

Commercial Package Policy

Thank you for choosing
The Hanover
for your Business
Insurance needs.

The
Hanover
Insurance Group®

Insured Copy





Policy Change # 1 Effective 07/01/2021

This supersedes any previous declarations bearing the same policy number for this policy period

The Hanover Insurance Company (A Stock Company)
440 Lincoln Street, Worcester, MA 01653-0002
Commercial Line Policy
Common Declarations

CM

Table with 4 columns: Policy Number, Policy Period (From/To), Coverage is Provided in the:, Agency Code. Row 1: ZHK H667945 00, 07/01/2021 to 07/01/2022, The Hanover Insurance Company, 2207889

Named Insured and Address :

Agent :

Table with 2 columns: Named Insured and Address, Agent. Row 1: LA SALLE CHARTER SCHOOLS, INC, 1106 NORTH JEFFERSON AVE, SAINT LOUIS MO 63106; CHARLES L CRANE AGENCY CO, 100 N BROADWAY STE 900, SAINT LOUIS MO 63102

Branch : Kansas/Missouri

Policy Period : From 07/01/2021 To 07/01/2022

12:01 A.M. Standard Time at Your Mailing Address Shown Above.

Business Description : School

Legal Entity : Corporation

In Consideration of the premium, insurance is provided the Name Insured with respect to those premises described in the attached schedule(s) for which a specific limit of insurance is shown. This is subject to all terms of this policy including Common Policy Conditions. Coverage Parts, Forms and Endorsements may be subject to adjustment and/or a policy minimum premium.

Table listing coverage types and amounts: Commercial Property Coverage (\$23,274.00), Commercial General Liability Coverage (\$2,190.00), Cyber Liability Coverage (\$154.00), Professional Liability Coverage (\$3,991.00), Commercial Inland Marine Coverage (\$511.00), Commercial Crime Coverage (Not Covered), Commercial Auto Coverage (\$382.00), Total Surcharge Premium (N/A), Additional Premium For Policy Minimum (N/A), ** Total (\$30,502.00)

Additional/Return Premium for Endorsement : (\$1,421.00)

**INCLUDES PREMIUM, IF ANY, FOR TERRORISM; REFER TO DISCLOSURE NOTICE

Countersigned _____ By _____

10 Pay - 20% Down





LA SALLE CHARTER SCHOOLS, INC

ZHK H667945 00

CHARLES L CRANE AGENCY CO

Group Number ZSX





LA SALLE CHARTER SCHOOLS, INC

ZHK H667945 00

CHARLES L CRANE AGENCY CO

This supersedes any previous declaration bearing the same policy number for this policy period

Endorsement Recap

Endorsement Number: 1 Effective: 07/01/2021

Reason for Endorsement:

Multiple Changes

1. Delete Additional Named Insured: La Salle Middle School, Inc. Add First Mortgage on Loc #1, PNC Bank National Association ISAOA.

2. Amend AOP Property Deductible on Loc 1, Bldgs 1, 2 and 4 from \$500 to \$5,000.

Forms And Endorsement Added / Deleted / Amended

<u>Form Number</u>	<u>Edition Date</u>	<u>Detail</u>	<u>Chg Type</u>	<u>Value</u>
CP 03 20	10/92	Property	Added	Multiple Deductible Form
CP 03 29	10/12	Property	Deleted	Deductibles By Location
CP 14 10	06/95	Property	Added	Additional Covered Property

Schedule of Additional Interest Changes

<u>Level</u>	<u>LOC</u>	<u>Detail</u>	<u>Chg Type</u>	<u>Value</u>
Pol		Type	Deleted	Additional Named Insured
		Name		De La Salle Middle Schools,
Prop	1	Type	Added	1st Mortgagee
		Name		PNC Bank National Association
		Address 1		ISAOA 500 First Ave 4th Floor
		Address 2		PFSC-04-L
		City		Pittsburgh
		State		PA
		Zip Code		15219

Commercial Property Changes





LA SALLE CHARTER SCHOOLS, INC

ZHK H667945 00

CHARLES L CRANE AGENCY CO

Blanket Level

<u>Coverage</u>	<u>LOC</u>	<u>BLDG</u>	<u>Detail</u>	<u>Chg Typ</u>	<u>Value</u>
Blanket Contents					
	1	1	Theft Deductible		\$5,000
			Other Deductible		\$5,000
	1	2	Theft Deductible		\$5,000
			Other Deductible		\$5,000
	1	3	Theft Deductible		\$5,000
			Other Deductible		\$5,000
	1	4	Theft Deductible		\$5,000
			Other Deductible		\$5,000
			Premium	Amended	\$1,271.00
Blanket Building					
	1	1	Theft Deductible		\$5,000
			Other Deductible		\$5,000
	1	2	Theft Deductible		\$5,000
			Other Deductible		\$5,000
	1	3	Theft Deductible		\$5,000
			Other Deductible		\$5,000
	1	4	Theft Deductible		\$5,000
			Other Deductible		\$5,000
			Premium	Amended	\$16,261.00
Blanket Business Income					
	1	1	Theft Deductible		\$5,000
			Other Deductible		\$5,000

Policy Level

<u>LOC</u>	<u>BLDG</u>	<u>Coverage</u>	<u>Detail</u>	<u>Chg Type</u>	<u>Value</u>
		Boiler / Machinery / Equipment Breakdown	Premium	Amended	\$1,872.00



LA SALLE CHARTER SCHOOLS, INC

ZHK H667945 00

CHARLES L CRANE AGENCY CO

<u>LOC</u>	<u>BLDG</u>	<u>Coverage</u>	<u>Detail</u>	<u>Chg Type</u>	<u>Value</u>
		Gold Property Broadening Endorsement	Premium	Amended	\$2,567.00
		Educational Institutions - Property Broadening Endorsement	Premium	Amended	\$87.00



EARTH MOVEMENT DECLARATIONS

Maximum Per "Occurrence" Limit Of Insurance	<u>\$7,428,986</u>
Maximum Annual Aggregate Limit Of Insurance	<u>\$7,428,986</u>

BLANKET EARTH MOVEMENT				
The following Limits and Deductibles apply:				
Per "Occurrence" - Limit Of Insurance				<u>\$7,428,986</u>
Annual Aggregate - Limit Of Insurance				<u>\$7,428,986</u>
			Premium	<u>\$489</u>
Blanket Limit applies solely for Earth Movement at the following locations:				
Location No.	Building No.	Building Address:	Building Deductible	Personal Property Deductible
001	001	1106 North Jefferson Ave, Saint Louis MO 63106	10%	10%
001	002	1106 North Jefferson Ave, Saint Louis MO 63106	10%	10%
001	003	1106 North Jefferson Ave, Saint Louis MO 63106	10%	10%
001	004	1106 North Jefferson Ave, Saint Louis MO 63106	10%	10%

Additional Premium to Meet Minimum Premium	<u>\$11</u>
Total Earth Movement Premium	<u>\$500</u>



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTIPLE DEDUCTIBLE FORM

(FIXED DOLLAR DEDUCTIBLES)

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUILDERS' RISK COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
STANDARD PROPERTY POLICY
TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE*

The Deductibles applicable to any one occurrence are shown below:

Prem. No.	Bldg. No.	Deductible	Covered Causes of Loss
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* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

** For each deductible listed in this Schedule, enter the number corresponding to the Covered Cause(s) of Loss to which that deductible applies (or enter the description):

- (1) All Covered Causes of Loss
- (2) All Covered Causes of Loss **except** Windstorm or Hail
- (3) All Covered Causes of Loss **except** Theft
- (4) All Covered Causes of Loss **except** Windstorm or Hail and Theft
- (5) Windstorm or Hail
- (6) Theft

The following is added to the DEDUCTIBLE section:

- A.** In the event that loss or damage occurs to Covered Property at more than one building location as a result of one occurrence, the largest applicable deductible for that Covered Cause of Loss, shown in the Schedule above or in the Declarations, will apply.
- B.** The terms of this endorsement do not apply to any Earthquake Deductible or to any Windstorm or Hail Per-centage Deductible provided elsewhere in this policy.



POLICY NUMBER: ZHK H667945 00

**COMMERCIAL PROPERTY
CP 14 10 06 95**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERED PROPERTY

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY

The following is withdrawn from PROPERTY NOT COVERED and added to COVERED PROPERTY:

SCHEDULE*

Prem. No.	Bldg. No.	Paragraph Reference	Description of Property	Type of Property Coverage (Enter BUILDING or PERSONAL PROPERTY)
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* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.



