

Insurance Proposal for
***Girls Athletic Leadership
School***

*Presented By
Vance Jolley*



A Division Of:



8375 West Flamingo Road Ste 102
Las Vegas, NV 89147
P: (702) 396-4844 F: (702) 396-4832
www.distinctive.net

General Liability

Customer: Girls Athletic Leadership School
Policy Period: 2020 to 2021
Carrier: TBD
A.M. Best Rating: A (Excellent) XV (\$2 Billion or greater)

Coverages

Limits

General Aggregate Limit Per Location <i>(A general aggregate is the most the company will pay during a policy year)</i>	\$2,000,000
Per Occurrence	\$1,000,000
Products/Completed Operations Aggregate <i>(Maximum for all product/completed operations claims during the policy year)</i>	\$2,000,000
Personal Injury and Advertising	\$1,000,000
Fire Damage Legal Liability	\$100,000
Medical Payments	\$10,000

Deductible

Bodily Injury, Property Damage, Each Occurrence	none
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TOTAL GENERAL LIABILITY PREMIUM

\$4,000.00



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Abuse & Molestation

Customer: Girls Athletic Leadership School
Policy Period: 2020 to 2021
Carrier: TBD
A.M. Best Rating: A (Excellent) XV (\$2 Billion or greater)

Coverages - Occurrence Form

	<u>Limits</u>
Each Occurrence Limit	\$1,000,000
Aggregate Limit	\$2,000,000

TOTAL ABUSE & MOLESTATION PREMIUM **Included**



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Employee Benefits Liability

Customer: Girls Athletic Leadership School
Policy Period: 2020 to 2021
Carrier: TBD
A.M. Best Rating: A (Excellent) XV (\$2 Billion or greater)

Coverages - Claims Made

	<u>Limits</u>
Occurrence Limit	\$1,000,000
Aggregate Limit	\$2,000,000
Deductible Each Employee	\$1,000

Retroactive Date

Policy Inception

TOTAL EMPLOYEE BENEFITS LIABILITY PREMIUM **\$350.00**



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Educators Legal Liability, Directors and Officers Liability, Employment Practices Liability

Customer: Girls Athletic Leadership School
Policy Period: 2020 to 2021
Carrier: TBD
A.M. Best Rating: A (Excellent) XV (\$2 Billion or greater)

Coverages - Occurrence Form

Limits

Educators Legal Liability Limit	\$1,000,000
Aggregate Limit	\$2,000,000
Defense Reimbursement Limit	\$100,000
Defense Reimbursement Aggregate	\$100,000
Deductible	\$5,000
Directors and Officers Liability	Included
Employment Practices Liability	Included

Retroactive Date

Policy Inception

TOTAL PREMIUM \$3,150.00

The proposal of coverage herein is only illustrative and is not intended as a policy of insurance, binder or statement of coverage or as an amendment, modification, or waiver of the terms and conditions of any policy of insurance. In every instance the policy is the only accepted statement of coverage.



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Commercial Auto

Customer: Girls Athletic Leadership School

Policy Period: 2020 to 2021

Carrier: TBD

A.M. Best Rating: A (Excellent) XV (\$2 Billion or greater)

Commercial Auto:

Hired Auto Liability	\$1,000,000
Non-Owned Auto Liability	\$1,000,000
Hired Auto Physical Damage limit	\$50,000
Hired Auto Physical - Comprehensive Deductible	\$100
Hired Auto Physical - Collision Deductible	\$500

TOTAL AUTO PREMIUM \$350.00



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Property

Customer: Girls Athletic Leadership School
Policy Period: 2020 to 2021
Carrier: TBD
A.M. Best Rating: A (Excellent) XV (\$2 Billion or greater)

Address: TBD

Limits

Building	Full Coverage
Blanket Building & Business Personal Property	Full Coverage
Blanket Business Income and Extra Expense	Full Coverage
Deductible each occurrence	Full Coverage

Terms

Special Form
Replacement Cost
Agreed Value
Waiting Period for Business Income = 72 Hours

TOTAL PROPERTY PREMIUM **\$2,000.00**



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Excess Liability

Customer: Girls Athletic Leadership School
Policy Period: 2020 to 2021
Carrier: TBD
A.M. Best Rating: A (Excellent) XV (\$2 Billion or greater)

<u>Coverages</u>	<u>Limits</u>
Each Occurrence	\$3,000,000
Aggregate	\$3,000,000

Underlying Coverages

General Liability with Abuse & Molestation, and Employee Benefits Liability
Hired & Non-Owned Auto Liability
Educators Legal Liability / Directors & Officers Liability / Employment Practices Liability

TOTAL EXCESS LIABILITY PREMIUM \$3,000.00

Exclusions: Fungi or bacteria; watercraft; Broad Form Nuclear; Owned Auto Liability



**CHARTER SCHOOL
INSURANCE ALLIANCE**

8375 West Flamingo Road Ste 102
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Student Accident Insurance

Customer: Girls Athletic Leadership School

Policy Period: 2020 to 2021

Carrier: TBD

A.M. Best Rating: A (Excellent) XV (\$2 Billion or Greater)

Location 1

	<u>Limits</u>
Accidental Medical Expense (Excess) Limit	\$25,000
Accidental Dental Expense included	
No Deductible	
Accidental Death Limit	\$25,000
Accidental Dismemberment Limit	\$50,000
Accidental Paralysis Limit	\$50,000
AD&D and Paralysis Aggregate - Per Accident	\$500,000

TOTAL ACCIDENT PREMIUM \$500.00

Exclusions: Interscholastic Football

Minimum Premium: \$300.00



7265 S. Dean Martin Dr. Ste. 130
 Las Vegas, NV 89118
 P: (702) 507-6999 F: (702) 507-6998
www.charterschoolsinsurance.com

Workers Compensation

Customer: Girls Athletic Leadership School

Policy Period: 2020 to 2021

Carrier: TBD

A.M. Best Rating: A (Excellent) XIV (\$1.5 Billion to \$2 Billion)

Coverages

Limits

PART ONE: Workers Compensation Insurance
Nevada Statutory Requirements

PART TWO: Employers Liability

Each Accident Limit	\$1,000,000
Injury by Disease- Each Employee	\$1,000,000
Injury by Disease- Policy Limit	\$1,000,000

WC Class Codes & Payroll Breakdown

State	Class/Description	Payroll	Rate	Premium
NV	8868 - School - Professional Employees & Clerical	TBD	\$0.51	\$4,500.00
NV	9101 - School - All Other Employees	TBD	\$2.56	\$0.00
	Manual Premium			\$0.00
	Increased Limits of Employers Liability			\$0.00
	Experience Modification Factor 0.81			\$0.00
	Schedule Rating 0.05			\$0.00
	Expense Constant			\$0.00
	Terrorism			\$0.00
	Catastrophe (Other Than Certified Acts of Terrorism)			\$0.00

TOTAL WORKERS COMPENSATION PREMIUM \$4,500.00

Rating Plan: Guaranteed Cost

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2020 Premium Summary

Customer: Founders Academy of Las Vegas

<u>Coverage</u>	<u>Premium</u>
General Liability	\$4,000.00
Abuse	Included
Employee Benefits Liability	\$350.00
Educators Legal, Directors & Officers, Employment Practices Liability	\$3,150.00
Auto	\$350.00
Property	\$2,000.00
Excess Liability	\$3,000.00
Student Accident	\$500.00
Workers Compensation (Founders Academy)	\$4,500.00
TOTAL 2020 ANNUAL PREMIUM	\$17,850.00