

# HOME SCHOOL INSURANCE SOLUTIONS

## CLASSICAL CONVERSATIONS COMMUNITIES

### 2020 PROGRAM HIGHLIGHTS

- ✚ Affordable General Liability and Accident Medical Protection for your Classical Conversations Communities
  - ✚ General Liability Limits
    - ✚ \$1,000,000 Each occurrence
    - ✚ \$3,000,000 General Aggregate
    - ✚ \$300,000 Damage to Premises Rented to You Limit
    - ✚ \$10,000 Medical Expense (any one person)
    - ✚ Abuse & Molestation Liability
      - \$100,000 Each occurrence
      - \$300,000 Aggregate
      - May be increased to \$1,000,000 for \$350 additional premium subject to underwriting approval
  - ✚ \$25,000 **Excess** Accident Medical & Dental Maximum per Accident
    - ✚ \$0 deductible for homeschool group's activity participants
    - ✚ \$10,000 Accidental Death Benefit & Dismemberment Benefit
- ✚ Broadened definition of who is an insured to include non-employee tutors & directors
- ✚ Multiple directors of the same Community may apply on the same application
- ✚ Provides coverage for classes (including PE), field trips, testing days, special events, etc.
- ✚ Premium is based upon estimate enrollment at the time of application and subject to a minimum premium of \$385
- ✚ First two additional insureds with Certificates of Insurance ("proof of insurance") are issued at no additional premium charge. Each additional request is \$35
- ✚ Policy is in effect for a full year from the effective date of your policy
- ✚ 30 day grace period for late renewals
- ✚ Optional protection available (subject to availability in your state), including:
  - ✚ On-site nursery care operations
  - ✚ Directors and Officer's Liability Insurance
  - ✚ Waiver of Subrogation endorsement
  - ✚ Workers Compensation Insurance
  - ✚ Excess Liability Insurance up to \$5,000,000