ACE Mentor Program of America, Inc.
Insurance Summary 2018-2019

As of June 2018
Contents

Commercial General Liability

Umbrella/Excess Liability

Sexual Misconduct Liability

Financial & Professional (Directors & Officers)
Commercial General Liability

Insurance protecting ACE Mentor Program of America, Inc. from most liability exposures other than automobile and professional liability. Coverage is provided for bodily injury and property damage claims to third parties resulting from ACE’s negligence. Coverage is triggered when there is a written demand for payment.

INSURED: ACE Mentor Program of America, Inc.

TERM: June 6, 2018 – June 6, 2019

CARRIER: Travelers

POLICY NO.: 660-9B199794

LIMITS:

General Aggregate

Products/Completed Operations Aggregate $2,000,000
Personal & Advertising $1,000,000
Each Occurrence $1,000,000
Damage to Premises Rented to You $1,000,000
Medical Expense $10,000 per person

Employee Benefits Liability – Claims Made

Retro Date: 2/20/03

Aggregate Limit $2,000,000
Each Employee Limit $1,000,000
Deductible NONE

ADDITIONAL TERMS (Colleges and Schools Extend Endorsement):

Reasonable Force Property Damage
Non-Owned Watercraft 50 Feet Long or Less
Owned Watercraft
Aircraft Chartered with Pilot
Who is An Insured – Your students While Acting as Student Teachers
Who is An Insured – Employees and Volunteer Workers
Bodily Injury to Co-Employees and Co-Volunteer workers
Incidental Medical Malpractice
Blanket Additional Insured when required in a written contract
Primary and Non-contributory when required in a written contract
Blanket Additional Insured – Owners, Managers or Lessors of Premises
Blanket Additional Insured – Lessors of Leased Equipment
Camp locations in Murfreesboro, TN and Jacksonville, FL are included on an “If Any” basis
Umbrella/Excess Liability

This policy is designed to provide protection against catastrophic losses and is generally written over various primary liability policies including general liability and auto liability, such as is the case with ACE Mentor Program of America, Inc. The umbrella policy serves to provide excess limits when underlying liability policies have exhausted their limits and provides some extraneous protection to claims not covered by the underlying policies.

INSURED: ACE Mentor Program of America, Inc.

TERM: June 6, 2018 – June 6, 2019

CARRIER: Travelers

POLICY NO.: CUP-4J963443-18-14

LIMITS:
General Aggregate $10,000,000
Products/Completed Operations Aggregate $10,000,000
Bodily Injury and Property Damage $10,000,000
Personal and Advertising Injury Liability $10,000,000

SELF-INSURED RETENTION: NONE

ADDITIONAL TERMS:
Waiver of Subrogation when required in a written contract
Nuclear Energy Liability Exclusion Endorsement
Earlier Notice of Cancellation and Non-renewal – 60 days
War Exclusion
Cap on Losses from Certified Acts of Terrorism
Abuse or Molestation Exclusion
Psychological or Emotional Counseling Errors and Omissions
Discrimination Exclusion
Sexual Misconduct and Molestation Liability

Sexual Misconduct and Molestation Liability insurance protects ACE Mentor Program of America, Inc. against loss amounts that ACE is legally obligated to pay on account of a claim that applies to this policy.

INSURED: ACE Mentor Program of America, Inc.

TERM: June 6, 2018 – June 6, 2019

CARRIER: Beazley

POLICY NO.: B0509FINMNN1800690

LIMITS:
- Primary Layer Limit: $3,000,000
- General Aggregate: $3,000,000

SELF INSURED RETENTION: $50,000 per claim

Notes:
- Retroactive Date: Insured events beginning on or after April 4th, 2007 - USD $1M per claim/aggregate
- Insured Events beginning on or after June 5, 2011 - USD $3M any one claim/aggregate
- Sanction Limitation and Exclusion Clause is attached
- Vicarious Defense Costs only coverage for Housing Services of San Jose State University, the State of California, the Trustees of the California State University, and all of their other departments, boards, commissions, officers, employees, agents, contractors, and invitees
- Amended Exclusion D. Knowledge of Perpetrator, amended to restrict exclusion to knowledge by senior individuals only – as attached
- Coverage territory is anywhere in the world
- Defense Costs are within the policy limits
Financial and Professional Liability

Directors and Officers Liability is designed to cover an organization’s directors and officers for claims causing financial loss due to errors or omissions made by the Board of Trustees and/or Directors or Officers as defined by the policy. Employment Practices Liability is designed to cover a company, its directors and officers, as well as employees for claims brought by past, present or prospective employees for claims alleging discrimination, harassment, wrongful termination or other employment-discrimination related torts/common law violations. Crime Liability provides coverage for items such as employee theft, forgery, funds transfer fraud, credit card fraud and fraudulent money orders.

INSURED: ACE Mentor Program of America, Inc. and its Affiliates

TERM: June 6, 2018 – June 6, 2019

CARRIER: Chubb

POLICY NO.: 8222-8724

Policy Maximum Aggregate – All Claims $10,000,000
D&O and EPL – Shared Limit $10,000,000
EPL Third Party Claims Sublimit $10,000,000
D&O Excise Benefit Transaction Excise Tax: $100,000

Fiduciary Liability $1,000,000
Sublimit for Settlement fees and Defense Costs – $250,000
Settlement Program Notices

Crime:
Employee Theft $2,000,000
Premises Coverage $2,000,000
In Transit $2,000,000
Forgery $2,000,000
Computer Fraud $2,000,000
Funds Transfer Fraud $2,000,000
Money Orders and Counterfeit Currency Fraud $2,000,000
Credit Card Fraud $2,000,000
Client Coverage $2,000,000
Expenses $10,000

Retentions or Deductible:
Directors and Officers $1,500
EPL $1,500
EPL - California $10,000
Fiduciary $0
Crime – All except Expense coverage $5,000
Prior or Pending Dates: 10/15/01, except: 0/15/06 for limits xs $7M; 6/06/16 for fiduciary

ADDITIONAL TERMS:
Whistleblower Endorsement
Loss Includes Coverage for Multiplied Damages
Professional Services Exclusion
Workplace Violence Expense Endt / Sublimit $250,000
Sexual Behavior Exclusion
Pension Protection Ace Enhancement
Privacy and Data Breach Exclusions
Defense costs are within the policy limit
Extended Reporting Period available for 1 year at 100% of annual premium