

**Appendix Q**  
**Evidence of Insurability and Proposed Coverage**

# INSURANCE PROPOSAL

## PREPARED FOR:

**Education for New Generations Charter School**

**PRESENTED BY:  
Hartzell Insurance Associates**

<b>Account Executive:</b>	<b>David Visinger</b>
<b>Address:</b>	<b>2501 N. Bethlehem Pike Hatfield PA19440-</b>
<b>Phone:</b>	<b>(215)997-5800</b>
<b>E-Mail:</b>	<b>cl3@hartzellinsurance.com</b>
<b>Date:</b>	<b>10/8/2012</b>

## Professional Liability

Named Insured: Education for New Generations Charter School

Policy Term: To be determined

Occurrence Basis

Claims Made Basis

### Limits

### Coverage Description

\$ 1,000,000

Any one claim including costs and expenses

SELF INSURED RETENTION – \$5,000 each & every claim including costs & expenses

## General Liability

Named Insured: Education for New Generations Charter School

Policy Term: To be determined

Occurrence Basis

Claims Made Basis

### Limits

### Coverage Description

\$ 1,000,000	each occurrence
\$ 2,000,000	annual aggregate
\$ 1,000,000	products/completed operations
\$ 1,000,000	personal and advertising injury
\$ 100,000	damage to rented premises
\$ 5,000	medical payments

## Property Insurance

Named Insured: Education for New Generations Charter School

Policy Term: To be determined

Occurrence Basis

Claims Made Basis

Business Personal Property Limit \$70,000

Special Perils including Theft

Deductible \$1,000

## PREMIUM SUMMARY

Named Insured: Education for New Generations Charter School

DESCRIPTION OF COVERAGE	PREMIUM
Professional Liability	\$ 5,079
General Liability rated on 280 students	\$3,357.05
Business Personal Property	Included
All Premiums include taxes, company and broker fees if applicable.	

## Workers Compensation

Named Insured: Education for New Generations Charter School

Policy Term: To be determined

Firm quotes cannot be obtained until a FEIN is issued. However, we can estimate premium based on total annual payroll of \$922,000 to be approximately \$12,500. Several markets will be available including the State Workers Insurance Fund.