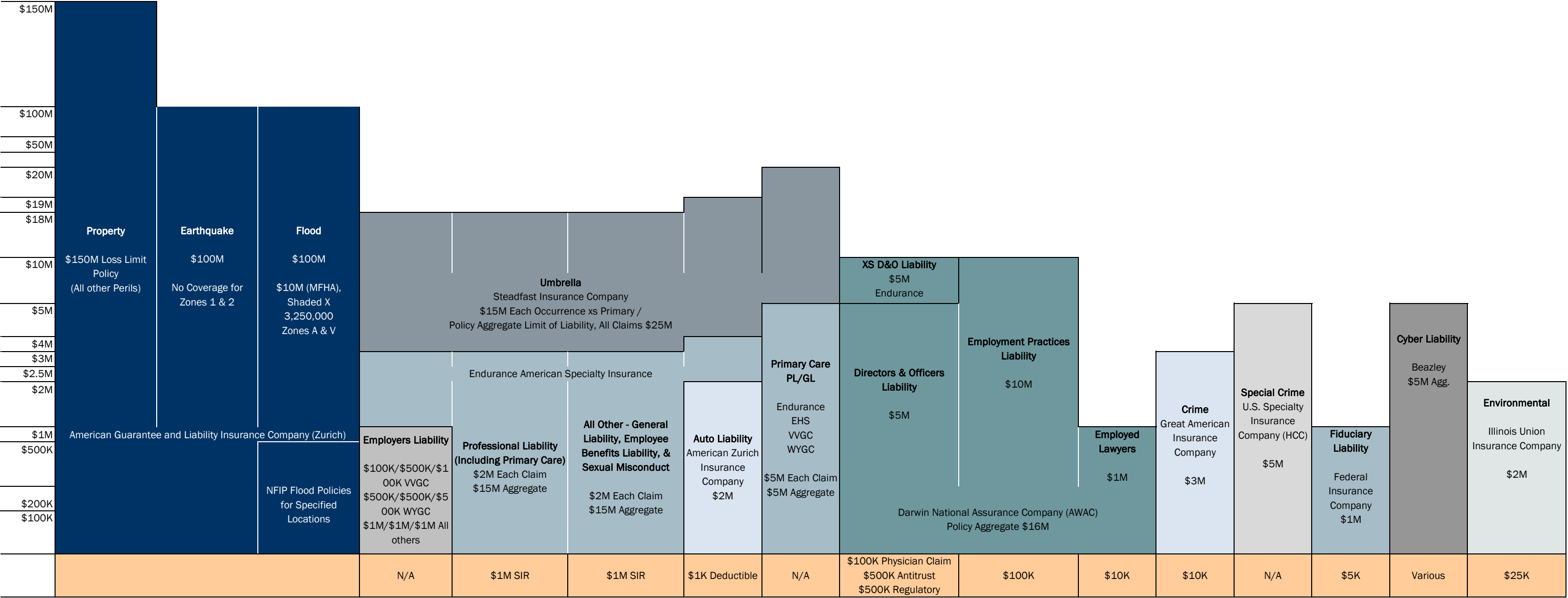




Program Chart  
March 31, 2015 - January 1, 2016



This comparison is provided to you for informational purposes only. This document does not reflect the terms, conditions, limitations and exclusions detailed in the actual insurance contracts. Nor does this document detail any change, amendment or endorsement that might alter the contracts listed herein. The terms and conditions of the insurance policies to which this document refers are found only in the insurance policies themselves. This document is not to be accepted or interpreted as a contract of insurance.



## Coverage Description – Primary Professional / General Liability (Including Primary Care)

<b>Effective Date:</b>	March 31, 2015	
<b>Expiration Date:</b>	January 1, 2016	
<b>Carrier:</b>	Endurance American Specialty Insurance Company	
<b>Policy Number:</b>	HLC10006713600	
<b>AM Best Rating:</b>	A XV	
<b>Coverage:</b>	Excess Liability - including claims made Healthcare Professional Liability Healthcare Umbrella Liability HLC 0201 12 08	
<b>Retroactive Date:</b>	March 27, 1987	\$2,000,000/\$2,000,000
	April 22, 1998	\$2,000,000/\$3,000,000
	December 16, 1998	\$2,000,000/\$8,000,000
	March 31, 2006	\$2,000,000/\$10,000,000
	March 31, 2011	\$2,000,000/\$15,000,000
	March 27, 1987	Employee Benefits Liability \$2,000,000/\$10,000,000
	March 27, 1987	Sexual Misconduct Liability \$2,000,000/\$2,000,000
<b>Limits</b>	\$ 2,000,000	Each Loss (indemnity only)
	\$ 15,000,000	Aggregate (indemnity only)
	\$ 1,000,000	ALAE Extension limit only
	Primary Care Physicians	
	\$ 5,000,000	Each Loss (Indemnity and expense)*
	\$ 5,000,000	Aggregate (Indemnity and expense)*
	*First dollar shared limit coverage	
	*Scheduled Physicians and entities on file with carrier	
<b>Which is Excess of</b>	Tower 1*	
	\$ 1,000,000	each and every Healthcare Professional Liability including Employed Physicians Liability, Patient General Liability SIR, ALAE costs are inside the self-insured retention



## Coverage Description – Primary Professional / General Liability (Including Primary Care)

### Which is Excess of (Continued)

Tower 2\*

\$ 1,000,000	each and every Non Patient General Liability and Sexual Misconduct Liability SIR, ALAE costs are inside the self-insured retention
\$ 1,000,000	each and every Employee Benefits Liability SIR, ALAE costs are inside the self-insured retention
\$ 2,000,000	Automobile Liability
\$100,000/\$500,000/\$100,000	Employers Liability - VVGC
\$500,000/\$500,000/\$500,000	Employers Liability - WYGC
\$1,000,000/\$1,000,000/\$1,000,000	Employers Liability (All others)

\*Should any single event result in both an occurrence and a medical incident for which coverage is provided by the terms and conditions of the coverage parts of this policy, our total liability for such single event shall not exceed the amount stated as the Each Loss Limit.

### Expenses

How Expenses apply within the limits: Expenses are subject to a \$1M/\$1M limit of liability. Expenses are outside of our limit of liability; however, if a payment were to exceed our each loss limit of liability, we've assumed the excess layer above our limit would pay ALAE on a proportional basis relative to the ultimate total indemnity payment

### Certain Terms & Conditions

- 25% minimum earned premium
- No coverage for Terrorism will be provided as the insured has rejected the TRIA Coverage offered.
- Premium due at inception date, payable within 30 days Non-payment of premium is cause for cancellation.
- Amendment – Pay on Behalf HLC 1001 06 06
- Related Medical Incident Endorsement HLC 1001 0606
- Healthcare Umbrella Declaration Page HLC 0001 1208
- Signature Page IL 1008 02 13
- Forms and Endorsement Schedule HLC 0101 0606
- Schedule of Underlying Policies HLC 0102 0606
- Cap on Losses from Certified Acts of Terrorism HLC 1204 01 08
- Service of Suit Endorsement HLC 1301 0512
- OFAC PN-0001-0407
- Disclosure Pursuant to Terrorism Risk Insurance Act – Rejection of Offer HLC 1311 0108
- Surplus Lines (Arizona) SN-AZ 0405
- Employee Definition Endorsement - Physicians and Surgeons HLC1305 1208
- Exclusions included but are not limited to:



## Coverage Description – Primary Professional / General Liability (Including Primary Care)

### Certain Terms & Conditions (Continued)

- Asbestos and Silica
- Care Custody and Control
- Contractual liability (except for liability the insured would have in absence of the contract)
- Criminal Acts (which includes fraudulent acts)
- Cross Claims and Suits
- Directors and Officers Liability
- Prior acts
- Employment Related Practices liability
- ERISA
- Known Losses
- Managed Care Errors or Omissions (unless otherwise endorsed)
- Mold/Mildew
- Management Services Non-Compensatory Damages
- Nuclear
- Pollution
- RICO
- Unfair Trade Practices
- War and Terrorism
- Defense costs and expenses are outside of our limits of liability and limited to \$1M
- Employed physicians are covered as per the schedule on file with the Company, additions and/or deletions of employed physicians would be on a semi-annual basis
- Named Insured Extension Endorsement HLC 0103 1208
- Underlying Limits – Self Insured Retention Defense Costs and Expenses Erode SIR – HLC 1001 0606
- Amendment of Limits of Liability – Separate Aggregate Towers – HLC 1001 0606
- Amendment – Pay on Behalf – HLC 1001 0606
- Employee Benefits Liability Endorsement – Claims Made Coverage - HLC 1001 0606
- Allocated Loss Adjustment Expenses – HLC 1001 0606
- Delete Cross Claims and Suits Exclusion - HLC 1001 0606
- Extended Reporting Period Endorsement - HLC 1001 0606
- Sexual Misconduct Endorsement - HLC 1001 0606
- Primary Care Physicians and Other Providers Coverage HLC 1001 0606
- Blanket Additional Insureds HLC 1001 0606
- Products-Completed Operations Hazard HLC 1001 0606
- Additional Insured Coverage HLC 1001 0606
- Amendment - Notice of Cancellation HLC 1001 0606
- Amendment - Waiver of Subrogation HLC 1001 0606
- Primary and Non-Contributory Insurance HLC 1001 0606
- Amended Employee Definition - Nurse Practitioner and Physician Assistants HLC 1001 0606
- Waiver of Subrogation HLC 1001 0606
- Amended Insured Definition HLC 1001 0606



## Coverage Description – Umbrella Liability

<b>Effective Date:</b>	March 31, 2015 at 12:01 a.m. standard time	
<b>Expiration Date:</b>	January 1, 2016 at 12:01 a.m. standard time	
<b>Carrier:</b>	Steadfast Insurance Company (Zurich)	
<b>Policy Number:</b>	HPC-0113235-00	
<b>AM Best Rating:</b>	A+ XV	
<b>Coverage:</b>	Healthcare Excess Liability (Claims Made) - U-HCU-493-A CW (12/98)	
<b>Retroactive Date:</b>	December 16, 1998	\$5,000,000
	March 31, 2008	\$5,000,000 xs \$5,000,000
	March 31, 2009	\$5,000,000 xs \$10,000,000
<b>Limits</b>	\$ 15,000,000	Each Medical incident / Annual Aggregate
	\$ 15,000,000	Occurrence / Annual Aggregate
	\$ 25,000,000	Total Policy Annual Aggregate
<b>Underlying</b>	<u>Umbrella Liability</u>	
	\$ 2,000,000	Each Loss
	\$ 15,000,000	Aggregate
	\$ 1,000,000	Separate ALAE
	<u>Underlying Self Insurance</u>	
	\$ 1,000,000	Each Medical Incident – Professional Liability
	\$ 1,000,000	Each Occurrence – General Liability
	\$ 1,000,000	Each Employee – Employee Benefits Liability
	<u>Underlying Insurance</u>	
	\$ 2,000,000	CSL – Auto Liability
	\$500,000/\$1,000,000/\$500,000	Employers' Liability
	\$ 100,000	Retained Limit



## Coverage Description – Umbrella Liability

### Certain Terms & Conditions

- Allocated Loss Adjustment Expense
  - Will not contribute to the erosion of the limits
  - Will not contribute to the erosion of the underlying Umbrella Liability Limits
  - Will contribute to the erosion of the underlying self-insured Professional Liability Limits
- 25% Minimum Earned Endorsement
- Terrorism Disclosure – Policy Endorsement U-GU-692-C(06/13)
- Producer Instructions U-GU-873-A (06/11)
- Disclosure Statement U-GU-874-A (06/11)
- OFAC Policyholder Notice U-GU-1041-A (03/11)
- Health Care Excess Liability Declarations Page STF-HCU-D-141-A CW (11/92)
- Form and Endorsement Schedule U-HCU-396-A CW (10/98)
- General Purpose Endorsement: Limits of Liability and Underlying Insurance U-HCU-405-A CW (03/98)
- General Purpose Endorsement:: Retro Date Applicable to Different Limits of Insurance U-HCU-405-A CW (02/10)
- General Purpose Endorsement:: Sexual Misconduct Endorsement U-HCU-405-A CW (02/10)
- Important Notice - Service of Suit and In Witness Clause STF-GU-199-B (01/09)
- Prior Acts Exclusion – Excess U-HCU-747-A CW (06/03)
- Notice Provisions Amended U-HCU-507-C CW (08/14)
- Certified Acts of Terrorism Exclusion U-HCU-842-A CW (04/08)
- Conditional Terrorism Exclusion U-HCU-769-B (06/06)
- Notice – Potential Restrictions of Terrorism Coverage U-GL-1217-C CW (06/13)



## Coverage Description – Commercial Auto

<b>Effective Date:</b>	March 31, 2015 at 12:01 a.m. standard time
<b>Expiration Date:</b>	January 1, 2016 at 12:01 a.m. standard time
<b>Carrier:</b>	American Zurich Insurance Company
<b>Policy Number:</b>	BAP 9242306-03
<b>AM Best Rating:</b>	A+ XV
<b>Coverage:</b>	Standard ISO Business Auto Policy Coverage Form CA 00 01

<b>Symbols</b>	Symbol 1	Any Auto
	Symbol 2	Owned Autos Only - Only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
	Symbol 3	Owned Private Passenger Autos Only - Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins
	Symbol 5	Owned Autos Subject to No Fault - Only those "autos" you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
	Symbol 8	Hired Autos Only - Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.

<b>Limits of Liability</b>	\$ 2,000,000	Liability – Symbol 1
	Statutory	Personal Injury PIP – Symbol 5
	\$ 5,000	Medical Payments – Symbol 2
	\$ 1,000,000	Uninsured Motorists – Symbol 2
	\$ 1,000,000	Underinsured Motorists – Symbol 2
	Actual Cash Value	Comprehensive – Symbol 2, 8
	Actual Cash Value	Collision – Symbol 2, 8
	\$ 100/Max 30 days	Rental Reimbursement
	\$ 100 per	Disablement Towing & Labor Costs – Symbol 3
	\$ 40,000 or ACV	Hired Care Physical Damage whichever is less.





## Coverage Description – Commercial Auto

<b>Deductibles</b>	\$	500	Comprehensive – Symbol 2, 8
	\$	1,000	Collision – Symbol 2, 8
	\$	1,000	Hired Care Physical Damage

If glass must be replaced, the deductible shown (\$500) will apply. However, if glass can be repaired and is actually repaired rather than replace, the deductible will be waived. You have the option of having the glass repaired rather than replaced.

### Certain Terms & Conditions

- Coverage Extension Endorsement Form U-CA 424-E CW 4/14
- Drive Other Car Coverage – Broadened Coverage For Named Individuals CA 99 10 3/10
- Additional Insured – Lessor-Additional Insured & Loss Payee CA 20 01 03/06
- Additional Insured – Lessor of Leased Equipment CA 20 47 07/97
- Auto Medical Payments CA 99 03 03/06
- Mobile Equipment as Auto CA 20 15 12/04
- Rental Reimbursement Coverage CA 99 23 03/10
- Professional Health Services Not Covered CA 20 18 12/93
- Emergency Vehicles Exclusion CA 20 30 03/10
- Towing and Labor Amendment U-CA-388-A
- Composite Rate Endorsement U-CA-411-D 09/11
- Physical Damage Deductible U-CA-548-A 10/06
- Schedule of Named Insured(s) U-GU-621-A CW 10/02
- Arizona Changes CA 01 75 07/04
- Arizona Uninsured Motorist Coverage CA 21 39 07/09
- Arizona Underinsured Motorists Coverage CA 21 40 07/09
- Public Transportation Autos CA 24 02 12/93
- Stated Amount Insurance CA 99 28 03/10
- Pollution Liability Broad coverage for Covered Auto CA 99 48 03/06
- Notice of Cancellation 60 Days Except 10 Days For Non-Payment U-GU-298-B 04/94
- Employees As Insureds CA 99 33 02/99
- Knowledge of Position or Department U-GU-1016-A 06/10
- Calculation of Premium IL 00 03 09/08
- Common Policy Conditions IL 00 17 11/98
- Nuclear Energy Liability Exclusion Endorsement IL 00 21 09/08
- Notice Regarding Terrorism Premium U-CA-531-B 02/08
- Important Notice - In Witness Clause U-GU-319-F 01/09
- NJ Changes - Cancellation For Oversized CA 02 04 04/11





## Coverage Description – Commercial Property

<b>Effective Date:</b>	March 31, 2015 at 12:01 a.m. standard time	
<b>Expiration Date:</b>	January 1, 2016 at 12:01 a.m. standard time	
<b>Carrier:</b>	American Guarantee and Liability Insurance Company (Zurich)	
<b>Policy Number:</b>	ZMD9242410-03	
<b>AM Best Rating:</b>	A+ XV	
<b>Cause of Loss Form</b>	Special	
<b>Coverages</b>	Direct physical loss of or damage caused by a Covered Cause of Loss to Covered Property, at an Insured Location all subject to the terms, conditions and exclusions stated in the Policy.	
<b>SOV at policy inception</b>	\$ 167,396,235	Total Insurable Value
<b>Valuation</b>	<p><u>Replacement Cost:</u> In the event of any claim for direct physical loss of or damage to insured property, the basis of adjustment is on a Replacement Cost basis unless a specific valuation applies. Replacement cost shall be the cost to repair, rebuild or replace the damaged property (without deduction for depreciation) with materials of like kind, quality and capacity at the same or another site, but no more than the lesser of: The cost to repair; The cost to rebuild or replace on the same or another site with materials of equivalent size, kind, quality, and capacity; The necessary cost actually expended in repairing, rebuilding, or replacing on the same or another site, but not exceeding the operating capacity that existed at the time of the loss; or The Limits of Liability applicable to the lost or damaged property.</p>	
<b>Limits of Liability</b>	\$ 150,000,000	Policy Limit for the total of all coverages combined.
	Sublimits:	
	\$ 150,000,000	Property Damage & Time Element combine
	\$ 67,133,796	Gross Earnings
	\$ 2,500,000	Extra Expense
	\$ 250,000	Leasehold Interest
	\$ 2,500,000	Accounts Receivable
	\$ 25,000	Computer Systems Damage and in the Annual Aggregate



## Coverage Description – Commercial Property

Limits of Liability	\$	1,000,000	Contingent Time Element
(Continued)	\$	1,000,000	Debris Removal
	\$	500,000	Decontamination Costs
	\$	100,000	Deferred Payments
	\$	250,000	Errors and Omissions
	\$	1,000,000	Expediting Costs
	\$	250,000	Fine Arts
	\$	50,000	Fire Department Service Charge
	\$	5,000,000	Increased Cost of Construction
	\$	250,000	Land and Water Contaminant Cleanup, Removal and Disposal in the Annual Aggregate
	\$	250,000	Land Improvements
	\$	100,000	Miscellaneous Personal Property
	\$	2,500,000	Miscellaneous Unnamed Location
	\$	1,000,000	Off Premises Service Interruption
	\$	500,000	Professional Fees Plus 50% of the Amount Recoverable Under this Coverage in Excess of \$500,000 Up To \$1,000,000
	\$	25,000	Radioactive Contamination
	\$	10,000	Research Animals in Excess of \$10,000
	\$	100,000	Tenants Prohibited Access
	\$	100,000	Transit
	\$	2,500,000	Valuable Papers and Records
	\$	1,000,000	New Construction and Additions, except \$3,000,000 at 915 Airway Avenue, Kingman AZ 86409
	\$	100,000	Off Premises Storage For Property Under Construction
	\$	50,000	Home Health Care Medical Equipment
	\$	50,000	Mobile Medical Equipment
	\$	100,000	Protection of Patients In Excess Of \$50,000
	\$	50,000,000	Breakdown of Equipment not to Exceed:
	\$	250,000	Ammonia Contamination
	\$	500,000	Spoilage
Earth Movement			
	\$	100,000,000	Earth Movement in the Annual Aggregate but not to exceed the following limits in the annual aggregate:
		NCP	for property located in Zone 1 for Earth Movement as defined in Appendix A&B
		NCP	for property located in Zone 2 for Earth Movement as defined in Appendix A&B



## Coverage Description – Commercial Property

### Limits of Liability (Continued)

Flood		
\$ 100,000,000		Flood in the Annual Aggregate but not to exceed the following limits in the Annual Aggregate:
\$ 3,250,000		As respects Locations with any part of the legal description within a Special Flood Hazard Area (SFHA).
\$ 10,000,000		As respects Locations with any part of the legal description within a Moderate Flood Hazard Area (MFHA).
Named Storm		
\$ 150,000,000		Named Storm but not to exceed the following limits in the Annual Aggregate:
	NCP	for property located in Zone 1 as defined in Appendix C&D
	NCP	for property located in Zone 2 as defined in Appendix C&D
Time & Distance Limits of Liability		
	NCP	Attraction Property
30 day period for		property within 1 mile but not to exceed a \$250,000 limit – Civil or Military Authority
60 Days		the actual Time Element loss sustained by the Insured arising out of the Delay in Completion
365 Days		Extended Period of Liability
24 Months		Gross Earnings
90 Days		Ordinary Payroll
\$ 1,000,000		Impounded Water
30 Day period for		property within 1 mile but not to exceed a \$250,000 limit – Ingress / Egress
	NCP	International Interdependency
30 day period but		not to exceed a \$250,000 limit - Interruption By Communicable Disease
120 day period but		not to exceed a \$2,500,000 limit per Location – Newly Acquired
48 hours		Gross Earnings or Gross Profit: not to exceed a \$100,000 limit – Protection and Preservation of Property
12 months but		not to exceed a \$10,000 limit – Research and Development
30 day period but		not to exceed a \$100,000 limit – Restoration of Emergency Generators

### Deductibles

Each claim for loss or damage as insured against arising out of any one Occurrence shall be adjusted separately.

A deductible that applies on a per Location basis will apply separately to each Location where the physical loss or damage occurred regardless of the number of Locations involved in the Occurrence.



## Coverage Description – Commercial Property

<b>Deductibles (Continued)</b>	\$	10,000	Property Damage and Time Element combined, per Occurrence
Contingent Time Element			
	\$	10,000	per Location at each Direct Dependent Time Element Location, Indirect Dependent Time Element Location, and Attraction Property where the physical loss or damage occurs regardless of any other deductibles that may also apply.
	\$	250,000	Per Location - However, when the loss results from Earthquake, Named Storm and/or Flood such loss shall be subject to its respective deductible(s) for Direct Dependent Time Element Location.
Earthquake			
	\$	50,000	combined coverages per Occurrence – deductibles apply to loss or damage caused by or resulting from earthquake. This earthquake deductible will apply regardless of any other deductibles that may also apply.
Flood			
The following deductibles apply to loss or damage caused by or resulting from Flood. This Flood deductible will apply regardless of any other deductibles that may also apply			
	\$	50,000	combined coverages per Occurrence except as follows:
	\$	1,000,000	combined coverages for the Location where the direct physical loss or damage occurred, per Location (As respects Locations with any part of the legal description within a Special Flood Hazard Area)
	\$	250,000	combined coverages per Occurrence (as respects Locations with any part of the legal description within a Moderate Flood Hazard Area)
Water or Liquid Damage			
The following deductible applies to loss or damage caused by or resulting from covered water or other liquids not otherwise excluded, but not caused by flood or from fire extinguishing equipment:			
	\$	25,000	combined coverages per Occurrence
Time Specifications:			
		168 Hours	Earth Movement Occurrence
		72 Hours	Named Storm Occurrence



## Coverage Description – Commercial Property

### Deductibles (Continued) Qualifying Period

For the coverages listed below the following Qualifying Period applies:

24 Hours	off premises service interruption property damage & time element coverage
24 Hours	Computer systems damage coverage
48 Hours	Tenants prohibited access coverage
30 Days	New Construction and additions: Delay in Completion
24 Hours	Interruption by Communicable Disease

### Certain Terms & Conditions

- Coverage Territory – Coverage under this Policy applies to all covered loss or damage that takes place in the United States of America, its territories and possessions, including the District of Columbia and the Commonwealth of Puerto Rico.
- Storm Surge is part of Flood
- Cancellation for Non-Payment of Premium – 10 Days
- Cancellation for any other reason – 45 days
- Special Flood Hazard Area (SFHA) – is an area defined by FEMA (The Federal Emergency Management Agency) or any foreign equivalent that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100-year flood. SFHA's per FEMA include but are not limited to Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, Zones V1-V30. If not defined by FEMA or any foreign equivalent, it is an area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year
- Moderate Flood Hazard Area (MFHA) – is an area defined by FEMA or any foreign equivalent, between the limits of the base flood and the 0.2 percent annual chance or 500-year flood. A Moderate Flood Hazard Area is shown on the FIRM per FEMA and includes but is not limited to Zone B or Zone X (shaded). If not defined by FEMA or any foreign equivalent, it is an area between the limits of the base flood and the 0.2-percent annual chance or 500-year flood



## Coverage Description – Environmental

Effective Date:	March 31, 2015 at 12:01 a.m. standard time		
Expiration Date:	January 1, 2016 at 12:01 a.m. standard time		
Carrier:	Illinois Union Insurance Company		
Policy Number:	PPI G27060080 004		
AM Best Rating:	A++ XV		
Coverage:	Premises Pollution liability Portfolio Policy PF-45006 09/14 Coverage A – First Party Remediation Costs Coverage Coverage B – First Party Emergency Response Coverage Coverage C – Third-Party Claims Coverage		
Retroactive Date:	March 31, 2012	Transportation	
	March 31, 2012	Covered Operations	
	March 31, 2012	Non Owned Disposal Sites	
Limits	\$ 2,000,000	Per Pollution Condition or Indoor Environmental Condition Limit of Liability:	
	\$ 2,000,000	Aggregate Limit of Liability for all Pollution Condition or Indoor Environmental Condition	
Self-Insured Retention	\$ 25,000	Per Pollution Condition or Indoor Environmental Condition	
	10 Days	Business Interruption Deductible Period	
Certain Terms & Conditions	<ul style="list-style-type: none"><li>• Premium Earn-Out (Staggered – One Year) Endorsement PF-44967</li><li>• 25% Minimum Earned Premium</li><li>• Aggregate SIR with Maintenance SIR for Coverage A., B., C and D. (3X Aggregate SIR with \$10,000 maintenance SIR) PF-44893</li><li>• Asbestos and LBP Management Plan Exclusionary Endorsement PF-44896</li><li>• Automatic Acquisition and Due Diligence Endorsement PF-45017</li><li>• Covered Locations Schedule Endorsement PF-45025</li><li>• Fungi and Legionella Management Plan Exclusionary Endorsement PF-44936</li><li>• Healthcare Amend Endorsement PF-45041</li><li>• Itemized Coverage Only Amendatory (Varied Retros) Endorsement PF-45044</li><li>• Location-Spec Retro Dates Endorsement PF 45045</li><li>• Named Insured Schedule Endorsement PF-32460</li><li>• Notice of Cancellation (90 Days) Endorsement. PF-44957</li></ul>		



## Coverage Description – Environmental

**Certain Terms &  
Conditions (Continued)**

- Other Insurance (Primary) Endorsement. PF-344963
- Scheduled Locations Coverage Only Endorsement PF-32964





## Coverage Description – Directors & Officers Liability, Employment Practices Liability, & Employed Lawyers

<b>Effective Date:</b>	March 31, 2015 at 12:01 a.m. standard time	
<b>Expiration Date:</b>	January 1, 2016 at 12:01 a.m. standard time	
<b>Carrier:</b>	Darwin National Assurance Company (AWAC)	
<b>Policy Number:</b>	0306-5135	
<b>AM Best Rating:</b>	A XV	
<b>Coverage:</b>	Healthcare Organizations General Terms and Conditions PP00304 00 (12/10) Healthcare Organizations Directors and Officers Liability Coverage PP0030700 (12/10) Healthcare Organization Employment Practices Liability Coverage PP0031000 (12/10) Healthcare Organization Employed Lawyers Coverage PP0031600 (12/10)	
<b>Limits</b>	\$ 16,000,000	Policy Aggregate Limit of Liability (All Coverage Lines)
	<u>Directors &amp; Officers Liability</u>	
	\$ 5,000,000	Policy Aggregate Limit of Liability
	\$ 500,000	Dedicated Excess Coverage for all Insured Persons
	Sublimits:	
	\$ 5,000,000	Anti-Trust Claims Coverage
	\$ 500,000	Regulatory Claims Coverage
	\$ 25,000	HIPAA Fines and Penalties Coverage
	\$ 25,000	Crisis Event Coverage/Response Costs
	\$ 250,000	EMTALA Coverage
	\$ 250,000	IRS Actions, Defense Only Coverage
	\$ 250,000	Excess Benefits Transactions Excise Tax Coverage
	\$ 5,000,000	Punitive Damages Coverage
	<u>Employment Practices Liability</u>	
	\$ 10,000,000	Employment Practices Liability Coverage Section
	Sublimits:	
	\$ Included	Third Party Liability Coverage Sublimit of Liability
	\$ 150,000	FLSA Violations, Defense Only Coverage



## Coverage Description – Directors & Officers Liability, Employment Practices Liability, & Employed Lawyers

<b>Limits (Continued)</b>	\$ 10,000,000	Punitive Damages Coverage
	<u>Employed Lawyers</u>	
	\$ 1,000,000	Each Claim
<b>Retention</b>	<u>Directors &amp; Officers Liability</u>	
	\$ 50,000	Each and every Claim (not applicable to Insuring Agreement A: Claims Against Insured Persons – Non-indemnifiable Loss Coverage; Insuring Agreement D: Antitrust Activities Coverage; Insuring Agreement E: Regulatory Claims Coverage; Insuring Agreement G: Crisis Event Coverage; Insuring Agreement H: Dedicated Excess Coverage for Insured Persons)
	\$ 500,000	Each and every Antitrust Claim under Insuring Agreement D: Antitrust Activities Coverage
	\$ 500,000	Each and every Regulatory Claims under Insuring Agreement E: Regulatory Claims Coverage
	<u>Employment Practices Liability</u>	
	\$ 100,000	Each and Every Claim
	<u>Employed Lawyers</u>	
	\$ 10,000	Each and Every Claim
<b>Pending &amp; Prior Date</b>	March 31, 2000	Directors & Officers Liability Coverage Section
	March 31, 2000	Employment Practices Liability Coverage Section \$5M
	March 31, 2011	Employment Practices Liability Coverage Section \$5M xs \$5M
	March 31, 2011	Employed Lawyers Liability Coverage Section
<b>Discovery Period</b>	150%	1 Year
<b>Certain Terms &amp; Conditions</b>	<ul style="list-style-type: none"> <li>• Arizona Amendatory Endorsement HCPP0002802 (12/10)</li> <li>• Newly Acquired Entities Asset/ Revenue Threshold – 25% HCPP0040200 (03/13)</li> <li>• Additional Insureds (D&amp;O / EPL) PP0003700 (01/10) <ul style="list-style-type: none"> <li>○ Northern Arizona Regional Behavioral Health Authority, Inc.</li> <li>○ Encompass Health Services, Inc.</li> <li>○ Community Counseling Centers, Inc.</li> <li>○ Little Colorado Behavioral Health Centers, Inc.</li> <li>○ Mohave Mental Health Clinic, Inc.</li> <li>○ The Guidance Center, Inc.</li> </ul> </li> </ul>	



## Coverage Description – Directors & Officers Liability, Employment Practices Liability, & Employed Lawyers

### Certain Terms & Conditions (Continued)

- Spectrum Healthcare Group, Inc. fka Verde Valley Guidance Clinic, Inc.
- West Yavapai Guidance Clinic, Inc.
- Well North Communities, LLC
- Prime Housing, Inc.
- West Yavapai Guidance Clinic Foundation, Inc.
- Community Counseling Centers, Inc. dba Pineview Behavioral Health;
- Derivative Demand Investigative Costs Coverage Subject to Sublimit of Liability (D&O) - \$250,000 PP0035000 (12/10)
- Pre-Approved Crisis Management Firm(s) (D&O) PP0035600 (12/10)
- Amend Reporting of Claims, Notice to Specific Insureds - General Counsel or Risk Manager (D&O, EPL) PP0037700 (12/10)
- Terrorism Policyholder Notice PN9001 (1/2008)
- CELS Endorsement (D&O) BHIP Manu C (2/2013)
- Amend Prior & Pending Litigation Exclusion Split Dates, Increased Limit of Liability (EPL) PP0007600 (01/10)
  - D&O \$5M 3/31/2000
  - D&O \$5M xs \$5M 3/31/2011
- Additional Insureds (Employed Lawyers) PP0003700 (01/10)
  - Northern Arizona Regional Behavioral Health Authority
- Amend Definition of Insured Person (D&O, EPL) PP0036500 (12/10)
- Allocation of Loss PP0039600 (05/12)
- Pre-Approved Counsel With Rates (D&O, EPL) PP0007400 (01/10)
- Amend HIPAA Coverage (D&O) PP0039700 (08/12)
- Amend Insured Versus Insured Exclusion Coverage Subject To Sublimit (D&O) BHIP MANU A Revised (5/2012)
- Workplace Violence Expense Coverage Subject to Sublimit (EPL) BHIP Manu D (9/2012)
- Violation of Employee Privacy (Defense Costs only, subject to Sublimit of Liability) (EPL) BHIP Manu E (EPL)(12/2012)
- Retention for Physician Claims - \$100,000 each and every claim (D&O, EPL) PP0042500 (05/13)
- Amend Retention Provision (D&O, EPL )PP0043500 (05/13)



## Coverage Description – Excess Directors & Officers Liability

<b>Effective Date:</b>	March 31, 2015 at 12:01 a.m. standard time
<b>Expiration Date:</b>	January 1, 2016 at 12:01 a.m. standard time
<b>Carrier:</b>	Endurance American Insurance Company
<b>Policy Number:</b>	DOX10004746901
<b>AM Best Rating:</b>	A XV
<b>Coverage:</b>	Follow Form Excess Management Liability Insurance Policy EML 0201 0712
<b>Limits</b>	\$ 5,000,000
<b>Underlying Policy</b>	Insurer: Darwin National Assurance Company (AWAC) \$ 5,000,000 Limit \$ 50,000 SIR
<b>Pending and Prior Litigation Date</b>	March 31, 2011
<b>Certain Terms &amp; Conditions</b>	<ul style="list-style-type: none"> <li>• Follow Form Excess Management Liability Insurance Declarations EML 0001 0712</li> <li>• Signature Page IL 1007 0114</li> <li>• Forms and Endorsement Schedule IL 0101 0712</li> <li>• Non-Following Provision (Non-Recognition of Erosion) – Non-follow over EPL and Employed Lawyers EML 1311 0712</li> <li>• General Change (General Change Endorsement - Follow Anti-trust sublimit) IL 1001 0712</li> <li>• Disclosure Pursuant to the Terrorism Risk Insurance Act IL 1214 0712</li> <li>• Cap on Losses from Certified Acts of Terrorism IL 1204 0712</li> <li>• U.S. Treasury Department's Office of Foreign Assets Control (OFAC) PN 0001 0712</li> </ul>



## Coverage Description – Fiduciary Liability

<b>Effective Date:</b>	March 31, 2015 at 12:01 a.m. standard time	
<b>Expiration Date:</b>	January 1, 2016 at 12:01 a.m. standard time	
<b>Carrier:</b>	Federal Insurance Company (Chubb)	
<b>Policy Number:</b>	8171-1666	
<b>AM Best Rating:</b>	A++ XV	
<b>Coverage:</b>	Fiduciary Liability 14-02-9523 Ed.08/2004	
<b>Prior or Pending Litigation Dates:</b>	March 31, 2003	Insuring Clause 1 – Fiduciary Liability
	March 31, 2004	Insuring Clause 2 – Voluntary Settlement Program Coverage
<b>Limits</b>	\$ 1,000,000	Each Fiduciary Claim
	\$ 1,000,000	All Defense Costs and Settlement Fees on Account of All Settlement Program Notices
	\$ 1,000,000	Each Policy Period
<b>Retention</b>	\$ 5,000	Insuring Clause 1 – Fiduciary Liability
	\$ 0	Insuring Clause 2 – Voluntary Settlement Program Coverage
<b>Extended Reporting</b>	Additional Period	1 year
	Additional Premium	100% of Annualized Premium for the Expiring Policy Period
<b>Certain Terms &amp; Conditions</b>	<ul style="list-style-type: none"> <li>• Important Notice to Policy Holders 10-02-1295 (6/07 ed)</li> <li>• Arizona Amendatory Endorsement to the General Terms and Conditions Section 14-02-9978 (8/04 ed)</li> <li>• Notice of Loss Control Services 14-02-21392 (12/04 ed)</li> <li>• Amend Conduct Exclusions Endorsement 14-02-13671 (12/07 ed)</li> <li>• Amend Subsection 11 Termination of Policy or Coverage Section Endorsement 14-02-9962(12/04 ed)</li> <li>• Health Care Portfolio Fiduciary Amendatory Endorsement: 14-02-11390 (6/13 ed)</li> <li>• Allocation Section Amended Endorsement 14-02-12007 (4/06 ed)</li> <li>• Amend Subsection 19 Representations and Severability Endorsement 14-02-13563 (5/08 ed)</li> <li>• Add Organization Endorsement: 14-02-9954 (8/04 ed) <ul style="list-style-type: none"> <li>○ Community Counseling Centers, Inc.</li> </ul> </li> </ul>	



## Coverage Description – Fiduciary Liability

### Certain Terms & Conditions (Continued)

- Encompass Health Services, Inc.
- Little Colorado Behavioral Health Centers, Inc.
- Mohave Mental Health Clinic, Inc.
- Well North Communities, LLC
- The Guidance Center, Inc.
- Verde Valley Guidance Clinic, Inc.
- West Yavapai Guidance Clinic, Inc.
- Northern Arizona Regional Behavioral Health Authority, Inc.
- Community Counseling Centers, Inc. dba: Pineview Behavioral Health
- Amend Subsection 6 Severability of Exclusions Endorsement 14-02-13562 (5/08 ed)
- Amend Exclusion 4(M) Endorsement, final adjudication wording 14-02-13573 (5/08 ed)
- Amend Benefits Due Exclusion Endorsement 14-02-13761 (1/08 ed)
- Punitive Damages Coverage Endorsement 14-02-12751AZ (4/07 ed)
- HIPAA Civil Money Penalties Endorsement 14-02-11681(6/09 ed.)
- Delete Retaliatory Treatment Exclusion Endorsement 14-02-11914(3/06 ed.)
- Amend Definition of Fiduciary Claim Endorsement 14-02-12199(2/09 ed.)
- Amend Subsections 8 And 15 To Remove Financial Impairment Provisions Endorsement 14-02-12308(12/09 ed.)
- Amend Fiduciary Claim Endorsement 14-02-12395(2/09 ed.)
- Amend Subsection 14 Acquisition/Creation Of Another Organization Endorsement 14-02-12558(11/06 ed.)
- Delete Exclusion 4(N) Endorsement 14-02-12560(11/06 ed.)
- Amend Subsection 13 Other Insurance Endorsement 14-02-13055(4/07 ed.)
- Amend Subsection 11(B) Defense and Settlement Endorsement 14-02-14398(7/08 ed.)
- Delete Reversion of Assets Exclusion Endorsement 14-02-8785(9/03 ed.)
- Amend Subsidiary Endorsement 14-02-12705 (1/07 ed.)



## Coverage Description – Commercial Crime

**Effective Date:** March 31, 2015 at 12:01 a.m. standard time

**Expiration Date:** January 1, 2016 at 12:01 a.m. standard time

**Carrier:** Great American Insurance Company

**Policy Number:** SAA 3869209 07

**AM Best Rating:** A+ XIII

**Coverage:** Commercial Crime Policy SP 00 01 (04/12)

<b>Limits</b>	\$	3,000,000	Insuring Agreement 1 – Employee Dishonesty
	\$	3,000,000	Insuring Agreement 2 – Forgery or Alteration
	\$	10,000	Insuring Agreement 3 - Inside the Premises
	\$	10,000	Insuring Agreement 4 – Outside the Premises
	\$	3,000,000	Insuring Agreement 5 – Computer Fraud
	\$	3,000,000	Insuring Agreement 6 – Money Orders and Counterfeit Paper Currency
	\$	3,000,000	Insuring Agreement 7 – Clients' Property
	\$	3,000,000	Insuring Agreement 8 – Funds Transfer Fraud
	\$	5,000	Investigative Expense
	\$	3,000,000	Included in Forgery or Alteration – Credit, Debit or Charge Card Forgery

<b>Deductible</b>	\$	10,000	Insuring Agreement 1 – Employee Dishonesty
	\$	10,000	Insuring Agreement 2 – Forgery or Alteration
	\$	1,000	Insuring Agreement 3 - Inside the Premises
	\$	1,000	Insuring Agreement 4 – Outside the Premises
	\$	10,000	Insuring Agreement 5 – Computer Fraud
	\$	10,000	Insuring Agreement 6 – Money Orders and Counterfeit Paper Currency
	\$	10,000	Insuring Agreement 7 – Clients' Property
	\$	10,000	Insuring Agreement 8 – Funds Transfer Fraud
	\$	2,500	Credit, Debit or Charge Card Forgery

**Certain Terms & Conditions**

- Arizona Changes SE0121
- Cancellation or Nonrenewal by US – 90 days SA7074





## Coverage Description – Commercial Crime

### Certain Terms & Conditions (Continued)

- Omnibus Named Insured Endorsement – 60days, Employee Benefit Plan SA7070
- Include Specified Non-Compensated Officers as Employees All non-compensated officers – SE0011
- Include Volunteer Workers other than Fund Solicitors as Employees SE0016
- Credit, Debit or Charge Card Forgery SA7005
- Expense Coverage - Investigative Costs limit \$5,000-SA7068
- Joint Insured SE0003
  - Community Counseling Centers, Inc.
  - Encompass Health Services, Inc.
  - Little Colorado Behavioral Health Centers, Inc.
  - Mohave Mental Health Clinic, Inc.
  - Northern Arizona Regional Behavioral Health Authority, Inc.
  - The Guidance Center, Inc.
  - Spectrum Healthcare Group, Inc. fka Verde Valley Guidance Clinic, Inc.
  - West Yavapai Guidance Clinic, Inc.
  - Prime Housing, Inc.
  - Northern Arizona Regional Behavioral Health Authority, Inc. Tax Deferred Savings Plan
  - Verde Valley Guidance Clinic, Inc. Tax Deferred Savings Plan
  - Community Counseling Centers, Inc. dba: Pineview Behavioral Health
  - Well North Communities, LLC
  - West Yavapai Guidance Clinic Foundation
- Include Coverage For Funds Transfer Fraud SE0041
- Include Coverage For Loss Of Clients' Property Resulting From Employee Dishonesty SE0048
- Include Specified Directors Or Trustees On Committees As Employees – All Directors or Trustees SE0014
- Arizona Changes-Cancellation And Nonrenewal SE0124
- Amend Confidential Information and Data Breach Costs Exclusions SE0161
- Definition Of Employee SA7065
- Revision to Duties in the Event of Loss – Discovery of loss by Department or Person SA7067
- Revision to Insuring Agreement – inventory Shortages SA7072
- Economic And Trade Sanctions Clause IL7324
- Virtual or On-line Peer to Peer Mediums of Exchange Exclusion Endorsement SA7150
- Great American Insurance Fidelity & Crime Policy Cover 790FIC
- Important Notice Fidelity Crime Division Claims SDM683
- In Witness Clause IL7268



## Coverage Description – Special Crime

<b>Effective Date:</b>	March 31, 2015 at 12:01 a.m. standard time		
<b>Expiration Date:</b>	January 1, 2018 at 12:01 a.m. standard time		
<b>Carrier:</b>	U.S. Specialty Insurance Company (HCC)		
<b>Policy Number:</b>	U715-85265		
<b>AM Best Rating:</b>	A+ XIV		
<b>Coverage:</b>	Kidnap and Ransom, Extortion Bodily Injury & Property Damage SCP-1000		
<b>Limits</b>	\$	5,000,000	Ransom
	\$	10,000	Personal Belongs
		Unlimited	Crisis Response Fees
	\$	250,000	AD&D Per Person
	\$	1,250,000	AD&D Aggregate for any one accident
	\$	5,000,000	Loss of earnings per loss with an indemnity period of 120 consecutive days and waiting period of 6 hours. No annual aggregate.
	\$	100,000	Threat Response Expense Extension with a 90 day indemnity period for any one loss
	\$	100,000	Threat Response Expense Aggregate
	\$	1,000,000	Child Abduction per Child Abduction No Annual Aggregate
	\$	100,000	Disappearance/Investigation Extension for Any one disappearance with a 90 day indemnity period and 48 hours' waiting period
	\$	5,000,000	Transit
	\$	5,000,000	Legal Liability
	\$	5,000,000	Additional Expenses
	\$	100,000	Recall Expense
	\$	250,000	Travel Security Evacuation
		Nil	Annual Aggregate for All insured Losses
<b>Deductible</b>	Nil		
<b>Certain Terms &amp; Conditions</b>	<ul style="list-style-type: none"> <li>• Named Insured Endorsement #1 <ul style="list-style-type: none"> <li>○ Behavioral Health Insurance Pool, Inc. and any Subsidiary Corporation or Corporations now existing or hereafter created</li> </ul> </li> </ul>		



## Coverage Description – Special Crime

### Certain Terms & Conditions (Continued)

- Community Counseling Centers, Inc.
- Community Counseling Centers, Inc. dba: Pineview Behavioral Health
- Encompass Health Services, Inc. (fka Community Behavioral Health Services, Inc.)
- Little Colorado Behavioral Health Centers, Inc.
- Mohave Mental Health Clinic, Inc.
- Northern Arizona Regional Behavioral Health Authority, Inc.
- The Guidance Center, Inc.
- Verde Valley Guidance Clinic, Inc.
- West Yavapai Guidance Clinic, Inc.
- West Yavapai Guidance Clinic Foundation, Inc.
- Prime Housing, Inc.
- Contingent Loss of Earnings Extension K&R E-5 06/00
- Emergency Repatriation and Relocation Extension K&R E-8 10/00
- Arizona State Endorsement K&R E-AZ 07/00
- The Terrorism Risk Insurance Act C-2006
- Accidental Death and Dismemberment (Kidnap, Extortion, Detention) K&R E-1 06/00
- Loss of Earning Extension K&R E-4 06/00
- Child Abduction Extension Endorsement #5
- Threat Response Expense Extension Endorsement #7
- Disappearance and Investigation Expense Extension Endorsement #8
- Additional Named Insureds – Any newly acquired subsidiary for a period of 90 days K&R E-9 06/00



## Coverage Description – Cyber Liability

**Effective Date:** March 31, 2015 at 12:01 a.m. standard time

**Expiration Date:** January 1, 2016 at 12:01 a.m. standard time

**Carrier:** Beazley Syndicates AFB 2623 / 623

**Policy Number:** PH1533684

**AM Best Rating:** As XV

**Coverage:** Beazley Breach Response (F00104042014 ed.)

<b>Retroactive Dates</b>	May 5, 2011	Little Colorado Behavioral Health Centers, Inc.
	October 1, 2010	Mohave Mental health Clinic, Inc.
	May 16, 2011	Verde Valley Guidance Clinic, Inc.
	May 20, 2011	West Yavapai Guidance Clinic, Inc.
	March 31, 2012	Community counseling Centers, Inc.
	March 31, 2012	Encompass health Services, Inc.
	March 31, 2012	The Guidance Center, Inc.

<b>Continuity Date</b>	March 31, 2012	Little Colorado Behavioral Health Centers, Inc.
	March 31, 2012	Mohave Mental health Clinic, Inc.
	May 16, 2011	Verde Valley Guidance Clinic, Inc.
	May 20, 2011	West Yavapai Guidance Clinic, Inc.
	March 31, 2012	Community counseling Centers, Inc.
	March 31, 2012	Encompass health Services, Inc.
	March 31, 2012	The Guidance Center, Inc.

<b>Limits</b>	Insuring Agreement I.A. Information Security & Privacy Liability
	Insuring Agreement I.C. Regulatory Defense & Penalties
	Insuring Agreement I.D Website Media Content Liability
	Insuring Agreement I.E PCI Fines, Expenses and Costs
	Insuring Agreement FP-A: Cyber Extortion
\$	5,000,000 For all Damages, Claims Expenses, Penalties and PCI Fines, Expenses and Costs
\$	2,000,000 Subject to maximum per organization



## Coverage Description – Cyber Liability

### Limits (Continued)

Sublimited to:

\$ 1,500,000	Aggregate sublimit of liability applicable to Insuring Agreement I.C.
\$ 250,000	Aggregate sublimit sublimit applicable to Insuring Agreement I.E.
\$ 5,000,000	Aggregate sublimit of liability applicable to Insuring Agreement FP-A
\$ 2,000,000	Subject to maximum per organization

Insuring Agreement I.B. Privacy Breach Response

\$ 2,000,000	Notified Individuals – A sublimit of up to 10% of the Notified Individuals Limit of Coverage applies to Notified Individuals residing outside of the United States, which amount is part of and not in addition to the Notified Individuals Limit of Coverage:
\$ 2,500,000	Aggregate Limit of Coverage for all Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses combined
\$ 500,000	Subject to maximum per organization

### Retention

\$ 25,000	Each Claim Retention
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Insuring Agreement I.B. Privacy Breach Response

100	Notified individuals for each incident involving at least – Notification Service, Call Center Services and Breach Resolution and Mitigation Services
\$ 10,000	Applicable to Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses.
\$ 5,000	For Legal Services (Which retention is part of and not in addition to the combined retention)

Insuring Agreement FP-A. Cyber Extortion

\$ 25,000	Each Claim Retention, includes Claims Expenses
\$ 10,000	For Encompass Health, Little Colorado, The Guidance Clinic, Verde Valley Guidance

### Extended Reported Period

Optional Extension Period: (a) Premium for Optional Extension Period: 100% of the premium for the Policy (b) Length of Optional Extension Period: 12 Months.



## Coverage Description – Cyber Liability

### Certain Terms & Conditions

- Nuclear Incident Exclusion Clause – Liability – Direct (Broad) (USA) NMA 1256 17/3/60
- Radioactive Contamination Exclusion Clause – Liability - Direct (USA) NMA 1477 12/2/64
- Policy Holder Information Packet
- Sanction Limitation and Exclusion Clause E02804 032011
- Cyber Extortion Endorsement E05835 042014
- Service of process in any suit shall be made upon: Mendes and Mount LLP 750 Seventh Avenue, New York, New York 10019-3829, United States of America. Attn: K.G. Flynn/ P.J. Donohue
- Choice of Law: New York, United States of America
- Premium Payment Warranty – 45 Days 623AFB00082
- RKH Amendatory Endorsement A.
- Member Entity Schedule
- Endorsement No. 6 – Policy Change
- Several Liability Notice LSW1001