

# SELECTIVE

BE UNIQUELY INSURED<sup>SM</sup>

Quotation of Commercial Insurance

**Prepared for:**  
INDEPENDENT SCHOOL DISTRICT #656  
PO BOX 618  
FARIBAULT, MN 550210618

**Presented By:**  
HEARTMAN AGCY INC

Proposal Print Date:05/16/2023

# SELECTIVE

BE UNIQUELY INSURED<sup>SM</sup>

Quotation of Commercial Insurance  
Schools  
Renewal

**Prepared for:**  
INDEPENDENT SCHOOL DISTRICT #656  
PO BOX 618  
FARIBAULT, MN 550210618

**Presented By:**  
HEARTMAN AGCY INC

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: 05/16/2023  
Underwritten By:  
Selective Ins Co of America

Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 66309700  
Policy Period: 07/01/23 to 07/01/24

## Premium Summary

<u>Coverage</u>	<u>Premium</u>
Commercial Output Program (COP)	\$150,309.22
Inland Marine	\$7,648.00
General Liability	\$8,351.00
Abuse or Molestation	\$15,905.00
Automobile	\$4,034.00
Umbrella	\$13,294.00
School Board Legal Liability (SBLL)	\$13,611.00
<b>Total Premium</b>	<b>\$213,152.22</b>

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INDEPENDENT SCHOOL DISTRICT #656  
Quote # 66309700  
Policy Period: 07/01/23 to 07/01/24

## Line Of Business Premium Recap

### COP Premium Totals

<u>Coverages</u>	<u>Premium</u>
BLDG/BPP	\$107,713.00
Equipment Breakdown	\$37,002.00
Mun Tax/Surc	\$490.22
Terrorism (Certified Acts)	\$5,066.00
GreenPac® Property Increased Cost	\$28.00
GreenPac® Soft Costs	\$10.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$150,309.22</b>

### Inland Marine Premium Totals

<u>Coverages</u>	<u>Premium</u>
Commercial Articles	\$227.00
Signs	\$361.00
Electronic Information Systems	\$4,864.00
Contractors Equipment	\$895.00
Misc Property	\$1,042.00
Terrorism (Certified Acts)	\$259.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$7,648.00</b>

### General Liability Premium Totals

<u>Coverages</u>	<u>Premium</u>
Premises Operations	\$6,926.00
Products/Completed Operations	\$188.00
Employee Benefits Program	\$321.00
Terrorism (Certified Acts)	\$282.00
Data Compromise	\$200.00
Schools General Liability Extension Coverage	\$434.00
<hr/>	

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**Grand Total LOB Premium** \$8,351.00

**Abuse or Molestation Premium Totals**

<u>Coverages</u>	<u>Premium</u>
Occurrence	
Schools Abuse or Molestation	
	\$15,905.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$15,905.00</b>

**Automobile Premium Totals**

<u>Liab Coverages</u>	<u>Premium</u>	<u>Phy Dmg Coverages</u>	<u>Premium</u>
Liability	\$847.00	Comprehensive	\$620.00
No-fault/pip	\$145.00	Collision	\$681.00
UM/UIM (BI/CSL)	\$125.00	Hired Comp	\$25.00
UIM (BI/PD)	\$424.00		
Excess Hired	\$46.00		
Non-owned	\$850.00		
Terrorism Premium	\$137.00		
Schools Auto Extension Coverage	\$134.00		
Liability Total Premium	\$2,708.00	Phy Dmg Total Premium	\$1,326.00
<hr/>		<hr/>	
<b>Grand Total LOB Premium</b>		<b>\$4,034.00</b>	

**Umbrella Premium Totals**

<u>Coverages</u>	<u>Premium</u>
Terrorism (Certified Acts)	\$450.00
Umbrella	\$12,844.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$13,294.00</b>

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**School Board Legal Liability Premium Totals**

<u>Coverages</u>	<u>Premium</u>
School Board Legal Liability	\$12,328.00
Loss of Wages	\$1,233.00
Non Monetary Damages	Included
Limited Civil Legal Expense	\$50.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$13,611.00</b>

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 66309700  
Policy Period: 07/01/23 to 07/01/24

**Policy Location Schedule**

<u>Loc#</u>	<u>Bldg#</u>	<u>Street</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
001	001	330 9TH AVE SW	FARIBAULT	MN	55021
001	002	330 9TH AVE SW	FARIBAULT	MN	55021
002	001	930 4TH AVE NW	FARIBAULT	MN	55021
003	001	510 LINCOLN AVE NW	FARIBAULT	MN	55021
004	001	922 HOME PL	FARIBAULT	MN	55021
005	001	SMITH FIELD NORTH ALEXANDER PK	FARIBAULT	MN	55021
005	002	SMITH FIELD NORTH ALEXANDER PK	FARIBAULT	MN	55021
005	003	SMITH FIELD NORTH ALEXANDER PK	FARIBAULT	MN	55021
005	004	SMITH FIELD NORTH ALEXANDER PK	FARIBAULT	MN	55021
006	001	205 2ND ST S	NERSTRAND	MN	55053
006	002	205 2ND ST S	NERSTRAND	MN	55053
007	001	2855 1ST AVE NW	FARIBAULT	MN	55021
007	002	2855 1ST AVE NW	FARIBAULT	MN	55021
007	003	2855 1ST AVE NW	FARIBAULT	MN	55021
008	001	704 AND 710 17TH ST SW	FARIBAULT	MN	55021
008	002	704 17TH ST SW	FARIBAULT	MN	55021
009	001	925 PARSHALL ST	FARIBAULT	MN	55021
012	001	1051 FARIBAULT RD	FARIBAULT	MN	55021

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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>
006	MN	09	CHEVROLET/C7500 C7C042	1GBJ7C1G69F402276	500	500	\$252.00
008	MN	12	CHEVROLET/SILVERADO K21GC0KVC	G4CF107201	500	500	\$241.00
009	MN	12	DOOLITTLE/DUMP TRAILER	1DGDP1424CM098306	500	500	\$44.00
010	MN	12	DOOLITTLE/UTILITY TRAI	1DGRS2024CM097897	500	500	\$44.00
011	MN	04	MERCURY/MOUNTAINEER	4M2ZU86W24ZJ43730	500	500	\$200.00
023	MN	18	RAM/PROMASTER 2500 250	3C6TRVDG8JE137677	500	500	\$316.00
024	MN	16	H&H/TRAILER	SJWVT162XJNS06358	500	500	\$35.00
026	MN	18	RAM/PROMASTER 2500 250	3C6TRVCG7JE142502	500	500	\$282.00
039	MN	21	KIA/FORTE	3KPF24AD4ME373715	500	500	\$425.00
041	MN	20	RAM/1500 PROMASTER	3C6TRVNG6LE131989	500	500	\$344.00
043	MN	19	MITSUBISHI/OUTLANDER S	JA4AP3AU1KU029211	500	500	\$386.00
045	MN	16	RAM/PROMASTER CITY	ZFBERFBT9G6B15988	500	500	\$273.00

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**Inland Marine Schedule of Equipment**

<u>Item No</u>	<u>Description of Equipment</u>	<u>Limit of Insurance</u>
00001	1998 TORO WORKMAN D7202 #21000069	\$4,955.00
00002	2014 BOBCAT 5600 TOOLCAT	\$63,416.00
00003	TORO TRACTOR; GM5910 #410377038	\$103,425.00
00004	2018 ZERO TRUN MOWER; KUBOTA; ZD1211 #27941	\$12,880.00
00005	2011 ZERO TURN MOWER; SIMPLICITY #ET15674	\$8,000.00
00006	2018 LINE DRIVER 3900 LAZER; GRACO; 17H449 #3354	\$6,499.00
00007	2018 BOBCAT; BOBCAT; 5595 #B3NL16998	\$10,551.00
00008	2021 KUBOTA TRACTOR S#50492 L6060HSTC	\$46,000.00
00009	2020 KUBOTA ZERO TURN S#10939	\$9,272.00
00010	TOOLCAT S#AHG815183	\$23,035.00
00011	GROUDSMaster 1200 S#411527383	\$24,167.00
00012	KUBOTA WORKMAN HDX2 WD	\$26,743.00
	<b>TOTAL</b>	<b>\$338,943.00</b>

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## Commercial Output Program

Catastrophe Limit	<b>Limit</b> 226,614,323
<b><u>Property Coverage Part</u></b>	
<b>Coverage Limit Type</b>	Blanket
<b>Blanket Building Limit</b>	202,639,021
<b>Blanket Business Personal Property Limit</b>	14,075,302
<b>Valuation</b>	RC
<b>Policy Deductible</b>	10,000
Consequential Loss	Inc in BPP Property Limit
Emergency Removal	365 Days
Fraud and Deceit	Inc in BPP Property Limit
GreenPac® Prop. Inc. Cost (Occur/Agg)	25,000/50,000
GreenPac® Soft Costs (Occur/Agg)	25,000/25,000
Damage from Theft	Inc in Cov Property Limit
Harvested Crops	25,000
Off Premises Utility Service Interruption	50,000
Overhead Transmission Lines	Excluded
Covered Utility:	
Power	
Tenants Building Glass Liability	Inc in BPP Property Limit
Additional Costs	250,000
BPP Seasonal Increase	25%
Brands or Labels Expense	50,000
Common Property Within Owned Buildings	25,000
Emp Theft (Inc Emp Benefit Plans)	100,000
Forgery or Alterations	100,000
Forged Credit Card Written Instrument	50,000
Money & Securities - Inside the Premises	25,000
Money & Securities - Outside the Premises	15,000
Money Orders & Counterfeit Paper Currency	5,000
Expediting Expense	50,000
Fire Department Service Charge	25,000
Inventory & Appraisal Expenses	50,000
Legal Liability-Building	100,000
Lock Replacement Coverage	10,000

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Members & Guests Property (Max \$5,000 per Ind)	50,000
Non-Owned Detached Trailers	50,000
Ornamental Gardens & Landscape Display	25,000
Outdoor Property	75,000
Personal Effects	25,000
Personal Effects of Students Any One Student limit	5,000
Personal Effects of Students Any One Occurrence Limit	100,000
Personal Prop of Others - Valuation	Up to Replacement Cost
Pollutant Cleanup & Removal	50,000
Property Off Premises	100,000
Recharge of Fire Extinguishing Equip	50,000
Rewards	25,000
Sewer Backup Water Below Surface	100,000
Ordinance or Law - Undamaged Parts of a Building	Included in Bldg Limit
Ordinance or Law - Increased Cost to Repair or Demolish	1,000,000
Undrgrd Pipes, Plngs, Brdgs & Rdwys	250,000
Outdoor Fences Limitation	100,000
Outdoor Signs Limitation	100,000
Roof Protection	1,000
Specified Appurtenant Structures	100,000
Underground Fiber Optic Cable Any One Occurrence	10,000
Underground Fiber Optic Cable Any One Policy Year	50,000
Accounts Receivable	100,000
Elect or Magn Disturbance of Computers	Inc in BPP Property Limit
Power Supply Disturbance of Computers	Inc in BPP Property Limit
Fine Arts	100,000
Off Premises Computers	25,000
Property in Transit	50,000
Property on Exhibition	50,000
Sales Representative Samples	50,000
Software Storage	50,000
Valuable Papers	100,000
Virus and Hacking Coverage - Limit Any One Occurrence	25,000
Virus and Hacking Coverage - Limit Any 12 Month Period	50,000
Furs (theft)	10,000
Jewelry (theft)	10,000
Stamps, Tickets, Letters of Credit	5,000
Installment Sales	100,000

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Limited Fungus and Related Perils	50,000
Newly Built or Acquired Buildings	5,000,000
Personal Property - Acquired locations	2,000,000
Locations "You" Elect Not To Describe	100,000
Emergency Removal Expense	5,000

**Income Coverage Part**

<b>Coverage Limit Type</b>	Blanket
<b>Blanket Limit</b>	9,900,000
<b>Waiting Period Deductible</b>	72 Hours
Earnings, Rents and Extra Expense	
Interruption by Civil Authority	30 Days
Period of Loss Extension	180 Days
Auto Physical Damage	25,000
Communicable Disease Extra Expense	25,000
Computer Virus and Hacking - Limit Any One Occ	25,000
Computer Virus and Hacking - Limit Any 12 Month Period	75,000
Computer Virus and Hacking - Waiting Period	12 Hours
Contract Penalty - Limit Any One Occurrence	100,000
Contract Penalty - Limit Any 12 Month Period	250,000
Dependent Locations	250,000
Emergency Vacating Expense	25,000
Food Contamination Shutdown	50,000
Ingress or Egress	50,000
Off Premises Utility Srvce Interruption	25,000
Service Int Waiting Period	12 Hours
Overhead Transmission Lines	Excluded
Covered Utility:	
Power	
Pollutant Clean Up and Removal	25,000
Property In Transit, On Exhibition or Custody of Sales Rep	25,000
Sewer Backup Water Below the Surface	100,000
Newly Built or Aquired Locations	500,000
Limited Fungus and Related Perils End	30 Days
Realty Tax	50,000

**Equipment Breakdown Coverage Part**

Property Damage Limit	Follows Property Coverage Limits
Income Coverages Limit	Follows Income Coverage Limits

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Income Coverage Options	
Coverage type	Extra Expense Only
Period of Loss Extension	180 Days
Deductibles	
Combined Property and Income	Follows Property Deductible
Animals Coverage	250,000
Defense Cost	Covered
Expediting Expense	250,000
Limited Fungus and Related Perils PD Cov	50,000
Limited Fungus and Related Perils - Income Coverage	30 Days
Ord or Law Undamaged Parts of Bldg	Follows Property Coverage Limits
Ord or Law (Incr Cst to Rpr/ Dmlsh & Clr Site)	Follows Property Coverage Limits
Off Premises Utility Service Interruption	Follows EB Income Coverage
Pollutants	250,000

**Other**

**Premium**

Terrorism Premium (Certified Acts)	\$5,066.00
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<b>Total COP Premium</b>	<b>\$150,309.22</b>
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**Inland Marine**

**Policy Level Coverages**

	<u>Limit</u>	<u>Premium</u>
Contractors Equip		
Scheduled - (Ded \$500)	338,943	\$895.00
Miscellaneous Property		
NOC Unscheduled - Formula (Ded \$500)	172,224	\$1,042.00
One Item Limit	5,000	
Commercial Articles (Ded \$500)		
Cameras - Motion Pictures	200,000	\$170.00
Musical Instruments - Other Band	283,000	\$57.00
Virus or Harmful Code	50,000	\$.00

**Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN

	<u>Limit</u>	<u>Premium</u>
Electronic Information Systems - Blanket		\$4,864.00
Equipment - Formula	4,072,920	
Data - Formula	50,000	
Extra Expense	150,000	

Location 005/001 - SMITH FIELD NORTH ALEXANDER PK, FARIBAULT, MN

	<u>Limit</u>	<u>Premium</u>
Signs Coverage		
Outdoor	186,000	\$361.00

**Other**

Terrorism Premium		\$259.00
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**Total Inland Marine Premium** **\$7,648.00**

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**General Liability**

**Policy Level**

	<u>Limit</u>	<u>Premium</u>
General Aggregate	3,000,000	
Products/Completed Ops	3,000,000	
Each Occurrence	1,000,000	
Personal & Advertising Injury	1,000,000	
Fire Damage	1,000,000	
Medical Expense	20,000	
	<u>Quantity/Limit</u>	<u>Premium</u>
<u>Additional Coverages</u>		
Employee Benefits Program	100 & over	\$321.00
Data Compromise		\$200.00
• Aggregate Limit	50,000	
Schools General Liability Extension Coverage		\$434.00

**Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN  
Class 11039 - CATERERS

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 0.304)	126,000	\$38.00
Products/Completed Operations (Final Rate 0.044)	126,000	\$6.00

**Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN  
Class 47471 - SCHOOLS PUBLIC ELEMENTARY, KINDERGARTEN

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 1.701)	2,300	\$3,912.00
Products/Completed Operations	2,300	Included

**Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN  
Class 47473 - SCHOOLS PUBLIC HIGH

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
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Premises Operation (Final Rate 2.225)	1,300	\$2,893.00
Products/Completed Operations	1,300	Included

**Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN  
Class 48925 - SWIMMING POOLS

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 83.082)	1	\$83.00
Products/Completed Operations	1	Included

**Other**

Products Min Prem Applies	\$182.00
Terrorism Premium (Certified Acts)	\$282.00

**Total General Liability Premium \$8,351.00**

**Abuse or Molestation**

	<u>Limit</u>	<u>Premium</u>
Each Abuse or Molestation/Aggregate	\$1,000,000/3,000,000	\$15,905.00
Deductible:	NONE	Each Abuse or Molestation
Total Students All Locs	3,600	

**Total Schools Abuse or Molestation Premium \$15,905.00**

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Quote # 66309700

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**Automobile**

**Policy Level**

	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability Limit Type CSL - Liability	1	1,000,000	
Schools Auto Extension Coverage			\$134.00

**State Level Coverages (MN)**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Non-Owned Employee Count		501 - 1000	\$850.00
Excess Hired		IF ANY	\$46.00
UM/UIM (BI/CSL)	2	1,000,000	
No-Fault PIP	5	Review Pip Form	
Hired PD Comp		100	\$25.00
Hired PD Coll		500	

**Vehicle Level**

**Vehicle MN/006 : 2009 CHEVROLET C7500 C7C042 VIN# 1GBJ7C1G69F402276**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$79.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$52.00
Collision	7,8	500 Ded	\$55.00
UIM (BI/CSL)		See State Level	\$42.00

**Vehicle Total Premium** \$252.00

**Vehicle MN/008 : 2012 CHEVROLET SILVERADO K2500HD VIN# 1GC0KVC4CF107201**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$79.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$52.00
Collision	7,8	500 Ded	\$44.00

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656

Quote # 66309700

Policy Period: 07/01/23 to 07/01/24

UIM (BI/CSL)	See State Level	\$42.00
<b>Vehicle Total Premium</b>		<b>\$241.00</b>

**Vehicle MN/009 : 2012 DOOLITTLE DUMP TRAILER VIN# 1DGDP1424CM098306**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$6.00
Comprehensive	7,8	500 Ded	\$15.00
Collision	7,8	500 Ded	\$23.00
<b>Vehicle Total Premium</b>			<b>\$44.00</b>

**Vehicle MN/010 : 2012 DOOLITTLE UTILITY TRAILER VIN# 1DGRS2024CM097897**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$18.00
Comprehensive	7,8	500 Ded	\$15.00
Collision	7,8	500 Ded	\$11.00
<b>Vehicle Total Premium</b>			<b>\$44.00</b>

**Vehicle MN/011 : 2004 MERCURY MOUNTAINEER VIN# 4M2ZU86W24ZJ43730**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$68.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$37.00
Collision	7,8	500 Ded	\$29.00
UIM (BI/CSL)		See State Level	\$42.00
<b>Vehicle Total Premium</b>			<b>\$200.00</b>

**Vehicle MN/023 : 2018 RAM PROMASTER 2500 2500 HIGH VIN# 3C6TRVDG8JE137677**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$103.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$64.00
Collision	7,8	500 Ded	\$83.00

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656

Quote # 66309700

Policy Period: 07/01/23 to 07/01/24

UIM (BI/CSL)	See State Level	\$42.00
<b>Vehicle Total Premium</b>		<b>\$316.00</b>

**Vehicle MN/024 : 2016 H&H TRAILER VIN# SJWVT162XJNS06358**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$6.00
Comprehensive	7,8	500 Ded	\$16.00
Collision	7,8	500 Ded	\$13.00
<b>Vehicle Total Premium</b>			<b>\$35.00</b>

**Vehicle MN/026 : 2018 RAM PROMASTER 2500 2500 HIGH VIN# 3C6TRVCG7JE142502**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$97.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$52.00
Collision	7,8	500 Ded	\$67.00
UIM (BI/CSL)		See State Level	\$42.00
<b>Vehicle Total Premium</b>			<b>\$282.00</b>

**Vehicle MN/039 : 2021 KIA FORTE VIN# 3KPF24AD4ME373715**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$97.00
UM/UIM (BI/CSL)	2	See State Level	\$17.00
No-Fault PIP	5	See State Level	\$34.00
Comprehensive	7,8	500 Ded	\$104.00
Collision	7,8	500 Ded	\$108.00
UIM (BI/CSL)		See State Level	\$65.00
<b>Vehicle Total Premium</b>			<b>\$425.00</b>

**Vehicle MN/041 : 2020 RAM 1500 PROMASTER VIN# 3C6TRVNG6LE131989**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$95.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 66309700  
Policy Period: 07/01/23 to 07/01/24

No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$81.00
Collision	7,8	500 Ded	\$102.00
UIM (BI/CSL)		See State Level	\$42.00
<b>Vehicle Total Premium</b>			<b>\$344.00</b>

**Vehicle MN/043 : 2019 MITSUBISHI OUTLANDER SPORT VIN# JA4AP3AU1KU029211**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$105.00
UM/UIM (BI/CSL)	2	See State Level	\$17.00
No-Fault PIP	5	See State Level	\$34.00
Comprehensive	7,8	500 Ded	\$79.00
Collision	7,8	500 Ded	\$86.00
UIM (BI/CSL)		See State Level	\$65.00
<b>Vehicle Total Premium</b>			<b>\$386.00</b>

**Vehicle MN/045 : 2016 RAM PROMASTER CITY VIN# ZFBERFBT9G6B15988**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$94.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$53.00
Collision	7,8	500 Ded	\$60.00
UIM (BI/CSL)		See State Level	\$42.00
<b>Vehicle Total Premium</b>			<b>\$273.00</b>

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

**Total Automobile Premium** **\$4,034.00**

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 66309700  
Policy Period: 07/01/23 to 07/01/24

**Umbrella**

<b><u>Policy Level</u></b>	<b><u>Limit/Premium Basis</u></b>
Excess Limit	\$5,000,000
Aggregate Limit	\$5,000,000
Umbrella Sub-Limit for Abuse or Molestation Liability Coverage	\$1,000,000
Self Insured Retention	ZERO

<b><u>Underlying Liability</u></b>	<b><u>Limit/Premium Basis</u></b>	<b><u>Premium</u></b>
<b>Automobile</b>		\$207.00
Carrier: Selective Ins Co of America		
CSL	1,000,000	
<b>Employers Liability</b>		
Each Accident Limit	500,000	
Each Employee Limit	500,000	
Policy Limit	500,000	
<b>General Liability</b>		\$898.00
Carrier: Selective Ins Co of America		
General Aggregate	3,000,000	
Prod Comp Aggregate	3,000,000	
Pers/Adv Aggregate	1,000,000	
Each Occurrence	1,000,000	
<b>Employee Benefits</b>		\$82.00
Carrier: Selective Ins Co of America		
General Aggregate	3,000,000	
Per Claim Aggregate	1,000,000	
<b>School Board</b>		\$2,724.00
Carrier: Selective Ins Co of America		
General Aggregate	1,000,000	
Per Claim Aggregate	1,000,000	
<b>Abuse or Molestation Liab</b>		\$4,056.00

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 66309700  
Policy Period: 07/01/23 to 07/01/24

Carrier: Selective Ins Co of America  
Each Abusive Conduct  
Aggregate Limit

1,000,000  
3,000,000

<b>Total 1st 1 MM</b>	<b>\$7,967.00</b>
1 MM X/S 1MM	\$2,370.00
1 MM X/S 2MM	\$1,007.00
1 MM X/S 3MM	\$750.00
1 MM X/S 4MM	\$750.00

**Other**

Terrorism Premium (Certified Acts) \$450.00

**Total Umbrella Premium \$13,294.00**

**School Board Legal Liability**

**Policy Level**

Per Claim Limit/ Aggregate limit: 1,000,000/1,000,000  
Deductible 2500  
Exposure Student Population (All loc) 3600

<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
School Board Legal Liability	See Above	\$12,328.00
Loss of Wages- SC 3505	1,000,000/1,000,000	\$1,233.00
Non Monetary Damages- SC 1800	100,000/100,000	Included
Limited Civil Legal Expense- SC 3508	50,000/300,000	\$50.00

**Total School Board Legal Liability Premium \$13,611.00**

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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](https://selective.com/paysync) or contact your agent to discover more PaySync benefits.



Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 66309700  
Policy Period: 07/01/23 to 07/01/24

### **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: \$6,057.00**  
**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](http://selective.com/praesidium) - (800.743.6354) - [selective@praesidiuminc.com](mailto: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	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)				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](http://selective.com/praesidium) - (800.743.6354) - [selective@praesidiuminc.com](mailto:selective@praesidiuminc.com)**

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## PRAESIDIUM

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### PREVENTING ABUSE TOGETHER

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#### 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.

#### 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.

**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.

Policies +	Screening & Selection	+ Training
Monitoring & Supervision +	Internal Feedback Systems	Consumer + Participation
Responding +	Administrative Practices	<b>= A SAFE ENVIRONMENT</b>

**For more information go to: [selective.com/praesidium](http://selective.com/praesidium) — 800.743.6354 — [selective@praesidiuminc.com](mailto:selective@praesidiuminc.com)**  
In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.

# PRAESIDIUM

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## FEATURED SERVICES

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### 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](http://selective.com/praesidium) — 800.743.6354 — [selective@praesidiuminc.com](mailto:selective@praesidiuminc.com)**

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## PRAESIDIUM

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### PROTECTING VULNERABLE POPULATIONS WITH TRAINING

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#### 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](http://selective.com/praesidium) to access your complimentary Praesidium resources.

<p><b>Action Plans</b> 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.</p>	<p><b>Coaching Playbooks</b> 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.</p>	<p><b>Discussion Guides</b> 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.</p>
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For more information go to: [selective.com/praesidium](http://selective.com/praesidium) — 800.743.6354 — [selective@praesidiuminc.com](mailto:selective@praesidiuminc.com) In order to receive this **EXCLUSIVE** benefit please identify yourself as a Selective Insurance agent or insured.



## 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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# 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
<b>Amendment To Section I – Covered Autos Coverages and Section II – Covered Autos Liability Coverage</b>	
Employee Owned Autos – Business Use	Included
<b>Amendments To Section II - Liability Coverage</b>	
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, 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
<b>Amendments To Section III - Physical Damage Coverage</b>	
Towing And Labor	
Private Passenger Auto, Social Service Van or Bus, Light Truck, or any Commercial Auto With GVW 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)	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
Green Automobile Replacement Coverage	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
<b>Amendments To Section IV - Business Auto Conditions</b>	
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
Two Or More Coverage Forms Or Policies Issued By Us - Deductibles - only the highest applicable deductible will apply	Included

# COVERAGE SUMMARY



## Schools Auto Extension

Coverage	Limit
<b>Amendments To Section V – Definitions</b>	
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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## 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](http://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](http://www.selective.com)

# COMMERCIAL OUTPUT PROGRAM Schools PremierPac® Enhancement Endorsement

AAIS  
CO 50 06 04 14

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL OUTPUT PROGRAM PROPERTY COVERAGE PART  
COMMERCIAL OUTPUT PROGRAM INCOME COVERAGE PART

If “we” or any of “our” affiliates issue other insurance to “you” and more than one “limit” applies to loss or damage sustained by “you”, the following limitations will apply:

1. “Your” recovery under all such insurance will not exceed the actual amount of loss or damage sustained; and
2. The insurance provided by this endorsement applies in excess of and, except as to premium, “limits” and notice, follows the terms, conditions, limitations and exclusions of other applicable insurance issued to “you” by “us” or any of “our” affiliates.

### SECTION I

The **COMMERCIAL OUTPUT PROGRAM PROPERTY COVERAGE PART** is amended as follows:

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#### SUPPLEMENTAL COVERAGES

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The following **SUPPLEMENTAL COVERAGES** are added:

##### **Automated External Defibrillators**

“We” pay up to \$10,000 or the “limit” shown in the “schedule of coverages” for direct physical loss or damage to automated external defibrillators caused by a covered peril at a “covered location” or temporarily at a location “you” do not own, lease or operate.

##### **Harvested Crops**

“We” will pay up to \$25,000 or the “limit” shown in the “schedule of coverages” for direct physical loss or damage to grain, hay, straw, fruits, vegetables, and other crops which have been harvested and are stored on your “covered location” caused by a covered peril.

##### **Personal Effects of Students**

“We” pay up to \$5,000 any one student and \$100,000 any one occurrence or the “limits” shown in the “schedule of coverages” for direct physical loss or damage to personal effects owned by your students at your “covered location” caused by a covered peril.

This Supplemental Coverage does not apply to loss by “theft” or mysterious disappearance.

##### **Roof Protection**

“We” pay up to \$1000 per covered building in any one policy year or the “limit” shown in the “schedule of coverages” for “your” expenses to remove excessive and dangerous amounts of snow from the roof of “your” covered building.

A \$100 deductible applies per covered building.

##### **Specified Appurtenant Structures**

“We” pay up to \$100,000 or the “limit” shown in the “schedule of coverages” for direct physical loss or damage, including debris removal, to “your” unscheduled buildings used primarily by the public such as bleachers, grandstands, picnic pavilions, scoreboards, ticket booths, baseball dugouts, press boxes and refreshment stands, caused by a covered peril.

“We” also pay for up to \$1,000 for direct physical loss or damage to “your” business personal property located in any covered Specified Appurtenant Structure caused by a covered peril.

This Supplemental Coverage does not apply to “your” outdoor storage sheds used to store “your” business supplies or equipment.

The “limit” applies on a per occurrence basis and not on a “covered location” basis.

##### **Underground Fiber Optic Cable**

“We” pay up to \$10,000 any one occurrence but no more than \$50,000 in any one policy year or the “limits” shown in the “schedule of coverages” for direct physical loss or damage to underground fiber optic cable located within “your” “covered locations” and owned by “you” or leased by “you” from others and required under contract to obtain insurance against property damage, caused by a covered peril.

A deductible of \$2,500 per occurrence applies.



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**ADDITIONAL PROPERTY NOT COVERED OR SUBJECT TO LIMITATIONS**

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The following **ADDITIONAL PROPERTY NOT COVERED OR SUBJECT TO LIMITATIONS** are added:

**Outdoor Fences**

"We" do not cover outdoor fences for loss for more than \$100,000 total in any one occurrence.

**Outdoor Signs**

"We" do not cover outdoor signs for loss for more than \$100,000 total in any one occurrence.

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**DEDUCTIBLE**

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The following is added to the **DEDUCTIBLE** section under **HOW MUCH WE PAY**:

Unless otherwise stated in this endorsement, Supplemental Coverages are subject to the Deductible shown in the schedule of coverages.

If multiple deductibles apply to "your" loss under this Coverage Part, the most "we" will deduct from the loss is the single largest deductible involved. Also, each deductible will only be applied against its applicable coverage and any deductible amount(s) actually taken will be applied toward any remaining larger deductible(s).

If a loss covered under this coverage part also involves a loss under another Coverage Part issued to "you" by "us" or any of "our" affiliates, the most "we" will deduct from the loss is the single largest deductible involved. Also, each deductible will only be applied against its applicable coverage and, any deductible amount(s) actually taken will be applied toward any remaining larger deductible(s).

When the deductible provision applies to the adjustment of a covered loss, its application is modified as follows:

1. If the amount of loss is equal to or greater than ten times the applicable deductible, the deductible provision shall be waived.
2. If the amount of loss is greater than the applicable deductible, but less than ten times such deductible, then the following deductible reduction provision applies:

"We" will pay the Amount of Loss less the applicable deductible, after multiplying the result by 111%.

When a separate wind or wind and hail deductible applies, this deductible waiver and reduction provision does not apply.

	Example #1	Example #2	Example #3
Amount of Loss	\$500.	\$2000.	\$3000.
Minus Deductible	<u>-250.</u> 250.	<u>-500.</u> 1,500.	<u>-250.</u>
	<u>x 111%</u>	<u>x111%</u>	
Payment:	277.50	1665.00	

Since the amount of loss is greater than ten times the deductible, the deductible is Waived and the full Amount of Loss is paid.

**SECTION II**

The **COMMERCIAL OUTPUT PROGRAM INCOME COVERAGE PART** is amended as follows:

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**SUPPLEMENTAL INCOME COVERAGES**

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The following **SUPPLEMENTAL INCOME COVERAGES** are added:

**Communicable Disease Extra Expense**

"We" pay up to \$25,000 or the "limit" shown in the "schedule of coverages" for the extra expense "you" incur when a local, state or federal Board of Health having jurisdiction over "your" "business" orders that a "covered location" be evacuated, decontaminated or disinfected due directly to an outbreak of a communicable disease at a "covered location".

Extra expense coverage under this Supplemental Income Coverage includes but is not limited to the necessary costs to:

1. Evacuate the "covered location";
2. Provide required medical tests, blood tests, doctors' care, inoculations, vaccinations, antibiotics and/or hospitalization for infected persons other than "your" employees;
3. Clean "your" equipment and disinfect the "covered location" in accordance with the jurisdictional Board of Health requirements;
4. Replace consumable goods declared contaminated by the jurisdictional Board of Health;
5. Test the "covered location" to confirm the elimination of the communicable disease; or
6. Obtain extra advertising to restore "your" business reputation.

However, "we" will not pay for:

1. Fines or penalties of any kind;
2. Any resulting loss of earnings;
3. Any extra expense caused by or resulting from the suspension, lapse or cancellation of any license, lease or contract; or
4. Any expense that is covered elsewhere under this endorsement, policy or any other policy issued to "you" by "us" or any of "our" affiliates.

A \$500 per occurrence deductible applies to this Supplemental Income Coverage.

#### **Emergency Vacating Expense**

"We" pay up to \$25,000 or the "limit" shown in the "schedule of coverages" for reasonable expenses that "you" incur due to the vacating of a "covered location" if vacating:

1. Is in response to an imminent danger of injury or loss of life to persons; or
2. Is required by civil authority.

This Supplemental Income Coverage only applies if there is actual or threatened loss to Covered Property caused by a covered peril.

"We" will not pay for expenses caused by or resulting from the following:

1. A planned evacuation drill;
2. The vacating of one or more members, guests, clients or residents, that is due and confined to their individual medical condition;
3. A strike, bomb threat or false fire alarm unless vacating is ordered by a civil authority; or
4. Expense "you" incur when a local, state or federal Board of Health having jurisdiction over "your" "business" orders that a "covered location" be evacuated, decontaminated or disinfected due directly to an outbreak of a communicable disease at the "covered location".

A \$500 per occurrence deductible applies to this Supplemental Income Coverage.

#### **Loss of Income - Planned Events**

"We" pay up to the actual loss of earnings "you" sustain from a direct physical loss of or damage to:

1. Property at a "covered location" or in the open within 1,000 feet caused by a covered peril due to necessary interruption of "your" income producing scheduled events and fundraisers.
2. Property at loaned, rented or borrowed locations which "you" are scheduled to hold a planned event.

This Supplemental Coverage applies to Earnings Income Coverage.

This Supplemental Income Coverage does not apply to any loss of earnings from "your" school operations.

#### **Violent Event Extra Expense**

"We" pay up to \$50,000 any one policy year or the "limit" shown in the "schedule of coverages" for the actual extra expense that is necessary during the "restoration period" that "you" would not have incurred if there had been no "violent event" which occurs at a "covered location". Only the policy in force when the "violent event" begins will provide coverage.

Coverage under this Supplemental Income Coverage begins on the date of the "violent event" and ends on the earlier of:

1. 60 consecutive days after the date of the "violent event"; or
2. The date "you" could reasonably resume "your" "business" to the conditions that would have existed had no covered "violent event" occurred.

A deductible of \$2,500 applies per "violent event".

"Violent event" means the intentional, unlawful:

1. Causing or threat to cause bodily injury to another person or persons; or
2. Holding or threat to hold another person or persons hostage under the threat of causing them bodily injury;

which results in response and intervention by a law enforcement agency to suppress, control and conclude the disturbance.

#### **SECTION III**

The **COMMERCIAL OUTPUT PROGRAM PROPERTY COVERAGE PART** and The **COMMERCIAL OUTPUT PROGRAM INCOME COVERAGE PART** are amended as follows:

Any reference to 1,000 feet contained in the COP Property Coverage Part and COP Income Coverage Part is deleted and replaced with 1,500 feet.

# COMMERCIAL OUTPUT PROGRAM PremierPac® Enhancement Endorsement

AAIS  
CO 50 02 04 14

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL OUTPUT PROGRAM PROPERTY COVERAGE PART  
COMMERCIAL OUTPUT PROGRAM INCOME COVERAGE PART

If “we” or any of “our” affiliates issue other insurance to “you” and more than one “limit” applies to loss or damage sustained by “you”, the following limitations will apply:

1. “Your” recovery under all such insurance will not exceed the actual amount of loss or damage sustained; and
2. The insurance provided by this endorsement applies in excess of and, except as to premium, “limits” and notice, follows the terms, conditions, limitations and exclusions of other applicable insurance issued to “you” by “us” or any of “our” affiliates.

### SECTION I

The **COMMERCIAL OUTPUT PROGRAM PROPERTY COVERAGE PART** is amended as follows:

#### DEFINITIONS

The “hardware” definition is replaced by the following:

12. “Hardware” means a programmable machine using electronic machine components (micro-processors) to carry out a sequence of logical operations by executing a series of instructions to read, manipulate and then store data.
  - a. “Hardware” includes but is not limited to:
    - (1) Mainframe, mid-range computers, and servers;
    - (2) Personal computers (PC);
    - (3) Laptops, notebook PCs, tablets (e.g., iPad®), and other portable computer devices;
    - (4) Peripheral data processing equipment, including but not limited to, printers, keyboards, monitors, multimedia projectors and modems; and
    - (5) Smartphones (e.g., iPhone®, BlackBerry®) intended for use in “your” “business”.
  - b. “Hardware” does not include any component of:
    - (1) Production equipment used in a manufacturing operation to process or produce a product for eventual sale;
    - (2) Medical equipment used in the treatment and diagnosis of a medical patient;

- (3) Mechanical equipment used in the heating, ventilation, or air conditioning of a building; and
- (4) Fuel pumping or dispensing equipment.

#### PROPERTY COVERED

##### BUSINESS PERSONAL PROPERTY

1. Under **Covered Business Personal Property**, the first paragraph of Item **g**, personal property of others is deleted and replaced with the following:  
Personal Property of Others. This means personal property of others in “your” care, custody or control, other than members and guests property and Business Personal Property of the golf club professional(s) working at “your” club.

#### COVERAGE EXTENSIONS

The following **COVERAGE EXTENSION** is added:

##### Tenant’s Building Glass Liability

If “you” are a tenant and no “limit” is shown in the “schedule of coverages” for building coverage, “we” pay to cover direct physical loss of or damage to building glass that is part of the exterior or interior walls, floors or ceilings of the building or structure occupied by “you” at “covered locations”.

“We” will also pay for necessary:

1. Expenses incurred to put up temporary plates or board up openings;
2. Repair or replacement of encasing frames; and
3. Expenses incurred to remove or replace obstructions.

This coverage extension only applies to glass owned by "you" or glass owned by others in "your" care, custody or control and for which "you" are legally or have contractually agreed to be responsible. "Our" payment for glass owned by others will only be for the account of the owner of the glass.

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## SUPPLEMENTAL COVERAGES

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The following **SUPPLEMENTAL COVERAGE** is amended:

**Sewer Backup and Water Below the Surface** is deleted and replaced with the following:

### 11. Sewer Backup and Water Below the Surface

"We" cover direct physical loss caused by:

- a. Water or waterborne material that backs up through a sewer or drain; or
- b. Water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure, sidewalk, driveway, foundation, swimming pool, or other structure.

However, with respect to Paragraphs **a.** and **b.** above, "we" will not pay the cost of repairing or replacing a sump pump or its related equipment in the event of mechanical breakdown.

For the purposes of this Supplemental Coverage, drain does not include a roof drain, gutter, downspout or similar fixtures or equipment.

This Supplemental Coverage does not apply to loss or damage caused by or resulting from "your" failure to:

- a. Keep a sump pump or its related equipment in proper working condition; or
- b. Perform the routine maintenance or repair necessary to keep a sewer or drain free from obstructions.

The most "we" pay for loss or damage under this Supplemental Coverage is \$100,000, or the "limit" shown in the "schedule of coverages".

This Supplemental Coverage is not flood insurance. "We" will not pay for direct physical loss or damage from sewer backup and water below the surface caused by any flood whether or not the flood contributes concurrently or in any sequence to the loss. This applies regardless of the proximity of the flood to a "covered location". Flood includes the accumulation of surface water, waves, tides, tidal waves, overflow of streams or other bodies of water, or their spray, all whether driven by wind or not that enters the sewer or drain system.

The following **SUPPLEMENTAL COVERAGES** are added:

### Additional Costs

1. "We" pay up to \$250,000 or the "limit" shown in the "schedule of coverages" in Additional Costs "you" sustain which results from a direct physical loss caused by a covered peril for the period of time that:
  - a. Begins on the date of the loss; and
  - b. Ends on the date when the building or structure at a "covered location" is repaired, rebuilt or replaced with reasonable speed and similar quality.
2. Additional Costs mean only the following additional expenses which "you" incur over and above the estimated completed cost of any building or structure at a "covered location":
  - a. Additional real estate broker fees or commission;
  - b. Additional architect, engineering and consulting fees;
  - c. Additional legal or accounting fees; and
  - d. Additional advertising and promotional expenses.

### Business Personal Property - Common Property Within Owned Buildings

"We" pay up to \$25,000 or the "limit" shown in the "schedule of coverages" for direct physical loss or damage to personal property owned by "you" as common property within buildings owned by "you" at "covered locations" caused by a covered peril. This includes but is not limited to furniture and fixtures in lobbies, public hallways, stairs and corridors.

### Business Personal Property Seasonal Increase

The "limit" for Business Personal Property will increase by 25% or the percentage shown in the "schedule of coverages" to provide for seasonal variation as long as the "limit" for Business Personal Property shown in the "schedule of coverages" is at least 100% of "your" average monthly values during the lesser of:

1. The 12 months immediately preceding the date the loss or damage occurs; or
2. The period of time "you" have been in business as of the date the loss or damage occurs.

### Employee Theft (Including Employee Benefit Plans)

1. "We" pay up to \$100,000 in any one "occurrence" for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by an "employee", whether identified or not, acting alone or in collusion with other persons. "Theft" shall also include "forgery".

2. This Supplemental Coverage does not cover loss resulting from:
  - a. Acts committed by “you”, “your” partners or “members”, whether acting alone or in collusions with other persons.
  - b. Acts of “employees” learned of by “you”, “your” partners, “members”, “managers”, officers, directors or trustees not in collusion with the “employee”, prior to the policy period shown in the Declarations.
  - c. The unauthorized disclosure of “your” confidential information including, but not limited to patents, trade secrets, processing methods or customer lists.
  - d. The unauthorized use or disclosure of confidential information of another person or entity which is held by “you” including but not limited to financial information, personal information, credit card information or similar non-public information.
  - e. Indirect loss as a result of an “occurrence” including but not limited to loss resulting from:
    - (1) “Your” inability to realize income that “you” would have realized had there been no loss of or damage to “money”, “securities”, or “other property”;
    - (2) Payment of damages of any type for which “you” are legally liable. But, “we” pay compensatory damages arising directly from a loss covered under this supplementary coverage; or
    - (3) Payment of costs, fees or other expenses “you” incur in establishing either the existence or the amount of loss under this supplementary coverage.
  - f. Fees, costs and expenses incurred by “you” which are related to any legal action.
  - g. Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:
    - (1) An inventory computation; or
    - (2) A profit and loss computation.
  - h. Trading, whether in “your” name or in a genuine or fictitious account.
  - i. The fraudulent or dishonest signing, issuing, canceling or failing to cancel a warehouse receipt or any papers connected with it.
3. Employee Benefit Plans
  - a. The “employee benefit plans” (hereinafter referred to as plan) that are wholly owned and operated by “you” for the sole benefit of “your” “employees” are included as insureds under this Supplemental Coverage.
- b. If any Plan is insured jointly with any other entity under this insurance, “you” or the Plan Administrator must select a “limit” that is sufficient to provide a “limit” for each Plan that is at least equal to that required if each Plan were separately insured.
- c. With respect to loss sustained or “discovered” by any such Plan, “we” will pay for loss of or damage to “funds” and “other property” resulting directly from fraudulent or dishonest acts committed by an “employee”, whether identified or not, acting alone or in collusion with other persons.
- d. If the first Named Insured is an entity other than a Plan, any payment “we” make for loss sustained by any Plan will be made to the Plan sustaining the loss.
- e. If two or more Plans are insured under this Supplemental Coverage, any payment “we” make for loss:
  - (1) Sustained by two or more Plans; or
  - (2) Of commingled “funds” or “other property” of two or more Plans;
 

resulting directly from an “occurrence”, will be made to each Plan sustaining loss in the proportion that the “limit” required for each Plan bears to the total “limit” of all Plans sustaining loss.
- f. The Deductible Amount applicable to this Supplemental Coverage does not apply to loss sustained by any Plan.
4. As respects this Supplemental Coverage, “occurrence” means:
  - a. An individual act;
  - b. The combined total of all separate acts whether or not related; or
  - c. A series of acts whether or not related;
 

committed by an “employee” acting alone or in collusion with other persons, during the Policy Period shown in the Declarations.
5. **Duties in The Event Of Loss**

After “you” “discover” a loss or a situation that may result in loss of or damage to “money”, “securities” or “other property” “you” must:

  - a. Notify “us” as soon as possible.
  - b. Submit to examination under oath at “our” request and give “us” a signed statement of your answers.
  - c. Produce for “our” examination all pertinent records.
  - d. Give “us” a detailed, sworn proof of loss within 120 days.
  - e. Cooperate with “us” in the investigation and settlement of any claim.

**6. Limits Of Insurance Under This Supplemental Coverage**

The most “we” pay for all loss resulting directly from an “occurrence” is the applicable “limit” shown in the “schedule of coverages”.

If any loss is covered under more than one Insuring Agreement or Coverage, the most “we” pay for such loss shall not exceed the largest “limit” available under any one of those Insuring Agreements or Coverages.

**7. Extended Period to Discover Loss**

“We” pay for loss that “you” sustained prior to the effective date of cancellation of this supplemental coverage, which is “discovered” by “you”:

- a. No later than 1 year from the date of that cancellation. However, this extended period to “discover” loss terminates immediately upon the effective date of any other insurance obtained by “you”, whether from “us” or another insurer, replacing in whole or in part the coverage afforded under this supplemental coverage, whether or not such other insurance provides coverage for loss sustained prior to its effective date.
- b. No later than 1 year from the date of that cancellation with regard to any “employee benefit plans”.

**8. Loss Sustained During Prior Insurance Issued By Us Or Any Affiliate**

**a. Loss Sustained Partly During This Insurance And Partly During Prior Insurance**

If “you” “discover” loss during the Policy Period shown in the Declarations, resulting directly from an “occurrence” taking place:

- (1) Partly during the Policy Period shown in the Declarations; and
- (2) Partly during the Policy Period(s) of any prior cancelled insurance that “we” or any affiliate issued to “you” or any predecessor in interest;

and this insurance became effective at the time of cancellation of the prior insurance, “we” will first settle the amount of loss that “you” sustained during this Policy Period. “We” will then settle the remaining amount of loss that “you” sustained during the Policy Period(s) of the prior insurance.

**b. Loss Sustained Entirely During Prior Insurance**

If “you” “discover” loss during the Policy Period shown in the Declarations, resulting directly from an “occurrence” taking place entirely during the Policy Period(s) of any prior cancelled insurance that “we” or any affiliate issued to “you” or any predecessor in interest, “we” pay for the loss, provided:

- (1) This insurance became effective at the time of cancellation of the prior insurance; and
- (2) The loss would have been covered under this insurance had it been in effect at the time of the “occurrence”.

“We” will first settle the amount of loss that “you” sustained during the most recent prior insurance. “We” will then settle any remaining amount of loss that “you” sustained during the Policy Period(s) of any other prior insurance.

**c. In settling loss subject to this Condition:**

- (1) The most “we” pay for the entire loss is the highest single “limit” applicable during the period of loss, whether such “limit” was written under this insurance or was written under the prior insurance issued by “us”.
- (2) “We” apply the applicable Deductible Amount shown in the “schedule of coverages” to the amount of loss sustained under this insurance. If no loss was sustained under this insurance, “we” will apply the Deductible Amount shown in the “schedule of coverages” to the amount of loss sustained under the most recent prior insurance.

If the Deductible Amount is larger than the amount of loss sustained under this insurance, or the most recent prior insurance, “we” will apply the remaining Deductible Amount to the remaining amount of loss sustained during the prior insurance.

“We” will not apply any other Deductible Amount that may have been applicable to the loss.

**d. The following examples demonstrate how we will settle losses subject to this Condition 8. under this Supplemental Coverage for Employee Theft.:**

**EXAMPLE NO. 1:**

“You” sustained a covered loss of \$10,000 resulting directly from an “occurrence” taking place during the terms of Policy **A** and Policy **B**.

**POLICY A**

The current policy. Written at a “limit” of \$50,000 and a Deductible Amount of \$5,000.

**POLICY B**

Issued prior to Policy **A**. Written at a “limit” of \$50,000 and a Deductible Amount of \$5,000.

The amount of loss sustained under Policy **A** is \$2,500 and under Policy **B** is \$7,500.

The highest single “limit” applicable to this entire loss is \$50,000 written under Policy **A**. The Policy **A** Deductible Amount of \$5,000 applies. The loss is settled as follows:

1. The amount of loss sustained under Policy **A**. (\$2,500) is settled first. The amount “we” pay is nil (\$0.00) because the amount of loss is less than the Deductible Amount (i.e., \$2,500 loss - \$5,000 deductible = \$0.00).
2. The remaining amount of loss sustained under Policy **B** (\$7,500) is settled next. The amount recoverable is \$5,000 after the remaining Deductible Amount from Policy **A** of \$2,500 is applied to the loss (i.e., \$7,500 loss - \$2,500 deductible = \$5,000).

The most “we” pay for this loss is \$5,000.

**EXAMPLE NO. 2:**

“You” sustained a covered loss of \$250,000 resulting directly from an “occurrence” taking place during the terms of Policy **A** and Policy **B**.

**POLICY A**

The current policy. Written at a “limit” of \$125,000 and a Deductible Amount of \$10,000.

**POLICY B**

Issued prior to Policy **A**. Written at a “limit” of \$150,000 and a Deductible Amount of \$25,000.

The amount of loss sustained under Policy **A** is \$175,000 and under Policy **B** is \$75,000.

The highest single “limit” applicable to this entire loss is \$150,000 written under Policy **B**. The Policy **A** Deductible Amount of \$10,000 applies. The loss is settled as follows:

1. The amount of loss sustained under Policy **A** (\$175,000) is settled first. The amount “we” pay is the Policy **A** “limit” of \$125,000 because \$175,000 loss - \$10,000 deductible = \$165,000 which is greater than the \$125,000 policy limit.
2. The remaining amount of loss sustained under Policy **B** (\$75,000) is settled next. The amount “we” pay is \$25,000 (i.e., \$150,000 Policy **B** “limit” - \$125,000 paid under Policy **A** = \$25,000).

The most “we” pay for this loss is \$150,000.

**EXAMPLE NO. 3:**

“You” sustained a covered loss of \$2,000,000 resulting directly from an “occurrence” taking place during the terms of Policies **A**, **B**, **C** and **D**.

**POLICY A**

The current policy. Written at a “limit” of \$1,000,000 and a Deductible Amount of \$100,000.

**POLICY B**

Issued prior to Policy **A**. Written at a “limit” of \$750,000 and a Deductible Amount of \$75,000.

**POLICY C**

Issued prior to Policy **B**. Written at a “limit” of \$500,000 and a Deductible Amount of \$50,000.

**POLICY D**

Issued prior to Policy **C**. Written at a “limit” of \$500,000 and a Deductible Amount of \$50,000.

The amount of loss sustained under Policy **A** is \$350,000, under Policy **B** is \$250,000, under Policy **C** is \$600,000 and under Policy **D** is \$800,000.

The highest single “limit” applicable to this entire loss is \$1,000,000 written under Policy **A**. The Policy **A** Deductible Amount of \$100,000 applies. The loss is settled as follows:

1. The amount of loss sustained under Policy **A** (\$350,000) is settled first. The amount “we” pay is \$250,000 (i.e., \$350,000 loss - \$100,000 deductible = \$250,000).
2. The amount of loss sustained under Policy **B** (\$250,000) is settled next. The amount “we” pay is \$250,000 (no deductible is applied).
3. The amount of loss sustained under Policy **C** (\$600,000) is settled next. The amount “we” pay is \$500,000, the policy “Limit” (no deductible is applied).

4. "We" will not make any further payment under Policy **D** as the maximum amount payable under the highest single "limit" applying to the loss of \$1,000,000 under Policy **A** has been satisfied.

The most "we" pay for this loss is \$1,000,000.

#### **9. Loss Sustained During Prior Insurance Not Issued By Us Or Any Affiliate**

- a. If "you" "discover" loss during the Policy Period shown in the Declarations, resulting directly from an "occurrence" taking place during the Policy Period of any prior cancelled insurance that was issued to you or a predecessor in interest by another company, and the period of time to discover loss under that insurance had expired, "we" pay for the loss under this insurance, provided:
  - (1) This insurance became effective at the time of cancellation of the prior insurance; and
  - (2) The loss would have been covered under this insurance had it been in effect at the time of the "occurrence".
- b. In settling loss subject to this condition in Paragraph **9.**:
  - (1) The most "we" pay for the entire loss is the lesser of the "limits" applicable during the period of loss, whether such "limit" was written under this insurance or was written under the prior cancelled insurance.
  - (2) "We" apply the applicable Deductible Amount shown in the "schedule of coverages" to the amount of loss sustained under the prior cancelled insurance.
- c. The insurance provided under this Paragraph **9.** condition is subject to the following:
  - (1) If loss covered under this condition is also partially covered under the condition set out in Paragraph **8.**, the amount recoverable under this Condition is part of, not in addition to, the amount recoverable under the condition in Paragraph **8.**
  - (2) For loss covered under this Paragraph **9.** condition that is not subject to Paragraph **9.c.(1)**, the amount recoverable under this condition is part of, not in addition to, the "limit" applicable to the loss covered under this insurance and is limited to the lesser of the amount recoverable under:

- (a) This insurance as of its effective date; or
- (b) The prior cancelled insurance had it remained in effect.

#### **10. Legal Action Against Us**

"You" may not bring any legal action against us involving loss under this Supplemental Coverage:

- (1) Unless "you" have complied with all the terms of this insurance;
- (2) Until 90 days after "you" have filed proof of loss with "us"; and
- (3) Unless brought within 2 years from the date "you" "discovered" the loss.

If any limitation in this condition is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

#### **Forgery Or Alteration**

1. "We" pay up to \$100,000 or the "limit" shown in the "schedule of coverages" in any one "occurrence" for loss resulting directly from "forgery" or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:
  - a. Made or drawn by or drawn upon "you"; or
  - b. Made or drawn by one acting as "your" agent; or that are purported to have been so made or drawn.For the purposes of this Supplemental Coverage, a substitute check as defined in the Check Clearing for the 21<sup>st</sup> Century Act shall be treated the same as the original it replaced.
2. If "you" are sued for refusing to pay any instrument covered in Paragraph **1.** above, on the basis that it has been forged or altered, and "you" have "our" written consent to defend against the suit, "we" will pay for any reasonable legal expenses that "you" incur and pay in that defense. The amount that "we" will pay is in addition to the "limit" applicable to this Supplemental Coverage.
3. This Supplemental Coverage does not cover loss resulting from:
  - a. Acts committed by "you", "your" partners or "members", whether acting alone or in collusion with other persons.
  - b. Acts of "employees" learned of by "you", "your" partners, "members", "managers", officers, directors or trustees not in collusion with the "employee", prior to the policy period shown in the Declarations.



- c. "Theft" or any other dishonest act committed by any of "your" "employees", "managers", directors, trustees or authorized representatives:
    - (1) Whether acting alone or in collusion with other persons; or
    - (2) While performing services for "you" or otherwise.
  - d. The unauthorized disclosure of "your" confidential information including, but not limited to patents, trade secrets, processing methods or customer lists.
  - e. The unauthorized use or disclosure of confidential information of another person or entity which is held by "you" including but not limited to financial information, personal information, credit card information or similar non-public information.
  - f. Indirect loss as a result of an "occurrence".
  - g. Fees, costs and expenses incurred by "you" which are related to any legal action.
4. As respects this Supplemental Coverage, "occurrence" means:
- a. An individual act;
  - b. The combined total of all separate acts whether or not related; or
  - c. A series of acts whether or not related;
- committed by a person acting alone or in collusion with other persons, involving one or more instruments, during the Policy Period shown in the Declarations.
5. This Supplemental Coverage does not cover loss resulting from the use of any computer to fraudulently cause a transfer of "money," "securities" or "other property" or loss resulting from a fraudulent instruction directing a financial institution to transfer, pay or deliver funds from an account that "you" have set up with an institution that allows the initiation of transfers, payments or delivery of funds by means of electronic, telegraphic, cable, teletype, telefacsimile or telephone instructions communicated directly through an electronic funds transfer system.

#### **Forged Credit Card Written Instruments**

1. "We" pay up to \$50,000 or the "limit" shown in the "schedule of coverages" in any one "occurrence" for loss caused directly by the "forgery" or alteration of, on, or in any written instrument required in conjunction with any charge, credit, or debit card issued to:
  - a. "You";
  - b. "Your" partners or members with ownership interest in any limited liability company named as an insured; or

- c. "Your" officers, "employees", or "managers" when "you" arrange for the acquisition of corporate cards for business purposes.
2. For coverage to apply, "you" must be legally liable to the issuer of the charge, credit, or debit card associated with the forged or altered written instrument. In addition, "you" must carry out all of the contract conditions, provisions, and terms of the card that were agreed upon when the card was obtained.
  3. If "you" are sued for denying payment on the basis that charge, credit, or debit card written instruments have been forged or altered and "you" have "our" written consent to defend against the suit, "we" pay for reasonable attorney's fees, court costs, or similar legal expenses in that defense. Any amount paid for these expenses will be in addition to the applicable "limit" for this supplemental coverage and is not subject to the deductible.
  4. As respects this Supplemental Coverage, "occurrence" means:
    - a. An individual act;
    - b. The combined total of all separate acts whether or not related; or
    - c. A series of acts whether or not related;

committed by a person acting alone or in collusion with other persons, involving one or more instruments, during the Policy Period shown in the Declarations.

#### **Legal Liability - Building**

"We" pay up to \$100,000 or the "limit" shown in the "schedule of coverages" to cover "your" building legal liability. This Supplemental Coverage is subject to the provisions of Legal Liability - Building Coverage **CO 50 09**, which is made a part of the Commercial Output Program - Property Coverage Part.

#### **Lock Replacement Coverage**

"We" pay up to \$10,000 or the "limit" shown in the "schedule of coverages" for replacement of locks necessitated by the "theft" of keys to "your" premises.

Each loss for lock replacement covered by this Extension is subject to a \$50 deductible.

#### **Members and Guests Property**

1. "We" cover direct physical loss or damage to personal property belonging to "your" members or guests while it is in "your" care, custody or control caused by a covered peril.
2. The most "we" pay for loss or damage to members or guests personal property is \$50,000 or the "limit" shown in the "schedule of coverages".

3. "Our" payment for loss under this Supplemental Coverage will only be for the account of the owner of the personal property.
4. The deductible for this Supplemental Coverage is waived unless a specific deductible is shown in the "schedule of coverages" for Members and Guests Property.

#### **Money Orders and Counterfeit Paper Currency**

1. "We" pay up to \$5,000 or the "limit" shown in the "schedule of coverages" in any one "occurrence" for loss resulting directly from "your" having accepted in good faith, in exchange for merchandise, "money" or services:
  - a. Money orders issued by any post office, express company or bank that are not paid upon presentation; or
  - b. "Counterfeit money" that is acquired during the regular course of business;
2. This Supplemental Coverage does not cover loss resulting from:
  - a. Acts committed by "you", "your" partners or "members", whether acting alone or in collusions with other persons.
  - b. Acts of "employees" learned of by "you", "your" partners, "members", "managers", officers, directors or trustees not in collusion with the "employee", prior to the policy period shown in the Declarations.
  - c. "Theft" or any other dishonest act committed by any of "your" "employees", "managers", directors, trustees or authorized representatives:
    - (1) Whether acting alone or in collusion with other persons; or
    - (2) While performing services for "you" or otherwise.
  - d. The unauthorized disclosure of "your" confidential information including, but not limited to patents, trade secrets, processing methods or customer lists.
  - e. The unauthorized use or disclosure of confidential information of another person or entity which is held by "you" including but not limited to financial information, personal information, credit card information or similar non-public information.
  - f. Indirect loss as a result of an "occurrence".
  - g. Fees, costs and expenses incurred by "you" which are related to any legal action.
3. As respects this Supplemental Coverage, "occurrence" means:
  - a. An individual act;
  - b. The combined total of all separate acts whether or not related; or

- c. A series of acts or events whether or not related;
 

committed by a person acting alone or in collusion with other persons, or not committed by any person, during the Policy Period shown in the Declarations.

#### **Money And Securities - Inside and Outside The Premises**

1. "We" pay up to \$25,000 or the "limit" shown in the "schedule of coverages" for:
  - a. Loss of "money" and "securities" inside the "premises" or "banking premises":
    - (1) Resulting directly from "theft" committed by a person present inside such "premises" or "banking premises"; or
    - (2) Resulting directly from disappearance or destruction.
  - b. Loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" and "securities", if "you" are the owner of the "premises" or are liable for damage to it.
  - c. Loss of or damage to a locked safe, vault, cash register, cash box or cash drawer located inside the "premises" resulting directly from an actual or attempted "theft" of or unlawful entry into those containers.
  - d. If a religious organization, "you" may double the above "limit" or the "limit" shown in the "schedule of coverages" on five stipulated holidays during the year when excess receipts are anticipated.
2. "We" pay up to \$15,000 or the "limit" shown in the "schedule of coverages" for:
  - a. Loss of "money" and "securities" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from "theft", disappearance or destruction.
  - b. Loss of or damage to "other property" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from an actual or attempted "robbery".
  - c. If a religious organization, "you" may double the above "limit" or the "limit" shown in the "schedule of coverages" on five stipulated holidays during the year when excess receipts are anticipated.
3. This Supplemental Coverage does not cover loss resulting from:
  - a. Acts committed by "you", "your" partners or "members", whether acting alone or in collusions with other persons.

- b. Acts of “employees” learned of by “you”, “your” partners, “members”, “managers”, officers, directors or trustees not in collusion with the “employee”, prior to the policy period shown in the Declarations.
  - c. “Theft” or any other dishonest act committed by any of “your” “employees”, “managers”, directors, trustees or authorized representatives:
    - (1) Whether acting alone or in collusion with other persons; or
    - (2) While performing services for “you” or otherwise.
  - d. The unauthorized disclosure of “your” confidential information including, but not limited to patents, trade secrets, processing methods or customer lists.
  - e. The unauthorized use or disclosure of confidential information of another person or entity which is held by “you” including but not limited to financial information, personal information, credit card information or similar non-public information.
  - f. Indirect loss as a result of an “occurrence”.
  - g. Fees, costs and expenses incurred by “you” which are related to any legal action.
  - h. Accounting or arithmetical errors or omissions.
  - i. The giving or surrendering of property in any exchange or purchase.
  - j. Fire, however caused, except:
    - (1) Loss of or damage to “money” and “securities”; and
    - (2) Loss from damage to a safe or vault.
  - k. Property contained in any money operated device unless the amount of “money” deposited in it is recorded by a continuous recording instrument in the device.
  - l. Loss of or damage to motor vehicles, trailers or semi-trailers or equipment and accessories attached to them.
  - m. Loss of or damage to property after it has been transferred or surrendered to a person or place outside the “premises” or “banking premises”.  
But, this does not apply to loss of “money”, “securities” or “other property” while outside the “premises” in the care and custody of a “messenger” if “you”:
    - (1) Had no knowledge of any threat at the time the conveyance began; or
    - (2) Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.
  - n. Damage to the “premises” or its exterior, or to any safe, vault, cash register, cash box, cash drawer or “other property” by vandalism or malicious mischief.
  - o. “Your” or anyone acting on “your” express or implied authority, being induced by any dishonest act to voluntarily part with title or possession of any property.
4. As respects this Supplemental Coverage, “occurrence” means:
- a. An individual act;
  - b. The combined total of all separate acts whether or not related; or
  - c. A series of acts or events whether or not related;
- committed by a person acting alone or in collusion with other persons, or not committed by any person, during the Policy Period shown in the Declarations.

**Non-Owned Detached Trailers**

- 1. “We” pay up to \$50,000 or the “limit” shown in the “schedule of coverages” for loss or damage to trailers that “you” do not own, provided that:
  - a. The trailer is used in “your” business;
  - b. The trailer is in “your” care, custody or control at the premises described in the Declarations; and
  - c. “You” have a contractual responsibility to pay for loss or damage to the trailer.
- 2. “We” will not pay for any loss or damage that occurs:
  - a. While the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
  - b. During hitching or unhitching operations, or when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.

This insurance is excess over the amount due (whether “you” can collect on it or not) from any other insurance covering such property.

**Ornamental Display Gardens and Landscape Displays**

“We” pay up to \$25,000 or the “limit” shown in the “schedule of coverages” for direct physical loss or damage to the following property located at a “covered location” or within 1,000 feet of the personal residence of a landscape or nursery proprietor, partner, officer or designated employee, caused by a covered peril:

- 1. Ornamental display gardens used for display or promotional purposes; and

2. Ornamental masonry or stone bridges, walks, patios, retaining walls or similar surfaces or wooden landscaping bridges, gazebos, storage sheds or similar structures, used for display or promotional purposes.

### **Outdoor Property**

"We" pay up to \$75,000 or the "limit" shown in the "schedule of coverages" for direct physical loss or damage, including debris removal expense, to the following outdoor property owned or leased by "you" caused by a covered peril:

1. Outdoor tents not attached to a covered building;
2. Outdoor storage sheds used to store "your" business supplies or equipment;
3. Outdoor light posts not attached to a covered building; and
4. Playground equipment.

The following outdoor property if located on or within 1,000 feet of a covered building is included in the building coverage:

1. Awnings or canopies;
2. Fences;
3. Radio and television towers, antennas, satellite dishes, masts, lead-in wiring and guy wires. This includes foundations and any other property that is permanently attached to any of these types of property;
4. Signs, whether or not they are attached to a covered building; and
5. Foundations of buildings, machinery or boilers.

### **Property Off-Premises**

"We" pay up to \$100,000 or the "limit" shown in the "schedule of coverages" for direct physical loss or damage to "your" Covered Property while it is away from the "covered location", if it is temporarily at a location "you" do not own, lease or operate and caused by a covered peril.

This Supplemental Coverage does not apply to:

- (1) Property in or on a vehicle that "you" own, lease or operate;
- (2) Property being installed by "you" or a person or organization authorized by "you"; or
- (3) Property covered under a separate Coverage Extension, Supplemental Coverage, Marine Supplemental Coverage or endorsement attached to this coverage part.

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## **DEDUCTIBLE**

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The following is added to the **DEDUCTIBLE** section under **HOW MUCH WE PAY**:

Unless otherwise stated in this endorsement, supplemental coverages are subject to the Deductible shown in the "schedule of coverages".

If multiple deductibles apply to "your" loss under this Coverage Part, the most "we" will deduct from the loss is the single largest deductible involved. Also, each deductible will only be applied against its applicable coverage and any deductible amount(s) actually taken will be applied toward any remaining larger deductible(s).

If a loss covered under this Coverage Part also involves a loss under another Coverage Part issued to "you" by "us" or any of "our" affiliates, the most "we" will deduct from the loss is the single largest deductible involved. Also, each deductible will only be applied against its applicable coverage and, any deductible amount(s) actually taken will be applied toward any remaining larger deductible(s).

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## **VALUATION**

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The following is added to the **VALUATION** section:

**Personal Property of Others** - The value of Personal Property of Others will be based on the amount for which "you" are liable, not to exceed the replacement cost.

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## **CRIME RELATED SECTION I SUPPLEMENTAL COVERAGES DEFINITIONS**

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1. "Banking premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.
2. "Counterfeit money" means an imitation of "money" that is intended to deceive and to be taken as genuine.
3. "Discover" or "discovered" means the time when "you" first become aware of facts which would cause a reasonable person to assume that a loss of a type covered by this insurance has been or will be incurred, regardless of when the act or acts causing or contributing to such loss occurred, even though the exact amount or details of loss may not then be known.

"Discover" or "discovered" also means the time when "you" first receive notice of an actual or potential claim in which it is alleged that "you" are liable to a third party under circumstances which, if true, would constitute a loss under this insurance.

**4. "Employee":**

**a. "Employee" means:**

**(1) Any natural person:**

- (a)** While in "your" service and for the first 30 days immediately after termination of service, unless such termination is due to "theft" or any dishonest act committed by the "employee";
- (b)** Who "you" compensate directly by salary, wages or commissions; and
- (c)** Who "you" have the right to direct and control while performing services for "you".

**(2) Any natural person who is furnished temporarily to "you":**

- (a)** To substitute for a permanent "employee" as defined in Paragraph **a.(1)**, who is on leave; or
- (b)** To meet seasonal or short-term work load conditions;

while that person is subject to "your" direction and control and performing services for "you", excluding, however, any such person while having care and custody of property outside the "premises".

**(3) Any natural person who is leased to "you" under a written agreement between "you" and a labor leasing firm, to perform duties related to the conduct of "your" business, but does not mean a temporary employee as defined in Paragraph **a.(2)**.**

**(4) Any natural person who is:**

- (a)** A trustee, officer, employee, administrator or manager, except an administrator or manager who is an independent contractor, of any "employee benefit plan"; and
- (b)** A director or trustee of "yours" while that person is engaged in handling "funds" or "other property" of any "employee benefit plan".

**(5) Any natural person who is a former "employee", partner, "member", "manager", director or trustee retained as a consultant while performing service for "you".**

**(6) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside the "premises".**

**(7) Any "employee" of an entity merged or consolidated with "you" prior to the effective date of this policy.**

**(8) Any of "your" "managers", directors or trustees while:**

- (a)** Performing acts within the scope of the usual duties of an "employee"; or
- (b)** Acting as a member of any committee duly elected or appointed by resolutions of "your" board of director or board of trustees to perform specific, as distinguished from general, directorial acts on "your" behalf.

**9) If a religious organization, any natural person who is a:**

- (a)** Member of your organization;
- (b)** Cleric of your organization;
- (c)** Volunteer of your organization; or
- (d)** Member of the board of governors of your organization.

**b. "Employee" does not mean:**

Any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character not specified in Paragraph **4.a**.

**5. "Employee benefit plan" means any welfare or pension benefit plan that "you" sponsor and which is subject to the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments thereto.**

**6. "Forgery" means the signing of the name of another person or organization with intent to deceive. It does not mean a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity, for any purpose.**

**7. "Funds" means "money" and "securities".**

**8. "Manager" means a person serving in a directorial capacity for a limited liability company.**

**9. "Member" means an owner of a limited liability company represented by its membership interest, who also may serve as a "manager".**

**10. "Messenger" means "you", or a relative of "yours", or any of "your" partners or "members", or any "employee" while having care and custody of property outside the "premises".**

**11. "Other property" means any tangible property other than "money" and "securities" that has intrinsic value. "Other Property" does not include computer programs, electronic data or any property specifically excluded under this insurance.**

12. "Premises" means the interior of that portions of any building "you" occupy in conducting "your" business.
13. "Robbery" means the unlawful taking of property from the care and custody of a person by one who has:
  - a. Caused or threatened to cause that person bodily harm; or
  - b. Committed an obviously unlawful act witnessed by that person.
14. "Theft" means the unlawful taking of property to the deprivation of the insured.

## SECTION II

The **COMMERCIAL OUTPUT PROGRAM INCOME COVERAGE PART** is amended as follows:

### SUPPLEMENTAL INCOME COVERAGES

The following **SUPPLEMENTAL INCOME COVERAGES** are added when the Commercial Output Program - Income Coverage Part is attached to this policy:

#### Auto Physical Damage - Loss of Income

"We" pay up to \$25,000 or the "limit" shown in the "schedule of coverages" for the actual loss of earnings "you" sustain due to a Physical Damage loss or damage to a covered auto used to transport "your" Business Personal Property, if such Physical Damage loss is insured under "your" Business Auto insurance. For this Supplemental Coverage only:

1. "Business" includes business activities involving the covered motor vehicle, and
2. "Restoration period" is amended to apply to the covered motor vehicle, rather than the described premises.

Payment for Extra Expense, if part of this policy, does not apply under this Supplemental Coverage.

The covered motor vehicle must maintain rental reimbursement coverage.

This Supplemental Coverage does not apply to "Private Passenger Type" vehicles. "Private Passenger Type" vehicles mean a four-wheel auto of the private passenger or station wagon type.

#### Food Contamination Shutdown - Loss of Income

1. "We" pay up to \$50,000 or the "limit" shown in the "schedule of coverages" for the actual loss of earnings "you" sustain from an interruption of "your" "business" due to a declaration by the Board of Health or other government body because of the discovery of, or suspicion of, "food contamination".

2. "We" will also pay the following Supplemental Payments:
  - a. "Your" costs to clean "your" equipment per local Board of Health requirements;
  - b. "Your" costs to replace consumable goods declared contaminated by the local Board of Health;
  - c. Reimbursement to infected patrons for doctors care, hospitalization and necessary blood work; and
  - d. Necessary medical tests and vaccines for affected employees as required by the Board of Health or other government body. This coverage is primary to any other insurance coverage.

The most "we" pay for these Supplemental Payments under this Supplemental Coverage is \$50,000.

3. "We" will not pay for loss caused directly or indirectly due to fines or penalties of any kind. Such loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

In the event of a loss "you" must:

- a. Give "us" prompt notice of the interruption of "business";
- b. Notify any public authority that may have jurisdiction over the incident; and
- c. As soon as possible, give "us" a description of how, when and where the "food contamination" was first discovered.

"Food contamination" means the occurrence of food poisoning, or suspected food poisoning, of one or more of "your" patrons resulting from tainted food purchased by "you" or "communicable disease" transmitted by one or more of "your" employees.

"Communicable disease" is defined as a bacterial micro organism transmitted through human contact to food.

#### Ingress Or Egress

"We" extend "your" coverage for earnings and extra expense to include loss sustained while ingress to or egress from "covered locations" is prevented, other than as provided in the Interruption by Civil Authority Coverage Extension. The prevention of ingress to or egress from "covered locations" must be caused by direct physical loss or damage to property, other than at a "covered location", caused by a covered peril.

This Supplemental Coverage will begin after a waiting period of 24 hours and apply for up to 30 consecutive days from the date when the ingress or egress is first prevented.

The most “we” pay for loss in any one occurrence under this Supplemental Coverage is \$50,000 or the “limit” shown in the “schedule of coverages”.

### **Realty Tax**

1. “We” cover the additional amount of a realty tax assessment “you” incur after the “restoration period” due to repair, rebuilding or reconstruction of a damaged building or structure at a “covered location” as a result of a direct physical loss or damage caused by a covered peril that exceeds the realty tax assessment “you” would have incurred if there had been no direct physical loss caused by a covered peril.
2. However, “we” will not pay for any of the following:
  - a. Realty tax assessments made more than:
    - (1) One year after the end of the “restoration period”; or
    - (2) Two years after the date of the damage to the covered building or structure from a covered losswhichever is sooner.
  - b. Realty tax assessments made due to physical loss or physical damage that does not cause a suspension of payments of base (monthly) rent by one or more of your tenants.
  - c. Realty tax assessment paid on “your” behalf.
  - d. That part of the realty tax assessment increase due to increases in the mill rate, the assessment level or similar ratios by which the relation of property value to realty tax is expressed, since the latest assessment prior to the loss or damage. The mill rate is the amount of realty tax paid per dollar of assessed property value. The assessment level is the ratio of assessed values to fair market value.
  - e. A realty tax assessment increase that is due to “your” decision to rebuild the building:
    - (1) With a different building configuration;
    - (2) With a larger building area;
    - (3) With better building material or quality;
    - (4) With a different purpose; or
    - (5) At a different location.

3. The most “we” will pay in any one occurrence is the lesser of:
  - a. All related increases in realty tax assessments during the 12 months immediately following the assessment; or
  - b. \$50,000 or the “limit” shown in the “schedule of coverages”.

### **Sewer Backup and Water Below the Surface - Loss of Income**

“We” pay up to \$100,000 or the “limit” shown in the “schedule of coverages” for the actual loss of earnings “you” sustain due to necessary interruption of “your” “business” during the “restoration period”. The interruption must be caused by:

1. Water or waterborne material that backs up through a sewer or drain; or
2. Water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure, sidewalk, driveway, foundation, swimming pool, or other structure.

However, with respect to Paragraphs 1. and 2. above, “we” will not pay the cost of repairing or replacing a sump pump or its related equipment in the event of mechanical breakdown.

For the purposes of this Supplemental Coverage, drain does not include a roof drain, gutter, downspout or similar above ground drainage fixture or equipment.

This Supplemental Coverage does not apply to loss or damage resulting from “your” failure to:

1. Keep a sump pump or its related equipment in proper working condition; or
2. Perform the routine maintenance or repair necessary to keep a sewer or drain free from obstructions.

This Supplemental Coverage is not flood insurance. “We” will not pay for direct physical loss or damage from sewer backup and water below the surface caused by any flood whether or not the flood contributes concurrently or in any sequence to the loss. This applies regardless of the proximity of the flood to a “covered location”. Flood includes the accumulation of surface water, waves, tides, tidal waves, overflow of streams or other bodies of water, or their spray, all whether driven by wind or not that enters the sewer or drain system.

# 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.

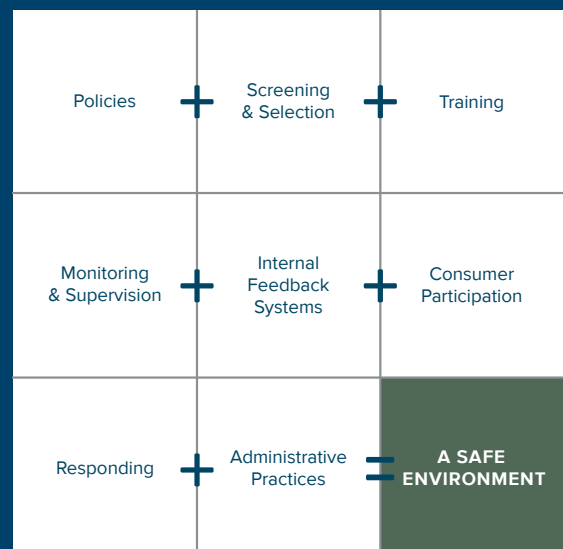
### **WHO IS PRAESIDIUM?**

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](https://selective.com/praesidium) | 800.743.6354 | [selective@praesidiuminc.com](mailto: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

\*3<sup>rd</sup> 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](https://selective.com/praesidium) | 800.743.6354 | [selective@praesidiuminc.com](mailto: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](https://selective.com/praesidium) to access your complimentary Praesidium resources.