



Genesis School, Inc.

Presented by: Matt Bengé
Joelle St. Pierre, CIC
and Mindy Rippy



SRA Insurance Agency, LLC 4435 Main St., 4th Floor, Kansas City, MO 64111

Service Team

Matt Benge	Sales Manager
Phone	(913) 236-3069
Cell Phone	(913) 424-3055
Email	matt.benge@assuredpartners.com

Joelle St. Pierre	Team Leader
Phone	(913) 236-3031
Cell Phone	(816) 585-7008
Email	joelle.stpierre@assuredpartners.com

Mindy Rippy	Account Manager
Phone	(913) 359-6374
Email	mindy.rippy@assuredpartners.com

Sarah Smith-Maser	Claims Manager
Phone	(913) 236-3066
Cell Phone	(816) 447-6816
Email	sarah.smith-maser@assuredpartners.com



Property Location Listing

PREMISE #	BUILDING #	ADDRESS
001	001	3800 E. 44 th Street Kansas City, MO 64130 <i>School</i>
002	001	4301 Cleveland Ave Kansas City, MO 64130 <i>Admin Office</i>
002	002	4301 Cleveland Ave Kansas City, MO 64130 <i>Modular Classroom</i>

Property Insurance

Insurer: Philadelphia Indemnity Insurance AM Best rating A++ XV

Effective date: February 3, 2022 to February 3, 2023

COVERAGE

Special form, replacement cost valuation applies to direct physical loss to real and personal property, including business income/extra expense

PRM#	BLD#	SUB. OF INS.	AMOUNT	COIN%	DED.	VALUATION
001	001	Business Personal Property	\$250,000	100%	\$2,500	Agreed Value
002	001	Building	\$326,102	100%	\$2,500	Agreed Value
002	001	Business Personal Property	\$75,000	100%	\$2,500	Agreed Value
002	002	Building	\$81,600	100%	\$2,500	Agreed Value
002	002	Business Personal Property	\$30,000	100%	\$2,500	Agreed Value

Applicable to all Locations:

Computer Equipment	\$650,000	100%	\$ 500	Agreed Value
Off-Premises sublimits apply				
Equipment Breakdown	Included	100%	\$2,500	
Crime – Employee Theft	\$500,000		\$5,000	

Loss Payee: Konica Minolta USA, Inc.

Reminder: the exclusion of Loss due to Virus or Bacteria is included

ELITE PROPERTY ENHANCEMENT - SCHOOLS

Schedule of Additional Elite Enhancement Endorsement Coverages and Limits - The following is a summary of increased Limits of Insurance and/or additional coverages provided by this endorsement. This endorsement is subject to the provisions of your policy.

Coverage Applicable	Limit of Insurance
Waiver of Multiple Deductibles	Included
Waiver of Coinsurance on Losses \$25,000 or less	Included
Business Personal Property	Within 1250 feet
Pollutant Clean Up and Removal	\$50,000
Fire Department Service Charge	\$25,000
Newly Acquired or Constructed Property	90 days
Personal Effects	\$5,000/\$25,000
Property of Others	\$10,000
Valuable Papers and Records	\$100,000
Property Off-Premises, Including Stock	\$500,000
Property at Conventions, Fairs, Exhibitions or Special Events	\$25,000
Outdoor Property/Debris Removal	\$25,000
Emergency Vacating Expense	\$15,000
Automated External Defibrillators (AED's)	\$5,000
Lease Cancellation Moving Expenses	\$2,500
Foundations	Included
Glass Showcases	\$5,000
Arson Reward	\$25,000
Garages/Storage Sheds	\$10,000
Retaining Walls	\$5,000
Accounts Receivable	\$100,000
Business Income and Extra Expense (including Contingent and Tuition/Fees)	\$300,000
Fire Extinguisher Recharge	\$1,000
Lock Replacement	\$1,000
Reward Reimbursement	\$5,000
Inventory and Appraisals of Loss	\$5,000
Ordinance or Law-Undamaged Portion of the Building Ordinance or Law-Demolition Cost	Building Limit \$300,000
Ordinance or Law-Increased Cost of Construction	\$300,000
Spoilage	\$50,000
Pair, Sets or Parts	Adjustment included
Fine Arts	\$25,000
EDP Equipment and Media, including Laptops.	\$50,000/\$2,500
Water	\$30,000
Utility Services (Business Income [and extra expense] Coverage)	Extension
Furs	\$5,000
Precious Metals	\$5,000
Property in Transit	\$100,000
Off Premises Power Failure	\$25,000
Dampness/Extremes of Temperature	Deletions Excluded
Earthquake Sprinkler Leakage	\$10,000
Extended Business Income	120 days



The following is a summary of Limits of Liability or Limits of Insurance and/or additional coverages provided by this endorsement. This endorsement is subject to the provisions of the policy to which it is attached.

COVERAGE	LIMITS OF INSURANCE
Conference Cancellation	\$25,000
Donation Assurance	\$50,000
Emergency Real Estate Consulting Fee	\$50,000
Fundraising Event Blackout	\$25,000
Identity Theft Expense	\$50,000
Image Restoration and Counseling	\$50,000
Kidnap Expense	\$50,000
Political Unrest	\$5,000 per employee: \$25,000 policy limit
Temporary Meeting Space Reimbursement	\$25,000
Terrorism Travel Reimbursement	\$50,000
Travel Delay Reimbursement	\$1,500
Workplace Violence Counseling	\$50,000
Crisis Management Expense	\$25,000
Loss of Income due to Workplace Violence	\$100,000
Public Relations Expense due to Workplace Violence	\$5,000



Commercial General Liability

Insurer: Philadelphia Indemnity Insurance AM Best rating A++ XV

Effective date: February 3, 2022 to February 3, 2023

Coverage written on Occurrence Form; Employee Benefits Liability on Claims Made Form

COVERAGE

LIMITS

LIABILITY:

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal/Advertising Injury Limit	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage Limit - Any One Fire	\$ 100,000
Medical Expense Limit - Any One Person	\$ 5,000

Excluded for Students

Sexual/Physical Abuse or Molestation- Vicarious Liability

Each Abusive Conduct Limit	\$1,000,000
Aggregate Limit	\$1,000,000

Employee Benefit Liability

Occurrence Limit	\$1,000,000
Aggregate Limit	\$1,000,000
Retroactive Date	3/11/2009

Commercial General Liability Cont.

LOC	CLASS	CLASSIFICATION	RATING BASIS
001	47476	School K-8	254 Students
001	98751	Security/Agency Patrol	\$30,000 Payroll
002	61227	Office	1,675 sf
002	47476	Day Care	22 children

Scheduled Additional Insureds on the Policy:
Kansas City Missouri Board of Police Commissioners
Wildwood Outdoor Education Center
University of Missouri at Kansas City
KBoom and Barkley

Major Exclusions: (refer to policy for complete terms)

- Access/Disclosure of Confidential or Personal Information and Data
- War/Nuclear; Fungi/Bacteria
- Abuse or Molestation (except for limits provided under vicarious liability)
- Employment Related Practices; Professional Liability
- Corporal Punishment
- Violation of statutes that govern e-mails, fax, phone calls or other methods of sending material or information
- Communicable Disease exclusion -new

FUNDRAISING EVENTS ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

B. This insurance applies to “bodily Injury”, “property damage”, and “personal and advertising injury” arising out of all of your fundraising events with the following exceptions unless scheduled in paragraph C. below:

- Parades sponsored by the Insured
- Aircraft
- Motorcycle runs and automobile rallies
- Fireworks – exhibitors operated by the Insured
- Firearms
- Animals – other than house pets
- Carnivals and fairs with mechanical rides sponsored by the Insured
- Rock, Hip-Hop or Rap concerts – with admission over 500 people
- Events including contact sports
- Rodeos sponsored by the Insured
- Political Rallies
- Any event lasting more than 5 days (including otherwise acceptable events)
- Any event with greater than 500 people at any one time (including otherwise acceptable events)
- Any event with liquor provided by the Insured if a license is required for such activity
- Any activities by third party telemarketing, direct mail, or internet advertising (including spam filters)

B. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) related to your fundraising events, but only with respect to liability for “bodily injury”, “property damage” or “personal and advertising injury” caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf. However, third party telemarketing, direct mail, or internet advertising (including spam) firms shall not be Insureds.

BELL ENDORSEMENT COVERAGES

Business Travel Accident Benefit Conference Cancellation

Donation Assurance

Emergency Real Estate Consulting Fee Fundraising Event Blackout

Identity Theft Expense

Image Restoration and Counseling

Key Individual Replacement Expenses Kidnap Expense

Political Unrest

Temporary Meeting Space Reimbursement Terrorism Travel Reimbursement

Travel Delay Reimbursement

Workplace Violence Counseling

Commercial Automobile

Insurer: Philadelphia Indemnity Insurance AM Best rating A++ XV

Effective date: February 3, 2022 to February 3, 2023

COVERAGE

LIMIT

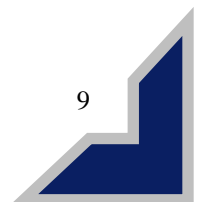
PER

LIABILITY:

Bodily Injury and Property Damage Scheduled Autos, Hired & NonOwned Autos	\$1,000,000	CSL Ea. Accident
Medical Payments	\$5,000	Each Insured
Uninsured Motorists	\$1,000,000	
Underinsured Motorists	\$1,000,000	
Hired & Non-Owned Auto Liability	\$1,000,000	CSL Ea. Accident
Hired Car Physical Damage	Actual Cash Value	
Comprehensive Deductible	\$100	
Collision Deductible	\$1,000	

Vehicle Information

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>COMP</u> <u>DED.</u>	<u>COLL</u> <u>DED.</u>	<u>GARAGE LOC.</u>	<u>VEHICLE I.D.</u>
2007	Ford	Econoline	\$500	\$1,000	KC, MO	IFBNE31LX7DA2532
2021	Ford	Transit Connect	\$500	\$1,000	KC, MO	NM0GE9F22M1487485



Workers Compensation

Insurer: Technology Insurance Company/AmTrust AM Best rating A- XV

Effective date: February 3, 2022 to February 3, 2023

COVERAGE

LIMIT

PER

WORKERS COMPENSATION BENEFITS:

States: Missouri

EXPERIENCE MODIFICATION: **0.83** (1.15 21/22; 1.51 20/21; 1.63 19/20; 1.20 18/19; 1.04 17/18)

EMPLOYERS LIABILITY:

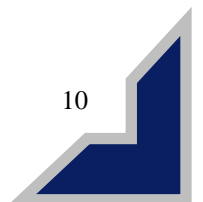
Bodily Injury by Accident \$1,000,000 Each Accident

Bodily Injury by Disease \$1,000,000 Policy Limit

Bodily Injury by Disease \$1,000,000 Each Employee

<i>CLASSIFICATION</i>	<i>CODE</i>	<i>CURRENT PAYROLLS</i>	<i>RATE</i>
School Professional Employees & Clerical	8868	\$2,257,1366	\$0.49
Schools – All other Employees	9101	\$58,140	\$4.00

2% in applies to payroll
class code 8868 7.5% rate reduction
class code 9101 12.9% rate reduction



Umbrella Liability

Insurer: Philadelphia Indemnity Insurance AM Best rating A++ XV

Effective date: February 3, 2022 to February 3, 2023

COVERAGE	LIMIT	PER
Limit of Liability	\$5,000,000 \$5,000,000	Each Occurrence Annual Aggregate
Self-Insured Retention	\$10,000	

REQUIRED PRIMARY COVERAGES:

Commercial Liability	\$1,000,000 Each Occurrence	\$2,000,000 General Aggregate
Employee Benefit Liability	\$1,000,000 Each Occurrence	\$1,000,000 Aggregate Limit
Auto Liability	\$1,000,000 Combined Single Limit	
Employers Liability	\$1,000,000 B.I. Each Accident \$1,000,000 B.I. by Disease Policy Limit \$1,000,000 B.I. by Disease ea. Emp	

Major Exclusions: (refer to policy for complete terms)

- Access/Disclosure of Confidential or Personal Information and Data
- War/Nuclear; Fungi/Bacteria
- **Abuse or Molestation (can be included with acceptable review of Abuse procedures/contract required)**
- D&O, Employment Related claims
- Absolute Cyber Liability and Electronic Exclusion
- Martial Arts
- Trampoline
- Watercraft
- Absolute Liquor liability
- Violation of statutes that govern e-mails, fax, phone calls or other methods of sending material or information
- Communicable Disease exclusion -new

Educators Legal Liability

Insurer: Indian Harbor Insurance Company (non-admitted) A XV AM Best rating

Effective date: February 3, 2022 to February 3, 2023

COVERAGE	LIMITS
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Educators Legal Liability (includes D&O)	\$1,000,000 Aggregate
Employment Practice Liability	\$1,000,000 Aggregate
Policy Aggregate	\$1,000,000 Aggregate

SHARED AGGREGATE LIMIT OF LIABILITY **\$1,000,000**

Defense Reimbursement	\$ 50,000
Defense Reimbursement Aggregate	\$100,000
Defense for Non-Monetary claims included	

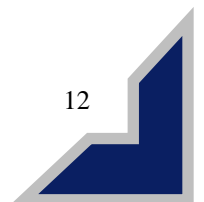
Retentions:

Each Claim- Educators Legal/Defense Reimbursement	\$25,000
Each Claim- Employment Practices Liability	\$25,000, reduced from \$100,000

Minimum Earned Premium \$2,242 + taxes, fully earned broker fee

Retroactive Date	NONE, full prior acts
Coverage Form:	Claims Made and Reported/ Insurer's Duty to Defend
Defense Expenses:	In addition to the Limit of Liability
Consent to Settle Clause:	40% coinsurance requirement

Personal Injury
Punitive Damages
Harassment and Bullying Claims Defense Expenses capped at \$50,000
Third Party Wrongful Acts for Harassment, Discrimination and Invasion of Privacy
Loss definition includes Back and Front Pay (Loss of Earnings) as well as Punitive Damages with a most favorable venue
On-line training courses including sexual harassment prevention
On-line tools for state-specific employee handbook builder, forms, posters
Regulatory Proceedings, Arbitration Hearings and EEOC hearings (subject to exclusions)



Educators Legal Liability Cont.

Who is an Insured:

Educational Institution named in the declarations page;

Your past, present or future duly elected, appointed or employed directors, officers, regents, trustees or schoolboard members or their functional equivalents;

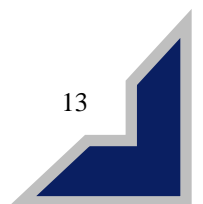
Employees - Full-time, part-time, seasonal, temporary including teachers, principals, assistant principals, deans, administrators or similar educational service providers; Teachers, administrators and similar educational service providers under written contract or under retained for services provided for or on your behalf; Student teachers and student aides; Persons who perform services on a volunteer basis for You and under your direction and control;

Your estate heirs, legal representatives or assigns in the event of death, incapacity or bankruptcy;

Your lawful spouse or domestic partner.

Exclusions to note: (please see policy for complete listing)

- performance of any willful misconduct or dishonest, fraudulent, criminal or malicious act, error or Omission; willful violation of any law, statute, ordinance, rule or regulation; or Insured gaining profit, remuneration or advantage not legally entitled to
- Special education needs of any student with a disability as defined under DEA
- Insured vs Insured
- Actual or alleged violation of FLSA, NLRA, COBRA, OSHA and/or similar laws
- Bodily Injury or Property Damage
- Emotional Distress, mental anguish or humiliation not arising from EPL or Third-Party Act
- Sexual abuse and Molestation including allowance of or failure to prevent, stop, detect, or reveal Abuse and molestation
- Pollution
- Benefit Plan Act
- Insured's liability under a contract other than your employment policies manual



Cyber Liability/Network Security

Insurer: BCS insurance Company (non-admitted) AM Best rating A- Excellent

Effective date: February 3, 2022 to February 3, 2023

Policy AGGREGATE Limit of Liability \$1,000,000

COVERAGE PER CLAIM SUBLIMIT OF LIABILITY INCLUDES CLAIM EXPENSES; AGGREGATE SUBLIMIT OF LIABILITY

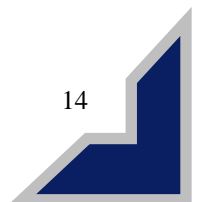
- A. Privacy Liability (including Employee Privacy) \$1,000,000 \$1,000,000
- B. Privacy Regulatory Claims Coverage \$1,000,000 \$1,000,000
- C. Security Breach Response Coverage \$1,000,000 None
- D. Security Liability \$1,000,000 \$1,000,000
- E. Multimedia Liability \$1,000,000 \$1,000,000
- F. Cyber Extortion \$1,000,000 None
- G. Business Income and Digital Asset Restoration
 - 1. Business Income Loss \$1,000,000 N/A
 - 2. Restoration Costs \$1,000,000 N/A
 - 3. Reputation Business Income Loss \$1,000,000 N/A
 - 4. Systems Integrity Restoration Loss * \$250,000 N/A
- H. PCI DSS Assessment \$1,000,000 \$1,000,000
- I. Electronic Fraud
 - 1. Phishing Loss \$50,000 None
 - 2. Services Fraud Loss \$100,000 None
 - 3. Reward Fund Loss \$50,000 None
 - 4. Personal Financial Loss \$250,000 None
 - 5. Corporate Identify Theft Loss \$250,000 None
 - 6. Telephone Hacking Loss \$100,000 None
 - 7. Direct Financial Loss (Funds Transfer Fraud) \$100,000 None

* e.g. bricking ** e.g. social engineering

RETENTION (including Claims Expenses): COVERAGE EACH CLAIM OR EVENT AGGREGATE

- A. Privacy Liability (including Employee Privacy) \$2,500
- B. Privacy Regulatory Claims Coverage \$2,500
- C. Security Breach Response Coverage \$2,500
- D. Security Liability \$2,500
- E. Multimedia Liability \$2,500
- F. Cyber Extortion \$2,500
- G. Business Income and Digital Asset Restoration \$2,500
- H. PCI DSS Assessment \$2,500
 - I. Electronic Fraud
 - 1. Phishing Loss \$2,500
 - 2. Services Fraud Loss \$2,500
 - 3. Reward Fund Loss \$2,500
 - 4. Personal Financial Loss \$2,500
 - 5. Corporate Identify Theft Loss \$2,500
 - 6. Telephone Hacking Loss \$2,500
 - 7. Direct Financial Loss (Funds Transfer Fraud) \$2,500

Cyber Deception Option** \$250,000 \$250,000; \$10,000 retention; additional premium of \$310

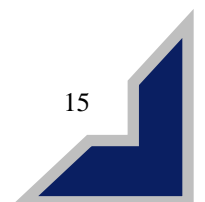


Premium comparison

	A	C	
	21/22 Expiring Premium	22/23 Renewal Premium	C/B Change
Carriers	Philadelphia / AmTrust/Beazley/Indian Harbor	Philadelphia /AmTrust/ Beazley/Indian Harbor	
Coverage			
Property - Bldg,BPP,EE	\$ 4,639.00	\$ 4,639.00	0%
Inland Marine	\$ 4,325.00	\$ 4,325.00	0%
General Liability / EBL/Abuse	\$ 4,503.00	\$ 5,320.00	18%
Auto	\$ 3,674.00	\$ 3,674.00	4.5%
Workers Comp	\$14,205.00	\$ 9,883.00	-30.5%
Crime	\$ 993.00	\$ 993.00	0%
Umbrella	\$ 3,568.00	\$ 3,870.00	8.5%
D&O / EPL / Edu. Legal	\$ 9172.80*	\$9,934.05	8%
Cyber	\$ 3,136.35*	\$3,106**	-1%
Total Premium	\$48,216.15	\$45,744.05	-5%
	A	C	
	21/22 Expiring	22/23 Renewal	C/A Change
Exposures			
Property - Bldg, BPP	\$762,702	\$762,702	0%
Inland Marine - Computers	\$650,000	\$650,000	0%
GL - # of Students	276	276	0%
WC - Payroll	\$2,269,878	\$2,315,276	0%
WC - MOD	1.15	0.83	-28%
Autos	2	2	0%

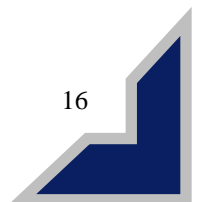
*includes taxes, Broker fee

** Add Cyber Deception for \$301



RECOMMENDATIONS:

Student Accident coverage – Medical Payments excluded under General Liability
Umbrella Liability underlying Sexual Abuse & Molestation - if contractually required
Cyber- Cyber Deception (Social Engineering)



AM Best Rating Definitions

	AM Best Rating	Description	AM Best Opinion
Secure	A++, A+	Superior	Superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Good ability to meet their ongoing insurance obligations
Vulnerable	B, B-	Fair	Fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

Financial Size Category (FSC)

Assigned by A.M. Best, the FSC is based on adjusted policyholders' surplus (PHS) and is designed to provide a convenient indicator of the size of a company in terms of its statutory surplus and related accounts. Many insurance buyers only want to consider buying insurance coverage from companies that they believe have sufficient financial capacity to provide the necessary policy limit to insure their risks. Although companies utilize reinsurance to reduce their net retention on the policy limits they underwrite, many buyers still feel more comfortable buying from companies perceived to have greater financial capacity.

AM Best FSC	Adjusted PHS (\$ Million)	AM Best FSC	Adjusted PHS (\$ Millions)
FSC I	Less than 1	FSC IX	250 to 500
FSC II	1 to 2	FSC X	500 to 750
FSC III	1 to 5	FSC XI	750 to 1,000
FSC IV	5 to 10	FSC XII	1,000 to 1,250
FSC V	10 to 25	FSC XIII	1,250 to 1,500
FSC VI	25 to 50	FSC XIV	1,500 to 2,000
FSC VII	50 to 100	FSC XV	2,000 or greater
FSC VIII	100 to 200		

