

A Commercial Insurance Program



**Commercial Multi Line Policy
Policy Proposal**

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

THORNTON ACADEMY

This account has been quoted based on information you furnished.

Additional coverages, exposures or increased limits will be added for an additional premium.
This quote is valid for 30 days from this letter or the effective date quoted, whichever is sooner.

See final page for additional underwriting conditions.



The Hanover Insurance Company | 440 Lincoln street Worcester, MA 01653
Citizens Insurance Company of America | 808 North Highlander Way, Howell, MI 48843-1070.

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A Commercial Insurance Program



Policy Proposal

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Quote #: 1520423392315

Customer #: 1504021079

Effective Date: 04/01/2022

Group Number: ZSR

Expiration Date: 04/01/2023

Prepared For:

THORNTON ACADEMY
ATTN: BETH CYR
438 MAIN STREET
SACO ME 04072 04072 04072

Presented By:

PAQUIN & CARROLL LLC
260 MAIN STREET
PO BOX 356
BIDDEFORD, ME 04005

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THORNTON ACADEMY

Schedule Of Locations

Locations Of All The Premises You Own, Rent Or Occupy

Location 1
438 MAIN STREET
Saco, ME 04072

Location 2
450 MAIN STREET
Saco, ME 04072

Location 3
424 MAIN STREET
Saco, ME 04072

Location 4
10 FAIRFIELD STREET
Saco, ME 04072

Location 5
10 1/2 FAIRFIELD STREET
Saco, ME 04072

Location 6
398 MAIN STREET
Saco, ME 04072

Location 7
42 FAIRFIELD STREET
Saco, ME 04072

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Schedule Of Locations

Locations Of All The Premises You Own, Rent Or Occupy

Location 8
95 KING ST.
Saco, ME 04072

Forms Applicable To All Coverage Parts:

Form Number	Edition Date	Description
401-1337	02/16	Trade Or Economic Sanctions Endorsement
401-1374	12/20	Disclosure Pursuant To Terrorism Risk Insurance Act
401-1377	06/20	Company Address Listing
401-1501	01/20	Exclusion - Certified Acts Of Terrorism
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
IL 00 22	05/87	Effective Time Changes - Replacement of 12 Noon
IL 01 88	06/09	Maine Changes - Post-Judgment Interest
IL 01 89	09/07	Maine Changes - Concealment, Misrepresentation or Fraud
IL 02 47	02/11	Maine Changes - Cancellation and Nonrenewal
IL 09 13	04/98	Insurance Inspection Services Exemption from Liability
IL 09 35	07/02	Exclusion of Certain Computer-Related Losses
IL 09 53	01/15	Exclusion of Certified Acts of Terrorism
IL 09 66	11/02	Exclusion of Certified acts and Other acts of Terrorism
SIG 11 00	11/17	Signature Page

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Proposed Policy Premiums

	Premium
Total Quoted Commercial Property Premium:	\$62,348
Total Quoted Commercial General Liability Premium:	\$20,046
Total Quoted Professional Liability Premium:	\$12,499
Total Quoted Commercial Inland Marine Premium:	\$2,268
Total Quoted Commercial Crime Premium:	\$1,096
* Total Quoted Commercial Policy Premium:	\$98,257.00

* Includes premium, if any, for terrorism;

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Proposed Policy Premiums

Property Coverages:

Premiums:

Total Blanket Building and Personal Property Premium	\$46,859
Total Blanket Business Income Premium	\$6,975
Total Misc / Manual Coverages Premium	\$1,539
Total Terrorism Premium / fire following	\$411
Total Flood Premium	\$1,207
Total Earth Movement Premium	\$343
Total Equipment Breakdown Premium	\$5,014
* Total Quoted Commercial Property Premium	\$62,348

Forms Applicable To Property Coverage Part:

Form Number	Edition Date	Description
411-0610	04/14	Emergency Event Management
411-0774	02/13	Earth Movement Endorsement
411-0776	02/13	Flood Endorsement
411-0793	04/14	Gold Property Broadening Endorsement
411-0812	04/14	Educational Institutions Property Broadening Endorsement
451-0038	11/16	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
451-0039	11/16	Commercial Property Coverage Part Equipment Breakdown Coverage Schedule
CP 00 10	10/12	Building and Personal Property Coverage Form
CP 00 30	10/12	Business Income (And Extra Expense) Coverage Form
CP 00 90	07/88	Commercial Property Conditions
CP 01 34	02/13	Maine - Standard Fire Policy Provisions
CP 01 40	07/06	Exclusion of Loss Due to Virus or Bacteria
CP 04 11	10/12	Protective Safeguards
CP 10 30	10/12	Cause of Loss - Special Form
CP 12 18	10/12	Loss Payable Provisions
CP 14 10	06/95	Additional Covered Property
CP 15 25	10/12	Business Income Changes - Educational Institutions

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THORNTON ACADEMY

EARTH MOVEMENT PROPOSED COVERAGE

Maximum Per "Occurrence" Limit Of Insurance

\$1,000,000

Maximum Annual Aggregate Limit Of Insurance

\$1,000,000

BLANKET EARTH MOVEMENT

The following Limits and Deductibles apply:

Per "Occurrence" - Limit Of Insurance

\$1,000,000

Annual Aggregate - Limit Of Insurance

\$1,000,000

Premium

\$343

Blanket Limit applies solely for Earth Movement at the following locations:

Location No.	Building No.	Building Address:	Building Deductible	Personal Property Deductible
001	001	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	002	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	003	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	004	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	005	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	006	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	007	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	008	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	009	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	0010	438 MAIN STREET , Saco ME 04072	\$25,000	
001	0011	438 MAIN STREET , Saco ME 04072	\$25,000	
001	0012	438 MAIN STREET , Saco ME 04072	\$25,000	
001	0013	438 MAIN STREET , Saco ME 04072	\$25,000	
001	0014	438 MAIN STREET , Saco ME 04072	\$25,000	
001	0015	438 MAIN STREET , Saco ME 04072	\$25,000	
001	0016	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
001	0017	438 MAIN STREET , Saco ME 04072	\$25,000	\$25,000
002	001	450 MAIN STREET, Saco ME 04072	\$25,000	\$25,000
002	002	450 MAIN STREET, Saco ME 04072	\$25,000	\$25,000
002	003	450 MAIN STREET, Saco ME 04072	\$25,000	
002	004	450 MAIN STREET, Saco ME 04072	\$25,000	\$25,000
003	001	424 MAIN STREET, Saco ME 04072	\$25,000	\$25,000
004	002	10 FAIRFIELD STREET, Saco ME 04072	\$25,000	\$25,000
008	001	95 KING ST., Saco ME 04072	\$25,000	\$25,000

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Additional Premium to Meet Minimum Premium

\$0

Total Earth Movement Premium

\$343

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THORNTON ACADEMY

FLOOD PROPOSED COVERAGE

Maximum Per "Occurrence" Limit Of Insurance

\$1,000,000

Maximum Annual Aggregate Limit Of Insurance

\$1,000,000

BLANKET FLOOD

The following Limits and Deductibles apply:

Per "Occurrence" - Limit Of Insurance

\$1,000,000

Annual Aggregate - Limit Of Insurance

\$1,000,000

Premium

\$1,207

Blanket Limit applies solely for Flood at the following locations:

Location No.	Building No.	Building Address:	Building Deductible	Personal Property Deductible
001	001	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	002	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	003	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	004	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	005	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	006	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	007	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	008	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	009	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	0010	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	0011	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	0012	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	0013	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	0014	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	0015	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	0016	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
001	0017	438 MAIN STREET , Saco ME 04072	\$50,000	\$50,000
002	001	450 MAIN STREET, Saco ME 04072	\$50,000	\$50,000
002	002	450 MAIN STREET, Saco ME 04072	\$50,000	\$50,000
002	003	450 MAIN STREET, Saco ME 04072	\$50,000	\$50,000
002	004	450 MAIN STREET, Saco ME 04072	\$50,000	\$50,000
003	001	424 MAIN STREET, Saco ME 04072	\$50,000	\$50,000
004	002	10 FAIRFIELD STREET, Saco ME 04072	\$50,000	\$50,000
008	001	95 KING ST., Saco ME 04072	\$50,000	\$50,000

Additional Premium to Meet Minimum Premium

\$0

Total Flood Premium

\$1,207

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Commercial Property Proposed Coverages

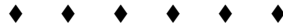
Coverage	Blanket Coverage Limit	Coinsurance	Premium
Blanket Building & Contents	\$60,075,087	100%	\$46,859
Blanket Business Income	\$7,500,000	N/A	\$6,975

Location	Building	Coverage	Covered Cause of Loss
1	1	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$7,796,311 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	1	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$1,004,725 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	1	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$2,200,000 Included In Blanket Hour Deductible: 72 Hours Extended Period of Indemnity: 60 Days Included Agreed Value Expiration Date: 04/01/2023 Optional: Tuition Valuation: N/A Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Business Income
1	2	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$9,902,609 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	2	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$199,363 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	3	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$5,991,731 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	3	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$179,195 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	4	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$6,591,603 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	4	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$559,480 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	5	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$4,513,170 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	5	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$345,941 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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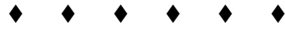
Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	6	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$3,392,516 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	6	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$361,634 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	7	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$1,222,638 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	7	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$76,499 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	8	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$765,826 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	8	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$38,250 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	9	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$561,071 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	9	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$52,159 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	10	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$216,424 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	11	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$80,923 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	12	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$38,892 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	13	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$22,081 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	14	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$21,580 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	15	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$4,765 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	16	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$751,522 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	16	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$16,923 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	17	Occupancy Code: 0567 Occupancy Description: Subject of Insurance: Limit: \$459,120 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Contractors NOC - equipment storage Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	17	Occupancy Code: 0567 Occupancy Description: Subject of Insurance: Limit: \$10,816 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Contractors NOC - equipment storage Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	18	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$186,551 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
1	18	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$20,800 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
2	1	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$3,136,574 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
2	1	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$23,193 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
2	2	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$3,701,939 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
2	2	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$22,065 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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A Commercial Insurance Program



Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

THORNTON ACADEMY

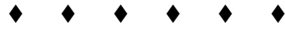
Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
2	2	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$2,200,000 Included In Blanket Hour Deductible: 72 Hours Extended Period of Indemnity: 60 Days Included Agreed Value Expiration Date: 04/01/2023 Optional: Tuition Valuation: N/A Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Business Income
2	3	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$597,087 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
2	4	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$4,726,246 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
2	4	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$27,040 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
2	4	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$2,340,000 Included In Blanket Hour Deductible: 72 Hours Extended Period of Indemnity: 60 Days Included Agreed Value Expiration Date: 04/01/2023 Optional: Tuition Valuation: N/A Premium: Included In Blanket	Special Schools - Public or private - high school Business Income
3	1	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$895,825 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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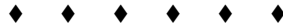
Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
3	1	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$5,516 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
3	1	Occupancy Code: 1052 Occupancy Description: Subject of Insurance: Limit: \$345,000 Included In Blanket Hour Deductible: 72 Hours Extended Period of Indemnity: 60 Days Included Agreed Value Expiration Date: 04/01/2023 Optional: Tuition Valuation: N/A Premium: Included In Blanket	Special Schools - Public or private - high school - correspondence school Business Income
4	2	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$330,970 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Offices - Non-governmental-Office Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Policy Proposal

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THORNTON ACADEMY

Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
4	2	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$32,448 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Offices - Non-governmental-Office Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
6	1	Occupancy Code: 0311 Occupancy Description: Subject of Insurance: Limit: \$70,000 Included In Blanket Hour Deductible: 72 Hours Extended Period of Indemnity: 60 Days Included Agreed Value Expiration Date: 04/01/2023 Optional: Tuition Valuation: N/A Premium: Included In Blanket	Special Apartments - without Mercantile occupancies - up to 10 units Business Income
8	1	Occupancy Code: 0311 Occupancy Description: Subject of Insurance: Limit: \$1,147,802 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Apartments - without Mercantile occupancies - up to 10 units Building - Blanket Building and Contents Wind/Hail Flat Ded \$10,000

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Policy Proposal

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THORNTON ACADEMY

Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
8	1	Occupancy Code: 0311 Occupancy Description: Subject of Insurance: Limit: \$43,264 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Apartments - without Mercantile occupancies - up to 10 units Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$10,000
8	1	Occupancy Code: 0311 Occupancy Description: Subject of Insurance: Limit: \$345,000 Included In Blanket Hour Deductible: 72 Hours Extended Period of Indemnity: 60 Days Included Agreed Value Expiration Date: 04/01/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Apartments - without Mercantile occupancies - up to 10 units Business Income

Coverage	Limit	Premium
Total Terrorism Premium		\$411
Boiler / Machinery/ Equipment Breakdown		\$5,014
Equipment Breakdown Sublimit	\$100,000	
Total Flood		\$1,207
Total Earth Movement		\$343
Emergency Event Management Coverage		\$837
Gold Property Broadening Endorsement		\$624
Educational Institutions - Property Broadening Endorsement		\$78

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Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

THORNTON ACADEMY

Commercial General Liability Proposed Coverages

Audit Frequency:

Legal Entity: Other

Limits of Insurance:

General Aggregate Limit \$3,000,000

Products – Completed Operations are Included in the General Aggregate Limit

Each Occurrence Limit \$1,000,000

Personal and Advertising Injury Limit \$1,000,000

Damage to Premises Rented to You Limit \$100,000

Medical Expense Limit - any one person \$15,000

Commercial General Liability Premium \$16,028

Optional Coverage Charges \$4,018

Terrorism Premium (Declined)

*** Total Quoted Commercial General Liability Premium** \$20,046

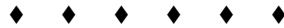
Forms Applicable To General Liability Coverage Part:

Form Number	Edition Date	Description
421-0022	12/90	Asbestos Liability Exclusion
421-0334	07/16	Sexual Misconduct Or Sexual Molestation Liability (Occurrence - Separate Aggregate)
421-0343	02/11	Innocent Party Defense Endorsement
421-0361	06/15	Other Coverage Amendment
421-0362	09/19	Exclusion - Law Enforcement Professional Liability
421-0366	07/16	Abuse or Molestation Exclusion
421-1377	10/10	Innocent Employee Defense Coverage Endorsement
421-1728	02/11	Punitive Damages Exclusion
421-1741	12/14	Student Internship Liability
421-1744	09/19	Incidental Professional Liability Coverage For Educational Institutions Endorsement
421-2139	08/11	Liberalization Clause
421-2915	06/15	Commercial General Liability Broadening Endorsement

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A Commercial Insurance Program



Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

THORNTON ACADEMY

Commercial General Liability Proposed Coverages

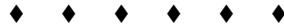
Forms Applicable To General Liability Coverage Part:

Form Number	Edition Date	Description
421-2925	06/17	Commercial General Liability Enhancement Endorsement - Educational Institutions
421-4500	04/18	Exclusion - Neurodegenerative Injury
421-4503	04/18	Neurodegenerative Injury Conditions
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
CG 04 35	12/07	Employee Benefits Liability Coverage
CG 21 06	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG 21 32	05/09	Communicable Disease Exclusion
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 73	01/15	Exclusion of Certified Acts of Terrorism
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion
CG 22 39	04/13	Exclusion - Camps Or Campgrounds
CG 22 67	10/93	Corporal Punishment
CG 24 16	12/07	Canoes or Rowboats

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A Commercial Insurance Program



Policy Proposal

Quotation Only – No Coverage Is Provided – Quote May Be Subject To Change

THORNTON ACADEMY

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
1	ME/001	47469	334	222	Each	None	6.061	\$1,346
Products – Completed Operations are Included in the General Aggregate Limit								
Faculty Members								
Schools faculty liability for corporal punishment of students								
1	ME/001	47475	334	200	Each	None	6.061	\$1,212
Products – Completed Operations are Included in the General Aggregate Limit								
Each Student								
Schools private elementary, kindergarten or junior high for Profit only								
1	ME/001	40111	334	6	Each	None	11.755	\$71
Products – Completed Operations are Included in the General Aggregate Limit								
Each Boat								
Boats canoes or rowboats not for rent not equipped with motors								
1	ME/001	41421	334	1,740	Each	None	.606	\$1,054
Products – Completed Operations are Included in the General Aggregate Limit								
Each Camper Day								
Camps For-Profit								
1	ME/001	47477	334	1,350	Each	None	8.075	\$10,901
Products – Completed Operations are Included in the General Aggregate Limit								
Each Student								
Schools private high Other than Not-For-Profit								

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Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

THORNTON ACADEMY

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
2	ME/001	67510	334	37,860	1000 of Total Area	None	19.787	\$749
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Schools dormitory facilities Other than Not-For-Profit								
2	ME/001	67510	334	20,000	1000 of Total Area	None	19.787	\$396
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Schools dormitory facilities Other than Not-For-Profit								
3	ME/001	67510	334	1,598	1000 of Total Area	None	21.07	\$34
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Schools dormitory facilities Other than Not-For-Profit								
4	ME/001	49452	334	1	Each	None	2.198	\$2
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Not-For-Profit only								
5	ME/001	49452	334	1	Each	None	2.198	\$2
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Not-For-Profit only								

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A Commercial Insurance Program



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Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

THORNTON ACADEMY

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
6	ME/001	67510	334	6,000	1000 of Total Area	None	19.787	\$119

Products – Completed Operations are Included in the General Aggregate Limit

Area

Schools dormitory facilities Other than Not-For-Profit

7	ME/001	68607	334	1,792	1000 of Total Area	None	14.136	\$25
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Vacant Buildings not factories Not-For-Profit only

8	ME/001	67510	334	5,900	1000 of Total Area	None	19.787	\$117
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Schools dormitory facilities Other than Not-For-Profit

Miscellaneous/Optional General Liability Coverages

Coverages	Limits	Deductible	Premium
Employee Benefit Liability	\$1,000,000 Each Employee \$3,000,000 Aggregate	\$1,000	\$585
Total Premises Premium			\$16,028
Student Internship Liability - Unscheduled - Occurrence			\$500
Incidental Professional Liability Coverage for Educational Institutions - Occurrence			\$50
Innocent Employee Criminal Defense Endorsement			\$25
CGL Enhancement - Educational Institutions			\$401
Sexual Misconduct or Sexual Molestation Liability	\$1,000,000 Each Incident		\$2,457
Occurrence - Separate Aggregate	\$1,000,000 Aggregate		

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A Commercial Insurance Program



Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

THORNTON ACADEMY

Commercial Professional Liability Proposed Coverages

School and Educators Legal Liability

Claims Made

SELL Retroactive Date: 04/01/2009

Limits of Insurance:

Aggregate Limit: \$3,000,000

Each Loss Limit: \$1,000,000

Deductible: \$10,000

Deductible Type: Loss and Defense Expenses

Total School and Educators Legal Liability Premium \$3,642

Educational Institution Employment Practices Liability Endorsement - School and Educators Legal Liability

Defense Expense Outside Limits with Third Party Coverage

Retroactive Date: 04/01/2009

Limits of Insurance:

Aggregate Limit: \$3,000,000

Employment Practices 'Wrongful Employment Act' Limit: \$1,000,000

Deductible Each 'Wrongful Employment' Act : \$10,000

Deductible Type: Loss and Defense Expenses

Total Educational Institution Employment Practices Liability Premium: \$6,809

Non-Monetary Relief Defense Coverage - School and Educators Legal Liability

Claims Made

Limits of Insurance:

Aggregate Defense Expense Amount: \$300,000

Deductible: \$10,000

Total Non-Monetary Relief Defense Coverage Premium: \$48

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A Commercial Insurance Program



Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

THORNTON ACADEMY

Commercial Professional Liability Proposed Coverages

Law Enforcement Professional Legal Liability

Claims Made

Retroactive Date: 06/11/2015

Limits of Insurance:

Aggregate Limit: \$1,000,000

Each Loss Limit: \$1,000,000

Deductible: \$5,000

Total Law Enforcement Professional Legal Liability Premium \$2,000

Forms Applicable To Professional Liability Coverage Part:

Form Number	Edition Date	Description
421-0344	02/11	Law Enforcement Professional Legal Liability Coverage Part
421-0347	02/11	Independent Contractors Endorsement
421-0349	02/11	Law Enforcement Professional Legal Liability Coverage Part Declarations
421-0353	06/19	School And Educators Legal Liability Coverage Part
421-0357	06/19	Declarations School And Educators Legal Liability Coverage Part
421-0360	06/17	Non-Monetary Relief Defense Coverage
421-1705	06/17	Exclusion - Recording And Distribution Of Material Or Information In Violation Of Law
421-1714	02/11	Exclusion - Recording And Distribution Of Material Or Information In Violation Of Law
421-1719	06/17	Educational Institution Employment Practices Liability (Defense Outside Limits)
421-1895	06/17	Maine Changes
421-3685	06/17	Coordination Of Coverage
421-4182	06/17	Liberalization Clause

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THORNTON ACADEMY

Inland Marine Coverages Included In Quote Proposal					
Location	Building	Coverage	Limit	Ded	Premium
1	1	EDP - Hardware & Software \$250,000 and over	\$528,000	\$500	\$686
Educational Institutional Miscellaneous Property Premium				\$500	
Contractors' Equipment Coverage Premium				\$1,082	
Total Quoted Commercial Inland Marine Premium				\$2,268	

Forms Applicable To Inland Marine Coverage Part:

Form Number	Edition Date	Description
441-0243	02/11	Educational Institution Miscellaneous Property Coverage Form
CL 01 16	03/04	Amendatory Endorsement - Maine
CL 06 20	01/15	Certified Act of Terrorism Exclusion (With Limited Exception)
CL 07 00	10/06	Virus OR Bacteria Exclusion
CM 00 01	09/04	Commercial Inland Marine Conditions
IM 20 2	07/05	Deductible Waiver for Lojack Brand Protection System
IM 20 39	08/09	Amendatory Endorsement - Maine
IM 70 00	04/04	Contractors' Equipment Coverage
IM 70 05	04/04	Schedule of Coverages - Contractors Equipment Coverage
IM 70 31	04/04	Equipment Schedule - Contractors' Equipment - Valuation Basis
IM 72 02	10/02	Electronic Data Processing - Equipment Coverage Part - Blanket Limits
IM 72 07	10/02	Electronic Data Processing - Schedule of Coverages - Blanket Limits
IM 72 15	09/03	Electronic Data Processing - Income Coverage Part

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THORNTON ACADEMY

Inland Marine Proposed Policy Coverages

Inland Marine Policy Coverages:	Limits:	Premiums:
Educational Institutional Miscellaneous Property Premium		\$500
School Band Uniforms, Choir Robes, Similar and Related Property	\$50,000	
School Athletic Equipment, Uniforms, Similar and Related Equipment and Accessories	\$50,000	
School Musical Instruments, Similar and Related Equipment and Accessories	\$50,000	
School Cameras, Projection Machines, Films, Similar and Related Equipment and Accessories	\$50,000	
Dwellings Under Construction by Vocational Shop Classes	\$100,000	
Contractors' Equipment Coverage Premium		\$1,082
Total Amount of Insurance	\$245,801	
Catastrophe Limit	\$245,801	
Employee Tools	\$5,000	
Equipment Leased or Rented from Others	\$25,000	
Additional Debris Removal Expenses	\$5,000	
Newly Purchased Equipment	\$73,740	
Pollutant Cleanup and Removal	\$25,000	
Rental Reimbursement	\$5,000	
Rental Reimbursement Waiting Period	72 hrs.	
Spare Parts and Fuel	\$5,000	
Deductible	\$1,000	

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THORNTON ACADEMY

Crime Coverages Included In Quote Proposal

<u>Location</u>	<u>Building</u>	<u>Coverage</u>	<u>Limit</u>	<u>Ded</u>	<u>Premium</u>
Blanket	Blanket	Employee Theft Insuring Agreement	\$100,000	\$500	\$579
Blanket	Blanket	Funds Transfer Fraud Insuring Agreement	\$500,000	\$1,000	\$100
Blanket	Blanket	Computer Fraud Insuring Agreement	\$500,000	\$1,000	\$198
Blanket	Blanket	Inside the Premises-Theft of Money and Securities Insuring Agreement	\$20,000	\$500	\$197
Blanket	Blanket	Outside The Premises	\$20,000	\$500	\$22

Total Quoted Commercial Crime Premium	\$1,096
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Forms Applicable To Crime Coverage Part:

Form Number	Edition Date	Description
CR 00 20	05/06	Commercial Crime Coverage Form (Discovery Form)
CR 02 22	06/09	Maine Changes

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THORNTON ACADEMY

Citizens Insurance Company Of America

Quote # 1520423392315

Final acceptance is subject to development of additional underwriting information such as:

Financial information

Favorable motor vehicle records (if applicable)

Adequate Insurance to Value

Physical inspection and compliance with recommendations (if applicable)

This proposal is subject to the following terms and conditions:

This quotation represents Citizens Insurance Company Of America 's offer to provide the insurance described herein and supersedes any specifications, applications or previous conditions. It is subject to final underlying pricing and terms and conditions. Any additional exclusions applicable to any underlying policy will also be added to this policy.

This is not a binder.

Proposal expires: 04/28/2022

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THIS NOTICE IS PROVIDED IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS NOTICE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Disclosure of Premium:	
Total Terrorism Premium	\$813
Fire Following Premium	\$411
Other than Fire Following Premium	\$402

Disclosure of Terrorism Coverage Available

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from "acts of terrorism" defined in Section 102(1) of the Act as follows:

Any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States' government by coercion.

The premium charged for this coverage is provided in the **SCHEDULE** above and does not include any charges for the portion of loss that may be covered by the Federal Government as described below. This premium has been added to your policy and unless this form is signed and returned to us to reject terrorism coverage, coverage for Certified Acts of Terrorism is provided by your policy.

Your policy may contain other exclusions which could affect your coverage, such as an exclusion for Nuclear Events or Pollution. **Please read your policy carefully.**

Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States:

CA, ME, MO, OR, WI for Property and Inland Marine Coverage

GA, HI, LA, IL, NC, NJ, NY, RI, WA, WV for Property Coverage

CT for Property Coverage for Condominiums only

AZ for Property Coverage for four or less Residential Dwelling Units only

In your state, terrorism exclusions make an exception for (and therefore provides coverage for) fire losses resulting from an act of terrorism. If you reject the offer of terrorism coverage in this form, therefore, that rejection does not apply to fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy.

Disclosure of Federal Participation in Payment of Terrorism Losses

The United States government through the Department of the Treasury may pay a share of terrorism losses insured under the federal program under a formula set forth in the Act. Under this formula, the United States government generally reimburses the following percentage of covered terrorism loss which exceeds the statutorily established deductible paid by the insurance company providing the coverage: 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020. However, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Cap on Insurer Participation in Payment of Terrorism Losses

If the aggregate of insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion dollars in a calendar year and we have met our insurer deductible under the Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion dollars. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

REJECTION OF TERRORISM INSURANCE COVERAGE*

- ☐ I decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism, and that an exclusion for such losses will be added to my policy.

Applicant/Policyholder Signature

Citizens Insurance Company Of America

Insurance Company

1520423392315

Print Name

Quote or Policy Number

Date

* If this policy is a renewal and:

- a. You have previously submitted a signed Rejection, you are not required to submit an additional Rejection at this time; or
- b. You have previously accepted coverage and now wish to reject, you are required to complete and sign the Rejection of Terrorism Insurance Coverage above.