

PROPOSAL OF INSURANCE

**NAMED INSURED:** Yonkers Public Schools

**ADDRESS:** One Larkin Center  
Yonkers, New York 10701

**COVERAGE:** Educators Legal Liability & Employment Practices Liability  
(Defense Expenses Outside the Limit of Liability)

**SECURITY:** Greenwich Insurance Company,  
A member of XL Caitlin Group of Companies (A, XV)  
Admitted Insurer

**POLICY TERM:** 1st July 2018 – 1st July 2019  
12:01 A.M. Standard Time at the Mailing Address shown above

**POLICY FORM :** PGU ELL 2001 (04/2017)-CLAIMS MADE

**RETROACTIVE DATE:** None; Full Prior Acts

**PRIOR & PENDING LITIGATION:** June 9, 1999

**LIMIT OF LIABILITY:** Each Claim: \$5,000,000  
Aggregate: \$5,000,000

**DEFENSE REIMBURSEMENT PAYMENTS LIMIT OF LIABILITY:** Each Claim: \$100,000  
Aggregate: \$100,000

**ENHANCEMENTS:** Personal Injury (See Retentions Below)  
Third Party Wrongful Acts (See Retentions Below)  
Back Pay/Front Pay (See Retentions Below)  
Non-Monetary Relief (See Retentions Below)  
Loss of Earnings (See Retentions Below)  
Act of School Violence Crisis Management (Sub-Limit \$250,000/\$250,000) (See Retentions Below)  
Network Security-Identity Theft Event Coverage (Sub-Limit \$100,000/Retention \$500)

**RETENTION EACH CLAIM INCLUDING LOSS ADJUSTMENT EXPENSES:** \$100,000 each Educators Legal Liability Claim  
\$100,000 each Employment Practices Liability Claim  
\$ 35,000 each Defense Reimbursement Liability Payment

**FORMS:** (Other forms may apply) PGU ELL 2000 04 17 NY Educators Liability & Employment Practices Liability-Declarations  
IL MP 9104 0314 GIC 03 14 In Witness  
PGU 2002 04 17 Schedule of Policy Forms & Endorsements  
PGU ELL 2001 04 17 Educators Errors and Omissions and EPL Insurance Policy  
PGU ELL 1158 04 17 New York Amendatory Endorsement  
PGU 1008 (ELL) 04 17 Amend Prior and Pending Litigation Exclusion  
PGU ELL 1048 04 17 Act of School Violence Crisis Management Coverage  
PGU 1052 (ELL) 04 17 Minimum Earned Premium  
PGU 1087 04 17 Network Security-Identity Theft Coverage  
PGU ELL 1120 04 17 Harassment/Bullying Coverage- \$500,000 Sublimit  
PGU ELL 1133 04 17 Corporal Punishment Coverage- NEW

**NAUSCH, HOGAN & MURRAY, INC.***Insurance Brokers •**Reinsurance Intermediaries*

77 WATER STREET

NEW YORK, N.Y. 10005

(212) 480-4200 • FAX: (212) 480-2920

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May 21, 2018

PGU 1137 04 17 Federal Immigration and Nationality Act Coverage – **NEW**  
MANU 10 07 17 Amend Definition of Insured  
MANU 11 07 17 Terrorism Limit  
PGU 1170 NY New York Regulation 121 Addendum to Declaration and Application  
PGU 1171 NY New York Changes- Transfer of Duties When a Limit is Used Up  
PN CW 01 09 15 Notice to Policyholders- Fraud Notice  
PN CW 02 10 15 Notice to Policyholders- Privacy Policy  
PN CW 05 09 14 Notice to Policyholders- U.S. Treasury Department's Office of Foreign Assets Control ("OFAC")  
**Manuscript Endorsement- Punitive Damages**

**SUBJECTIVITY:**

A written request is required to bind coverage  
Backdating of coverage is not allowed  
Proposals contain a brief outline of coverages  
Terms and conditions of the policy take precedence over any proposal  
Minimum Earned Premium is the greater of \$1,500 or 25% of annual premium  
Flat cancellation is not allowed after inception date  
Fee is non-refundable

**NOTES:**

By purchasing this coverage, you will have the opportunity to register for an EPL Risk Management website where you will be able to access up-to-date articles and information, live online and on-demand seminars, as well as on-demand and live online training on topics every EPL insured needs. You will also be provided with a toll-free EPL Loss Prevention Hotline to access EPL Risk Management Specialists if you have questions on employment related issues or believe you may have an issue that could potentially lead to a future claim. Insureds can access these services throughout the policy period at no additional costs.

Active shooter liability insurance is also available.

**PREMIUM:**

USD \$86,280 (Includes Terrorism, Taxes and Fees)  
25% Minimum Earned  
No Flat Cancellation

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