



## Duty of Disclosure

### Disclaimer

This Policy Schedule, Schedule of Insurance, and Claims Reporting Information are provided to you for informational purposes only. This document is a list of the insurance policies in effect and 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.

### Duty of Disclosure

We wish to ensure that all of our clients are aware of or reminded of the duty of disclosure in relation to their insurance and the consequences of its breach. The duty of disclosure is a duty to pass on to Underwriter(s) all material information relating to the risk under consideration. In the event that there is a breach of the duty of disclosure, the Underwriter(s) may have the right to void the insurance from its commencement. The duty of disclosure and the consequences of its breach will vary dependent upon the law(s) applicable to the insurance. If you are in any doubt as to the applicability of the duty of disclosure or whether a piece of information ought to be disclosed, please do not hesitate to contact us.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including types of income that Alliant may earn on a placement, are available on our website at [www.alliant.com](http://www.alliant.com). For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at Alliant Insurance Services, Inc., Attention: General Counsel, 1620 Fifth Avenue, San Diego, CA 92101-2797

\*Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations.

Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at [www.ambest.com](http://www.ambest.com).

For additional information regarding insurer financial strength ratings visit Standard and Poor's.

To learn more about companies doing business in your state, visit the Department of Insurance website of that state.

IMPORTANT NOTICE: THE NONADMITTED & REINSURANCE REFORM ACT (NRRA) GOES INTO EFFECT ON JULY 21, 2011. ACCORDINGLY, SURPLUS LINES TAX RATES AND REGULATIONS ARE SUBJECT TO CHANGE WHICH COULD RESULT IN AN INCREASE OR DECREASE OF THE TOTAL SURPLUS LINES TAXES AND/OR FEES OWED ON THIS PLACEMENT. IF A CHANGE IS REQUIRED, WE WILL PROMPTLY NOTIFY YOU. ANY ADDITIONAL TAXES AND/OR FEES OWED MUST BE PROMPTLY REMITTED TO ALLIANT INSURANCE SERVICES, INC.



## Policy Scheule 3/31/15 – 1/1/16

Coverage	Policy Number	Carrier	Effective Date	Estimated Premium
Primary Professional / General Liability	HLC10006713600	Endurance American Specialty Insurance Company	3/31/15-1/1/16	Primary PL / GL \$ 135,000.00 Premium \$ 4,050.00 Surplus Lines Tax (3%) \$ 270.00 Stamping Fee (.2%) \$ 139,320.00 Total Primary Care \$ 60,000.00 Premium \$ 1,800.00 Surplus Lines Tax (3%) \$ 120.00 Stamping Fee (.2%) \$ 61,920.00 Total
Umbrella Liability	HPC-0113235-00	Steadfast Insurance Company (Zurich)	3/31/15-1/1/16	\$ 150,273.00 Premium \$ 4,508.19 Surplus Lines Tax (3%) \$ 300.55 Stamping Fee (.2%) \$ 155,081.74 Total
Commercial Auto Liability	BAP9242306-03	American Zurich Insurance Company	3/31/15-1/1/16	\$ 147,754.00
Commercial Property	ZMD9242410-03	American Guarantee and Liability Insurance Company (Zurich)	3/31/15-1/1/16	\$ 119,372.00
Environmental	PPI G27060080 004	Illinois Union Insurance Company (ACE)	3/31/15-1/1/16	\$ 13,823.00 Premium \$ 414.69 Surplus Lines Tax (3%) \$ 27.65 Stamping Fee (.2%) \$ 14,265.34 Total
Directors & Officers Liability, Employment Practices Liability, & Employed Lawyers	0306-5135	Darwin National Assurance Company	3/31/15-1/1/16	\$ 10,481.00 D&O \$ 31,013.00 EPL \$ 3,003.00 Emp. Lawyers \$ 44,497.00 Total



## Policy Scheule 3/31/15 – 1/1/16

Coverage	Policy Number	Carrier	Effective Date	Estimated Premium	
Excess Directors & Officers Liability	DOX10004746901	Endurance American Insurance Company	3/31/15-1/1/16	\$ 6,777.00	
Fiduciary Liability	8171-1666	Federal Insurance Company (Chubb)	3/31/15-1/1/16	\$ 3,547.00	
Commercial Crime	SAA 3869209 07	Great American Insurance Company	3/31/15-1/1/16	\$ 5,586.00	
Special Crime	U715-85265	US Specialty Insurance Company (HCC)	3/31/15-1/1/18	\$ 3,914.00	
Cyber Liability	PH1533684	Beazley Syndicates	3/31/15-1/1/16	\$ 29,587.00	Premium
				\$ 887.61	Surplus Lines Tax (3%)
				\$ 59.17	Stamping Fee (.2%)
				\$ 30,533.78	Total