

Commercial Property Coverage

American Family Home Insurance Company - "A+" (XV) AM Best Rating

	Limit	Deductible	Premium
Blanket Limit @ 100%	\$113,617,207	\$5,000	\$71,234
Real Property	\$103,422,945		
Personal Property	\$10,194,262		
Wind/Hail Deductible		\$5,000	
Valuation	Replacement Cost		
	Agreed Value		
Loss of Income	\$5,000,000		Included
Extra Expense	\$5,000,000		Included
Equipment Breakdown	\$113,617,207	\$5,000	\$5,651
Honor Roll Elite Property Enhancement	Per Form	\$1,000	\$341
Flood	\$1,000,000	\$100,000	\$791
Earthquake	\$2,000,000	10%	\$2,702
Fine Arts	\$50,000		\$53
Accounts Receivable	\$50,000		
Real and Personal Property in Transit or Off	\$100,000		
Premises			
Valuable Papers and Record	\$50,000		
Debris Removal	\$1,000,000		
TRIA			\$0
Property Premium			\$90,146

Flood coverage is not offered for buildings in Special Flood Hazard Area identified by the United States Federal Emergency Management Agency (FEMA) which include Flood Zones A, AE, AH, AO, A1-A30, AR, A99, V, VE or V1-V30.
The summary limits and deductibles vary by location. A statement of values can be available upon request.

Commercial Inland Marine Coverage

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	Limit	Deductible	Premium
Scheduled Equipment	\$400,000	\$500	\$1,120
	Inland Marine Premium		\$1,120

This proposal may vary from the requested terms and conditions in your submission. Please review this proposal carefully. This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy forms. In the event of a difference between this proposal and the policy, the policy will prevail. Specimen policy forms are available upon request and through the Wright Specialty website (<http://www.wrightspecialty.com>).

Commercial General Liability Coverage

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	Limit	Deductible	Premium
Each Occurrence	\$1,000,000	\$0	\$12,902
Damage to Premises Rented to You Limit	\$1,000,000		
Medical Expense Limit	\$10,000		
Personal and Advertising Injury Limit	\$1,000,000		
General Aggregate Limit	\$3,000,000		
Products/Completed Operations Aggregate Limit	\$3,000,000		
Law Enforcement Liability Non-Monetary Relief*			\$917
LEL Retro Date	07/01/2021		
LEL Each Wrongful Acts	\$1,000,000	\$2,500	
LEL Annual Aggregate	\$3,000,000		
Abuse or Molestation Liability	\$1,000,000/\$1,000,000		\$4,063
Special Supplementary Payment	\$10,000		
Abuse or Molestation Alleged Participant	\$500,000/\$1,000,000		
Employee Benefits Liability *			\$147
EBL Retro Date	07/01/2021		
EBL Each Employee	\$1,000,000		
EBL Annual Aggregate	\$2,000,000		
Crisis Management and Public Relations Expense - Aggregate	\$300,000		\$175
Crisis Management Expense - Each Crisis Event	\$300,000		
Public Relations Expense Resulting From Adverse Event - Each Crisis Event	\$50,000		
Public Relations Expense Resulting From Adverse Event - Each Adverse Event	\$25,000	\$2,500	
Counseling Professional Liability Coverage	\$1,000,000/\$3,000,000		\$77
Honor Roll Elite General Liability Enhancement TRIA	Per Form	Per Form	\$350

General Liability Premium

\$18,631

Notes:

*Please refer to the applicable policy form details regarding the terms of any available extended reporting period.

Commercial Crime Coverage

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	Limit	Deductible	Premium
Employee Theft (Per Loss)	\$100,000	\$500	\$245
Forgery or Alteration Inside the Premises	\$100,000	\$500	Included
Faithful Performance of Duty			Excluded
Crime Premium			\$245

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Educators Legal Liability Coverage (Claims-Made)

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	Limit	Deductible	Premium
Educators Legal Liability for Monetary Damages			
Each Wrongful Act or Offense	\$1,000,000	\$5,000	\$6,109
Aggregate	\$3,000,000		
Wrongful Acts Retro Date	07/01/1992		
Employment Acts Coverage	Included	\$5,000	\$11,310
Employment Acts Retro Date	07/01/1992		
Defense Expense for Injunctive or Declaratory Relief			
Each Action	\$100,000	\$5,000	\$54
Aggregate	\$300,000		
Honor Roll Elite	Per Form	Per Form	\$315
Breach of Fiduciary Duty	Per Form	Per Form	\$172
BFD Retro Date	07/01/1992		
Educators Legal Liability Premium			\$17,960

Notes:

Please refer to the applicable policy form for details regarding the terms of any available extended reporting period.

Proposal Premium Summary

Line of Coverage	Premium
Package	
Commercial Property	\$90,146.00
Commercial Inland Marine	\$1,120.00
Commercial General Liability	\$18,631.00
Commercial Crime	\$245.00
Educators Legal Liability	\$17,960.00
Package Total	\$128,102.00
KY Premium Surcharge	\$1,131.34
Commercial Auto	\$59,103.00
Auto Surcharge/Fee	\$1,064.00
Excess Liability	\$21,494.00
Excess Surcharge/Fee	\$387.00
Account Subtotal	\$208,699.00
Surcharge/Fee Total	\$2,582.34
Account Total	\$211,281.34

Lines of Coverage	Carrier
Package	American Family Home Insurance Company
Commercial Auto	American Family Home Insurance Company
Excess Liability	American Family Home Insurance Company

Subjectivities

Coverage cannot be bound until the following items are received, reviewed and accepted by Underwriting:

- Signed & fully completed WSI ELL Application
- Signed & fully completed WSI Sexual Abuse Application
- Signed Statement of Values
- EBL retro date can be amended with copy of current dec page showing retro date
- ELL retro date can be amended with copy of current dec page showing retro date