installments due monthly with the first installment due at policy inception
*(*Only offered for enrolled customers on Auto Recurring with ACH/bank account payment method. Customers who chose to alter their payment method to other than Auto Recurring with ACH/Bank account will be moved to the 10-Even Pay plan upon renewal)*

Note: Policies on the same billing account may have different payment plans. Installment fees may apply.

Manage Your Account Your Way with MySelective

Register for MySelective to manage your insurance account with unique features like instant certificates of insurance, online claims reporting, paperless policy and billing, and more.

There are two ways to get started:

- 1. Online**
 - Visit [Selective.com](https://selective.com)
 - Click Login and then select Customers > Business & Individual Customers
 - Click Create an Account
 - Activate your account using your email, mobile phone, or policy number
- 2. Mobile App**
 - Visit the Apple App Store® or the Google Play™ store and search for 'MySelective'
 - Download and open the app
 - Select Create an Account

Activate your account using your email, mobile phone, or policy number.

PaySync® Flexible Payment Program

Get the cash flow flexibility you need with PaySync for your eligible Selective Workers Compensation (WC) and Commercial Package Policy (CPP) – no down payments or special underwriting guidelines apply.

- PaySync for WC – pay your premium installments based on your payroll
- PaySync CPP – choose to have your premiums broken into 12, 24, 26, or 52 payments

You'll need to submit your payroll information to Selective each pay cycle to maintain PaySync WC eligibility. You can also have a third party, such as an accountant or payroll processor, submit your payroll on your behalf.

Visit selective.com/paysync or contact your agent to discover more PaySync benefits.

Quotation of Commercial Insurance

KENYON WANAMINGO SCHOOL DISTRICT 2172

Quote # 84333702

Policy Period: 07/01/25 to 07/01/26

Terrorism (Certified Acts) Information

Refer to attached IN 0584 1220 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: \$2,662.00
TERRORISM – AUTO \$137.00

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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. **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.

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 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

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

PRAESIDIUM

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:

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.

- **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?

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

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.

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.

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 Screenings - you can now access Praesidium Academy to add further training on abuse prevention. Praesidium Academy online training 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 | ALA 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) | | | | X | \$10.00 |
| Confidence Multi State Criminal and Sex Offender Database w/Alias** | X | X | X | X | \$ 9.00 |
| 7 Yr County Criminal Records Search: Current County of Residence* | X | X | X | X | \$ 7.00 |
| Add'l Counties Added As Needed Based on 7 yr Address History* | | X | X | X | \$ 5.50 |
| County Civil Records Search (upper):1 County* | | | | X | \$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 |
| Social Media Search: Basic (3 Years) | | | | | \$ 7.50 |
| Social Media Search: Pro (7 Years) | | | | | \$12.50 |

* 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

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 Academy 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.

| | | |
|----------------------------|---------------------------|-----------------------------|
| Policies + | Screening & Selection | + Training |
| Monitoring & Supervision + | Internal Feedback Systems | Consumer + Participation |
| Responding + | Administrative Practices | = A SAFE ENVIRONMENT |

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

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.

- **PRAESIDIUM ACADEMY LEARN TO PROTECT SYSTEM**

Praesidium Academy 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/2MQeLqq>

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 ACADEMY LEARN TO PROTECT SYSTEM

The Praesidium Academy 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 Praesidium Academy 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 Praesidium Academy courses! Courses include research-based content, highly interactive multimedia activities, application scenarios, and a content mastery quiz.

The Praesidium Academy 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.

Praesidium Academy 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.

COMPLIMENTARY PRAESIDIUM ACADEMY 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.

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.

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.

IMPORTANT NOTICE TO POLICYHOLDERS STATEMENT OF VALUES

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISION OF THE POLICY SHALL PREVAIL.

REGARDING YOUR COVERAGES, LIMITS, AND VALUATIONS

A Statement of Values is your official acknowledgment and agreement that all coverages, limits, and valuations provided by your policy are adequate and accurate. Selective Insurance previously required you to submit an updated Statement of Values for each renewal term. Selective Insurance is no longer requiring an annual Statement of Values.

You are responsible for selecting the appropriate amount of coverage to ensure limits are accurate and adequate. Please refer to the Quote Summary or Declarations to review your coverages, limits, and valuations which will now serve as the Statement of Values for the associated policy term. Contact your agent for any needed changes.

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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COVERAGE SUMMARY



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 ElitePac® Property Extension Coverage or 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 ElitePac® Property Extension Coverage or 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 |

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COVERAGE SUMMARY



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 |
|--|--|
| Amendment To Section I – Covered Autos Coverages and Section II – Covered Autos Liability Coverage | |
| Employee-Owned Autos – Business Use | Included |
| 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 (N/A in Virginia) – 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 – Schools – board member, elected official, appointed official, student-teacher, and 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 |

COVERAGE SUMMARY



Schools Auto Extension

| Coverage | Limit |
|---|--|
| Amendments To Section III - Physical Damage Coverage | |
| Towing And Labor | |
| Private Passenger Auto, Social Service Van or Bus, Light Truck Commercial Auto With GVWR or GCW Greater Than 10,000 Pounds | \$75 Per Tow \$150 Per Tow |
| Glass Breakage Deductible – waived when glass is repaired | Included |
| 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) – includes unpaid amount due on lease or loan, with exceptions | Included |
| 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 |
| Green Automobile Replacement Coverage | 10% up to \$3,000 per “auto”, \$10,000 maximum per “loss” |
| 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 the highest applicable 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 |

COVERAGE SUMMARY



Schools Auto Extension

| Coverage | Limit |
|---|----------|
| Amendments To Section IV - Business Auto Conditions, Continued | |
| 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 |

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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 |



Get More from Selective's Contractors Equipment Coverage

Enhancements to Selective's Contractors Equipment Coverage form makes placing your business with Selective even easier to round out your account or write monoline. We've addressed some of the common special requests from agents and incorporated them into our form - meaning you have more coverages in one form.

Here are a few of the updates we have made to the form.



Contractors Equipment Coverage

- **Replacement cost:** for equipment purchased new within 5 years of loss, or for leased / rented equipment when replacement cost is required in a written lease or rental agreement.
- **Key Extensions to coverages:**
 - Newly acquired equipment - 25% of CE limit, up to \$250,000
 - \$50,000 for hauling contractors equipment of others
 - \$25,000 for driller's equipment underground
 - \$25,000 for loss to substitute equipment
 - \$25,000 for pollutant clean-up
 - \$25,000 for expediting expense
 - \$5,000 for spare parts, fuel
 - \$50,000 for debris removal
 - \$5,000 for theft rewards
 - \$5,000 for vandalism rewards
- **Deductible waiver (Up to \$10,000):** for theft losses of scheduled equipment either registered with the National Equipment Registry (NER) or equipped with an operational GPS or similar tracking device. In addition, Selective customers qualify for discounted pricing for NER services. To learn more, visit www.ner.net.
- **Now available to write monoline via One & Done®**

These are just some of the updates to our Contractors Equipment Coverage form - for a full listing and more information about how your customers will benefit from these updates, contact your AMS.



www.selective.com

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.

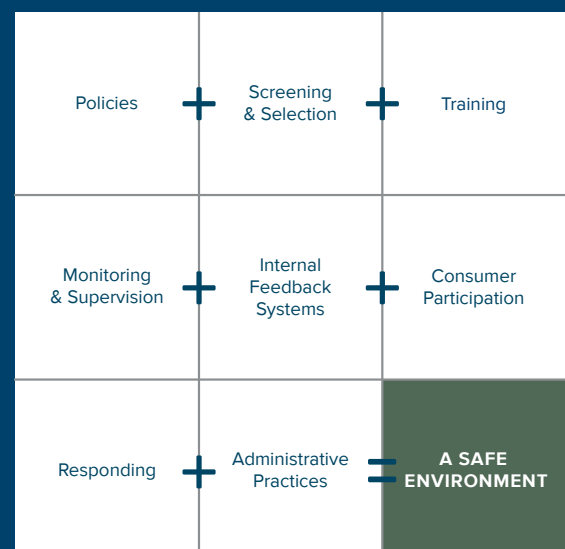
WHO IS PRAESIDIUM?

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/2MQeLqq>

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.

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.



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.