

**INSURANCE PROPOSAL FOR
Allen Co Board of Education**



Prepared for:
Jordan Clarke
Charles M. Moore CMM Insurance

Policy Effective Periods:
Package # Q-201609: 10/3/2024 - 10/3/2025
Owners & Sponsors Liability # Q-201612: 10/3/2024 - 10/3/2025
Prepared on: 10/3/2024

Prepared by: Hilary Brock - Underwriting Professional 1

K&K Insurance Group, Inc.
Motorsports Division
P.O. Box 2338 Fort Wayne, IN 46801
Phone 800-348-1839
Fax 260-459-5118

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INSURANCE PROPOSAL FOR Allen Co Board of Education

TERMS & CONDITIONS

1. Proposal expires 30 days from date on page 1 of this proposal or the expiration of your current policy, whichever is first.
2. Acceptance of this proposal (ie: any request to bind insurance pursuant to the terms of this proposal) must be made in writing and must be received by K&K prior to the expiration of this proposal (please sign and return the premium summary "authorization to bind" page of this proposal to bind coverage).
3. Certificates of insurance will need to be collected by the insured from all contracted services, naming the insured as additional insured.
4. Coverage Minimum Premiums and/or Fully Earned Minimum Premiums - see individual coverage pages attached.
5. Quote is subject to entire package of coverages being accepted. Any reduction in coverage will require approval and possible revaluation of rates.

IMPORTANT NOTICE FOR MISSOURI POLICYHOLDERS

This quote excludes coverage for epidemics or pandemics like the Coronavirus (COVID-19) as declared by the Centers for Disease Control, the World Health Organization or any other entity with the authority to declare an epidemic or pandemic.

Account billing will be: Producer/Agency

Payment Terms: 100% Down

DUE PRIOR TO BINDING (PRECONDITIONS TO BINDING):

1. Must receive signed proposal to bind.
2. Must receive signed Terrorism Policy Disclosure form prior to binding.
3. Must receive W-9 for the agency (November 2017 version).
4. Must receive schedule of anticipated events.
5. Must confirm Owners & Sponsors number of events and number of vehicles in each event.
6. Quote is subject to acceptable MVRs for all drivers of the hauling units. MVRs will be evaluated at time of binding.

CONTINGENCIES:

INSURANCE PROPOSAL FOR Allen Co Board of Education

BROKER TERMS & CONDITIONS:**PREMIUM:**

*Producer shall be primarily liable to K&K for all premiums whether or not Producer collects such premiums from the insured. All premiums net of commission collected by Producer are premium trust funds and the property of K&K and the applicable insurer and shall be deposited by Producer in a separate trust account.

COMMISSIONS:

*In the event return premium becomes due to the insured for any reason. Producer shall promptly pay K&K or the insured commissions previously paid or allowed on such return premium at the same rate at which commission was originally allowed to Producer.

| Quote Type | Quote Number | Commission |
|--------------------------------|--------------|------------|
| Package | Q-201609 | 10.00% |
| Owners & Sponsors Liability | Q-201612 | 10.00% |

LICENSE:

*I represent and warrant as an insurance producer that I currently maintain, and will maintain, all individual, corporate or agency licenses or permits required in order to conduct insurance business in the state coverage for this insured is being written. I further represent and warrant that I currently maintain, and will maintain, errors and omissions insurance with a minimum limit of \$1,000,000 for myself, my officers, and employees. If requested by K&K, I will provide K&K with reasonably satisfactory evidence of all of the above mentioned items.

*Producer is responsible for filing Surplus Lines tax and fees (if applicable).

AUTHORITY:

*Producer acknowledges and agrees that Producer is not the agent of K&K, but is agent only of the insured. Except as specifically authorized in writing by K&K, Producer has no authority to issue quotes, to accept or bind risks or coverages, or to issue binders, policies, endorsements or certificates of insurance. Nor does Producer have authority to adjust or handle claims on behalf of K&K or the applicable insurer.

PRODUCER'S WRITTEN REQUEST TO K&K TO BIND INSURANCE SHALL CONSTITUTE ACCEPTANCE BY PRODUCER ON PRODUCER'S OWN BEHALF OF THE INSURED OF ALL OF THE TERMS AND CONDITIONS IN THIS QUOTATION.

K&K Insurance Group, a division of Aon, is acting as a Managing General Agent (MGA) as the term is defined in Section 616.015(14) of the Florida Insurance Code. As an MGA, we are acting on behalf of the companies/carriers listed within this proposal.

INSURANCE PROPOSAL FOR
Allen Co Board of Education

PREMIUM SUMMARY

(PREMIUM DOES NOT REFLECT OPTIONS OR CHANGES MADE TO ORIGINAL PROPOSAL)

| Coverage | Premium | Bind |
|-----------------------------|---------|--|
| Inland Marine | \$500 | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Owners & Sponsors Liability | \$1,000 | <input type="checkbox"/> Yes <input type="checkbox"/> No |

*Check Coverage Pages as some premiums may be fully earned.

Total Premium without Terrorism \$1,500.00

Total Terrorism Premium 200.00

Total Premium with Terrorism Premium \$1,700.00

Admitted Taxes and Surcharges \$150.00

Workers Compensation Taxes \$0.00

Excess Taxes/Surcharges \$0.00

Total Premium with TRIA & Taxes/Fees \$1,850.00

PRODUCER/CLIENT AUTHORIZATION TO BIND COVERAGE

After careful review of your proposal dated 10/3/2024 , we have decided to accept your proposal and would like to bind the coverages indicated above with an effective date of 10/3/2024. In addition, I understand that K&K now sends policies via email.

_____ I agree to receive my policies at email address: _____.

Signature

Date

I authorize K&K to send me future correspondence regarding insurance products and services: ☐ Yes ☐ No

This insurance proposal contains the premium for which you applied. Any additional types of insurance coverage desired, but not specifically quoted in the proposal, such as Property, Auto, Inland Marine and/or Excess Liability, etc. must be specifically requested by your K&K representative and a fully completed and signed application would need to be submitted to your K&K representative for evaluation. Actual coverages are detailed in the policy of insurance and are always subject to all terms, provisions, conditions, and exclusions as contained therein. You should not rely upon this generalization summary, but should consult the actual policy for a complete description and details regarding coverage.

FATCA Notice: Please go to AON.com/FATCA to obtain the appropriate W-9.

INSURANCE PROPOSAL FOR
Allen Co Board of Education

LOCATIONS

Location Schedule

Quote : Q-201609 Carrier : Markel Insurance Company

| Location # | Address | City | State | Zip Code |
|------------|-----------------------|-------------|-------|----------|
| 001 | 1545 Bowling Green Rd | Scottsville | KY | 42164 |

Quote : Q-201612 Carrier : Markel Insurance Company

| Location # | Address | City | State | Zip Code |
|------------|-------------------|-------------|-------|----------|
| 001 | 570 Oliver Street | Scottsville | KY | 42164 |

INSURANCE PROPOSAL FOR
Allen Co Board of Education

OWNERS & SPONSORS LIABILITY

Company: Markel Insurance Company-Admitted

Program offers contingent liability for losses where the Facility or Sanctioning Body's Insurance limits are insufficient for possible claims in which the Owner and/or Sponsors are named.

| Coverage | | Limit |
|-----------------------------------|-----------|-------------|
| General Aggregate Limit | Per Event | \$5,000,000 |
| Products/Completed Ops. Aggregate | | \$5,000,000 |
| Personal & Advertising Injury | | \$1,000,000 |
| Each Occurrence | | \$1,000,000 |
| Damage To Premises Rented To You | | \$300,000 |
| Medical Expense | | Excluded |
| Bodily Injury to Participants | | \$1,000,000 |
| Errors & Omissions | | Excluded |

Owners & Sponsors Liability - Additional Coverages:
Broadened/Prime Enhancement

Notable Exclusions:
Including but not limited to: Pollution (with exception for building heating/cooling/dehumidifying equip. and hostile fire); Asbestos; Silica or Silica Related Dust; Nuclear; Total Lead; Fungi/Bacteria; Employment Practices; Access or Disclosure of Confidential or Personal Information and Data-Related Liability - with Limited Bodily Injury Exception; Terrorism; Punitive Damages Related to a Certified Act of Terrorism; Communicable Disease Exclusion.

Owners & Sponsors Liability - Notes/Notable Forms/Terms & Conditions:
Products/ Completed Operations Exclusion Pyramiding of Limits Endorsement

Premium Reflects:
1 vehicle(s) in 1 Pro-Touring Truck Shootout event(s);

PRICING SUBJECT TO CHANGE WITH RECEIPT OF UPDATED SCHEDULE OF EVENTS.
COVERAGE LIMITED TO THE ABOVE NUMBER OF EVENTS AND VEHICLES. ALL OTHER EVENTS MUST HAVE PRIOR APPROVAL OF COVERAGE.

Deductible Per Occurrence : NONE

This coverage is auditable

| | |
|--|----------------|
| OWNERS & SPONSORS LIABILITY PREMIUM Subtotal: | \$1,000 |
| POLICY MINIMUM PREMIUM: | \$1,000 |

INSURANCE PROPOSAL FOR Allen Co Board of Education



COMMERCIAL GENERAL LIABILITY PRIME ENHANCEMENT SUMMARY

The following coverages and extensions are added to this policy as detailed below. With respect to any coverage provided by this endorsement, if higher limits are provided on any other schedule, declarations, or endorsement attached to this policy, then the limits and coverage provided by this endorsement do not apply for that coverage.

SCHEDULE

| | |
|---|---|
| Extended Property Damage – Expected Or Intended Injury | Included |
| Non-Owned Watercraft | Increased to 51 feet long |
| Non-Owned Aircraft | If rented or loaned with a paid crew |
| Property Damage To Borrowed Equipment | \$10,000 Each Occurrence |
| Property Damage To Customers' Goods | \$10,000 Each Occurrence |
| Damage To Premises Rented To You | \$300,000 Each Occurrence, unless a higher Limit is shown on Declarations |
| Property Damage From Elevator Use | Included |
| Personal And Advertising Injury From Televised Or Videotaped Material | Included (Unless excluded) |
| Supplementary Payments | |
| Bail Bonds | Up To \$1,000 |
| Loss Of Earnings | Up To \$500 A Day |
| Medical Personnel | \$100,000 Any One Person |
| Broadened Definition Of Insured | Included – see below Included |
| Duties In The Event Of Occurrence, Offense, Claim Or Suit | Included – see below Included |
| Unintentional Failure To Disclose All Hazards | Included – see below Included |
| Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) | Included – see below Included |
| Liberalization | Included – see below Included |
| Mental Anguish Resulting From Bodily Injury | Included – see below Included |
| Broadened Definition Of Mobile Equipment | Included – see below Included |

Broadened Definition Of Insured

Coverage for your newly acquired or formed organization will be: (1) Effective on the date of acquisition or formation; and (2) Afforded until 180 days after you acquire or form the organization or the end of the policy period, whichever is earlier.

Duties In The Event Of Occurrence, Offense, Claim Or Suit

Your obligation to notify us as soon as practicable of an "occurrence", offense, claim, or "suit" is satisfied if you send us written notice as soon as practicable after any of your "executive officers", directors, partners, insurance managers, or legal representatives become aware of or should have become aware of such "occurrence", offense, claim, or "suit".

Unintentional Failure To Disclose All Hazards

If you unintentionally fail to disclose all hazards prior to the beginning of the policy period of this Coverage Form, we will not deny coverage under this Coverage Form because of such failure.

Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation)

We waive any right of recovery against any person or organization, because of payments we make under this Coverage Part, to whom the insured has waived its rights of recovery in a written contract or agreement. This waiver by us applies only to the extent that the insured has waived its right of recovery against such person or organization prior to loss.

INSURANCE PROPOSAL FOR Allen Co Board of Education

Liberalization

If we adopt any revision that would broaden coverage under this Coverage Form without additional premium, the broadened coverage will immediately apply to this Coverage Form as of the day the revision is effective in your state.

Mental Anguish Resulting From Bodily Injury

Definition of "bodily injury" is replaced by the following: "Bodily injury" means: Bodily injury, sickness, or disease sustained by a person, including mental anguish or emotional distress resulting from any of these; and Death resulting from bodily injury, sickness, or disease.

Broadened Definition Of Mobile Equipment

Definition **12.** "mobile equipment", Paragraph f.(1) amended to include; This does not apply to self-propelled vehicles of less than 1,000 pounds gross vehicle weight.

This is a summary of the coverage form, It does not confirm or provide the complete coverage details. State specific versions may differ from this summary.

INSURANCE PROPOSAL FOR
Allen Co Board of Education

COMMERCIAL INLAND MARINE

Company: Markel Insurance Company

OFF TRACK & STORAGE COVERAGE

| Item | Limit | Valuation | Deductible |
|----------------------|----------|--------------|------------|
| Competition Vehicles | \$15,000 | Agreed Value | \$2,500 |
| Engines | \$700 | Agreed Value | \$2,500 |
| Trailers | \$7,000 | Agreed Value | \$2,500 |
| Total Limits: | \$22,700 | | |

Off Track & Storage - Additional Coverages:
Arson and Crime Reward Payments - limit of \$25,000 (no deductible applies to this coverage); Debris Removal - limit of \$100,000; Expediting and Rental Expense - limit of \$10,000; Fire Department Service Charge and Extinguishing Expense - limit of \$25,000; Loss Adjustment Expense - limit of \$5,000; Pollutant Clean Up Removal - limit of \$250,000; Recharge of Fire Protection Equipment - limit of \$10,000; Valuable Papers and Records (including Data Restoration) - limit of \$50,000; Newly Acquired Property for up to 30 days - 25% or \$250,000 maximum limit; Employee Tools - limit of \$5,000, with a maximum per item of \$1,000; Trophies - limit of \$10,000

Off Track & Storage - Notable Exclusions:
Physical damage coverage for competition vehicle or show vehicle while being operated under its own power (except while being loaded or unloaded from trailers or during incidental movement)
Governmental Action, Nuclear Hazard, War and Military Action, Flood, Earth Movement.

Off Track & Storage - Notes/Notable Forms/Terms & Conditions:
Agreed Amount Valuation (without coinsurance) for scheduled items
Coverage territory includes anywhere in the world

Wind/hail deductible applies: 2% or \$5,000, whichever is greater.

| | |
|---------------------------------------|-------|
| Off Track & Storage PREMIUM Subtotal: | \$330 |
| Inland Marine Grand Total | \$500 |
| Inland Marine MINIMUM PREMIUM: | \$500 |

INSURANCE PROPOSAL FOR
Allen Co Board of Education

OFF TRACK & STORAGE SCHEDULE 10/03/2024 Company : Markel Insurance Company-Admitted

| Item | Identification | Value | Deductible |
|----------------------------|----------------|----------|------------|
| 2000 Chevy S-10 Auto Cross | 8408 | \$15,000 | \$2,500 |
| Stock 4.3 | 8408 | \$700 | \$2,500 |
| 24' Open Trailer | | \$7,000 | \$2,500 |

Total \$22,700

**INSURANCE PROPOSAL FOR
Allen Co Board of Education****POLICYHOLDER DISCLOSURE NOTICE OF
TERRORISM INSURANCE COVERAGE**

10/03/2024

Allen Co Board of Education
570 Oliver Street
Scottsville, KY, 42164

Re: Q-201612

We are required to provide you this notice pursuant to federal legislation concerning terrorism insurance

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that 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 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. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. 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.

Nothing in this notice affects or modifies your coverage except and only to the extent specifically required by the Act. You should also know that under federal law you are NOT required to purchase terrorism coverage.

SELECTION OR REJECTION OF CERTIFIED ACTS OF TERRORISM INSURANCE COVERAGE**WHAT YOU NEED TO DO NOW:**

IF YOU WISH TO PURCHASE CERTIFIED ACTS OF TERRORISM COVERAGE, YOU MAY DO SO BY CHECKING THE DESIRED COVERAGE PARTS UNDER THE ACCEPT COLUMN BELOW. IF YOU CHOOSE TO DECLINE CERTIFIED ACTS OF TERRORISM COVERAGE, CHECK THE REJECT OPTION NEXT TO THE APPROPRIATE COVERAGE PART.

INSURANCE PROPOSAL FOR Allen Co Board of Education

I hereby elect to purchase the Certified Acts of Terrorism Coverage required to be offered under the Act for the following coverage part(s) and associated premium. Please indicate the coverage part(s) for which you accept or reject Certified Acts of Terrorism Coverage. If applicable in your state, an additional tax or fee may be applied. If you have a location in a state that requires fire coverage be provided, regardless of cause, a mandatory charge for terrorism has been included in the coverage part(s) premium shown below and may not be rejected .

| COVERAGE SELECTION | | | |
|---------------------------|--------------------------|---------------------------------------|----------------|
| ACCEPT | REJECT | Coverage Part(s) | Premium |
| Mandatory | May not reject | Commercial Property(Mandatory) | |
| <input type="checkbox"/> | <input type="checkbox"/> | Commercial Property (Optional) | |
| <input type="checkbox"/> | <input type="checkbox"/> | Commercial General Liability | 100.00 |
| Included | Included | Commercial Crime | |
| <input type="checkbox"/> | <input type="checkbox"/> | Commercial Inland Marine | 100.00 |
| <input type="checkbox"/> | <input type="checkbox"/> | Commercial Excess Liability | |
| | | Total | 200.00 |

I understand that an exclusion of certified acts of terrorism losses will be applied to the coverage parts in which terrorism coverage is not purchased.

In order to purchase Terrorism Coverage on the Excess and/or Umbrella, the Terrorism Coverage must also be purchased on the underlying Liability Coverage, if applicable.

Optional terrorism premiums are in addition to proposal terms. .

Action: .

Please sign and return this form, with your request for coverage.

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| | | |
|--|---|---|
| Policyholder/Applicant's Signature Named Insured(As shown on policy) Allen Co Board of Education Policy Number Q-201612 | Print Name Effective Date _____ | Date |
|--|---|---|

INSURANCE PROPOSAL FOR Allen Co Board of Education



POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

10/03/2024

Allen Co Board of Education

570 Oliver Street

Scottsville, KY, 42164

Re: Q-201609

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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. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. 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.

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| COVERAGE SELECTION | | | |
|---------------------------|--------------------------|---------------------------------------|----------------|
| ACCEPT | REJECT | Coverage Part(s) | Premium |
| Mandatory | May not reject | Commercial Property(Mandatory) | |
| <input type="checkbox"/> | <input type="checkbox"/> | Commercial Property (Optional) | |
| <input type="checkbox"/> | <input type="checkbox"/> | Commercial General Liability | 100.00 |
| Included | Included | Commercial Crime | |
| <input type="checkbox"/> | <input type="checkbox"/> | Commercial Inland Marine | 100.00 |
| <input type="checkbox"/> | <input type="checkbox"/> | Commercial Excess Liability | |
| | | Total | 200.00 |

I understand that an exclusion of certified acts of terrorism losses will be applied to the coverage parts in which terrorism coverage is not purchased.

In order to purchase Terrorism Coverage on the Excess and/or Umbrella, the Terrorism Coverage must also be purchased on the underlying Liability Coverage, if applicable.

Optional terrorism premiums are in addition to proposal terms. .

Action: .

Please sign and return this form, with your request for coverage.

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| | | |
|--|---|---|
| Policyholder/Applicant's Signature Named Insured(As shown on policy) Allen Co Board of Education Policy Number Q-201609 | Print Name Effective Date _____ | Date |
|--|---|---|