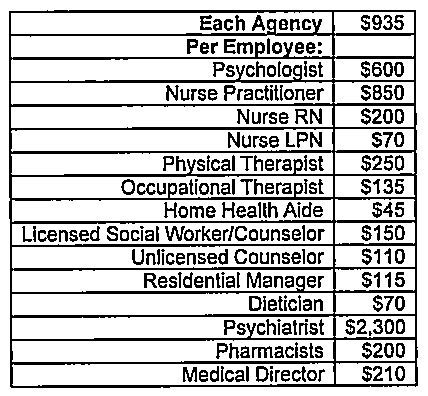
1. Social Services Professional Liability Coverage - Care Provider Facilities.
2. Description of Coverage: Professional Liability
3. Form: 118395 (Occurrence)
4. Form: 118397 (Claims Made)
5. Form: Mandatory
6. Optional Endorsement: 118436 (Designated Professionals)
7. Optional Endorsement: 118437 (Exclusion of Specific Professional Incident)
8. Premium Determination:
   1. Policy Limit $1,000,000/$3,000,000 annual occurrence rates:



The rates apply per full time employee. Part time employees are rated at half the full time rate.

* 1. Increased Limits:

|  | | Per Occurrence | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Aggregate | | $ 25 | 50 | 100 | 200 | 300 | 500 | 1,000 |
| **$** | **50** | 0.36 | 0.48 |  |  |  |  |  |
| **100** | | 0.37 | 0.52 | 0.63 |  |  |  |  |
| **200** | | 0.38 | 0.53 | 0.65 | 0.74 |  |  |  |
| **300** | | 0.39 | 0.54 | 0.66 | 0.75 | 0.80 |  |  |
| **500** | |  | 0.55 | 0.68 | 0.77 | 0.82 | 0.89 |  |
| **600** | |  | 0.56 | 0.69 | 0.78 | 0.83 | 0.90 |  |
| **1,000** | |  |  | 0.70 | 0.79 | 0.84 | 0.91 | 0.96 |
| **1,500** | |  |  |  | 0.80 | 0.85 | 0.92 | 0.97 |
| **2,000** | |  |  |  | 0.81 | 0.86 | 0.93 | 0.98 |
| **2,500** | |  |  |  |  | 0.87 | 0.94 | 0.99 |
| **3,000** | |  |  |  |  | 0.88 | 0.95 | 1.00 |

* 1. Claims made step factors:

Claims made factors are ISO General Liability premises non-construction classes and are to be applied to occurrence rates.

|  |  |
| --- | --- |
| **Year of Claims**  **Made Coverage** | **Factor** |
| 1 | .70 |
| 2 | .83 |
| 3 | .89 |
| 4 | .91 |
| 5 or More | .95 |

1. Optional Extended Reporting Period Endorsement (Form 118463):

One Year Extended Reporting Period 100% of the original annual premium

Three Year Extended Reporting Period 150% of the original annual premium

Unlimited Extended Reporting Period 200% of the original annual premium

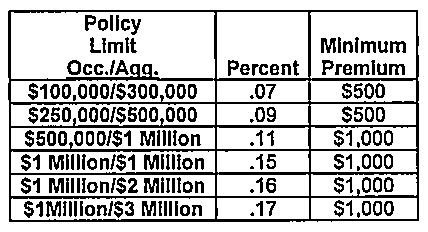
1. Abuse or Molestation Coverage
2. Description of coverage: Sexual or Physical Abuse Liability

b. Endorsement: 118394(Occurrence)

c. Endorsement: 118391(Claims Made)

d. Premium determination:

1. Occurrence premium is calculated as a percentage of modified general liability occurrence premium:



1. Claims made step factors:

Claims made factors are ISO General Liability premises non-construction classes and are to be applied to occurrence rates.

|  |  |
| --- | --- |
| **Year of Claims**  **Made Coverage** | **Factor** |
| 1 | .70 |
| 2 | .83 |
| 3 | .89 |
| 4 | .91 |
| 5 or More | .95 |

1. Social Services General Liability Enhancement Endorsement

a. Description of coverage: General Liability Enhancements

b. Endorsement: 118392

c. Form: Mandatory

d. Premium determination:$50.00 Annual Flat Charge

1. Social Services Property Enhancement Endorsement

a. Description of coverage: Commercial Property Enhancements

b. Endorsement: 118359

c. Form: Mandatory

d. Premium determination: $500.00 Annual Flat Charge

1. BIG BROTHERS BIG SISTERS Professional/Abuse Liability

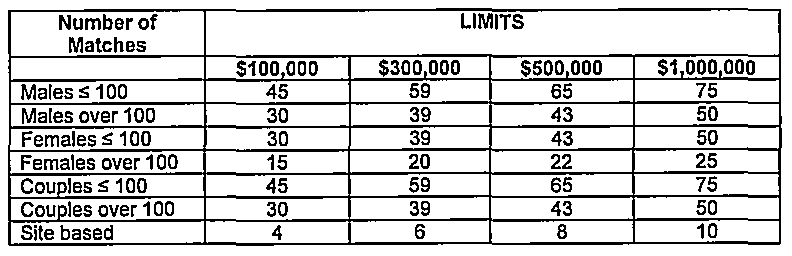
a. Description of coverage: Professional and Sexual or Physical Abuse Liability

b. Endorsement: 118393 (Occurrence)

c. Endorsement: 118390 (Claims Made)

d. Form: Mandatory on accounts with Big Brother/Big Sister Exposure

e. Premium determination:



|  |  |  |
| --- | --- | --- |
|  | **Form Title** | **Form #** |
|  | Social Services Professional Liability Coverage Form | 118395 |
|  | Professional Liability Coverage Form - Claims Made | 118397 |
|  | Exclusion of Specific Professional Incident Occurrence or Offense | 118437 |
|  | Coverage for Designated Professionals Endorsement | 118436 |
|  | Optional Extended Reporting Period Endorsement | 118463 |
|  | Social Service GL Enhancement Endorsement | 118392 |
|  | Sexual Or Physical Abuse Liability Endorsement | 118394 |
|  | CM Sexual or Physical Abuse Liability Endorsement | 118391 |
|  | Sexual Or Physical Abuse Liability Endorsement Big Brother Big Sister | 118393 |
|  | Sexual Or Physical Abuse Liability Claims Made And Reported Endorsement Big Brother Big Sister | 118390 |
|  | Social Services Property Enhancement Endorsement | 118359 |