

## Education and Instruction Property Broadening Endorsement

The Education and Instruction Property Broadening Endorsement offers additional coverage enhancements to your property policy. This endorsement can apply to your private school, charter school, preschool or afterschool program.

**Limits applied per location:** Unless otherwise indicated, coverage limits are applied on a per-location basis. Each scheduled location experiences the full benefit of having its own set of limits for most coverages in this endorsement.

**Additional limits:** The limits of this endorsement apply in excess of any separately purchased and scheduled property. A covered occurrence can receive the combined limit of specifically purchased coverage plus the limit provided in this endorsement.

The following is a summary of coverage and limits of insurance provided by this endorsement.

### Blanket Limit of Insurance

- \$350,000 Each Occurrence
- \$350,000 Aggregate Loss Limit

### Coverages in the Blanket Limit of Insurance Include:

- Accounts Receivable
- Business Income and Extra Expense
- Business Electronic Systems and Telecommunications
- Fine Arts
- Fire Department Service Charge
- Property of Others including Building Glass (if required in a lease)
- Valuable Papers and Records

### Coverage Highlights

**Business Income:** Loss of tuition, fees, donations and the loss of revenue generated from room, board, bookstores and athletic events are covered under a business income loss.

### **Athletic Uniforms, Band Uniforms, Musical Instruments and Theater**

**Costumes:** Coverage includes your property or the property of others in your care, custody or control. It also includes property in transit.

**Crime:** Under crime coverage, the definition of Employee is amended to include any non-compensated persons while acting as a fund solicitor during fundraising campaigns and your non-compensated officers. Employee benefit plans, ERISA, are automatically included.

**Classroom Chemical Spill Clean Up:** A limit of \$10,000 per occurrence and \$50,000 per aggregate is provided for covered expenses to clean up an accidental classroom chemical spill at any described location.

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and DC. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2020 Great American Insurance Company. All rights reserved. 5593-SHS (09/20)

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Schedule of Coverage	Limit of Insurance (\$)
Arson Reward	50,000
Athletic Uniforms, Band Uniforms, Musical Instruments and Theater Costumes	100,000
Appurtenant Buildings	10,000
Automated External Defibrillators	5,000
Business Personal Property Temporarily in Portable Storage Units	25,000
Classroom Chemical Spill Clean Up	
Each Occurrence	10,000
Aggregate Loss Limit	50,000
Crime (including ERISA plan)	
Employee Theft	50,000
Forgery or Alteration	25,000
Inside the Premises -	
Theft of Money and Securities	25,000
Outside the Premises -	
Theft of Money and Securities	10,000
Computer and Funds Transfer Fraud	10,000
Money Orders and Counterfeit Money	10,000
Crisis Communication Expense	
Each Occurrence	50,000
Aggregate Loss Limit	100,000
Debris Removal	100,000
Emergency Evacuation Expense	25,000
Failed Donation Coverage	50,000
Fire Department Device Recharge	50,000
Foundations	Included in Building Limit
Furs	10,000
Glass Show Cases	50,000
Identity Theft Exposure	50,000
Jewelry	25,000
Key Individual Replacement Cost	50,000
Kidnap Expense (Including School Administrators and Teachers)	50,000
Lease Cancellation Moving Expense	5,000
Legal Liability	250,000
Lessor's Leasehold Interest	10,000
Lock Replacement and Alternative Key Systems Coverage	25,000
Loss Data Preparation	50,000
Newly Acquired Locations for 90 Days	
Building	1,000,000
Business Personal Property	500,000
Ordinance or Law - Loss to the Undamaged Portion of the Building	Included in Building Limit
Ordinance or Law - Demolition Cost and Increased Cost of Construction	25% of Building Limit/ Maximum \$500,000
Outdoor School Property	
Per any one Tree, Shrub, or Plant	500
Per Policy Period	75,000
Personal Effects - Excluding Theft	
Each Occurrence	50,000
Per any one Person	10,000
Pollutant Clean Up	50,000
Precious Metals	25,000
Property in Transit	100,000
Property off Premises	500,000
Property on Exhibition	100,000
Real Estate Consultant Fee	50,000
Retaining Walls (Not Part of Building)	10,000
Signs - Attached or Unattached, Indoor or Outdoor	50,000
Spoilage	50,000
Temporary Relocation Expense	25,000
Terrorist Travel Reimbursement	50,000
Utility Services - Time Element (Overhead Transmission Lines Included)	50,000
Vacancy Clause - Seasonal Operations	Included
Water Back Up of Sewers and Drains	30,000
Workplace Violence Counseling	50,000