



*2022 to 2023 Renewal Proposal*

*Prepared For*

***SCUOLA VITA NUOVA***

**9/27/2022 Package, Professional & Umbrella - Philadelphia Companies**

**9/25/2022 Workers' Compensation - The Hartford**

Presented By:

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BUKATY COMPANIES

# PREMIUM SUMMARY

*Expertise you experience*

Line of Coverage	Expiring Premium	Proposed Premium
Property - Including Boiler & Machinery	\$58,289.00	\$58,289.00
Crime including Cyber Crime	\$912.00	\$912.00
Inland Marine	\$1,832.00	\$1,832.00
General Liability including Sexual /Physical Abuse or Molestation Liability	\$4,263.00	\$4,619
Business Auto - Hired & Non-Owned	\$825.00	\$825.00
Workers Compensation (increase due to experience mod over 3 years)	\$22,197.00	\$30,411.00
Excess Liability	\$3,450.00	\$3,450.00
Professional, Employment Practices Liability, D&O	\$13,594.00	\$13,907.00
Terrorism	Included	Included
<b>Total Annual Premium</b>	<b>\$105,362.00</b>	<b>\$114,245.00</b>

\*Note: Expiring premiums are as per available documentation.

### **This Proposal Does Not Replace Your Policy**

This proposal is for summary purposes only. It does not replace your actual policy, and if there is a conflict between this proposal and your policy, your policy controls.

### **Clients Are Reminded**

Coverage cannot be bound or altered via voice mail, email, fax or through the agency's website. Orders and change requests are not effective until confirmed directly by a licensed agent of this agency.

### **Your Premium Payment Responsibilities**

Your insurance premiums will be billed directly to you by your insurance carrier at the address you provided. State law requires insurance carriers to provide timely legal notice to policyholder by U.S. mail in all matters related to billing and cancellation. These legal notices relieve the carrier of further obligation to you, and impose a responsibility on you to respond and or comply with the conditions of such notices within the time period allowed. Our agency is here to assist you with all questions related to your legal notices. However, you will not receive additional notices from our agency advising you of the legal notifications sent to you by your insurance carrier. Please contact our offices immediately anytime you have questions related to premium notices, notices of intent to cancel or cancellation notices.

*Individual Coverages Subject to Policy Limitations, Exclusions & Deductibles. Increased Limits Available Upon Request.*