

Illinois National Insurance Company  
 2929 Allen Parkway  
 Suite 1300  
 Houston, TX 77019-2128



May 17, 2018

Insured: YONKERS CITY SCHOOL DISTRICT  
 Insured Address: 1 LARKIN CTR  
 YONKERS, NEW YORK 10701-7044  
 Type of Policy: Leaders Risk Protector

Name of Insurance Carrier: ILLINOIS NATIONAL INSURANCE COMPANY  
 Address of Insurance Carrier: 175 WATER STREET, NEW YORK, NY, 10038

Tab#: 1685750, Submission #: 34324440  
 New Line  
 Policy Period of 12 Months

Per your request for a Leaders Risk Protector indication, and based upon the information submitted, we are pleased to indicate the following subject to receipt, review and acceptance of the following information:

1. Completed signed and dated AIG LRP Mainform application
2. Completed signed and dated Security & Privacy Supplemental

| <b>LIMIT OF LIABILITY:</b> |  | <b>\$5,000,000</b>           |                               |                         |                        |
|----------------------------|--|------------------------------|-------------------------------|-------------------------|------------------------|
| <b>COVERAGE SUMMARY</b>    |  |                              |                               |                         |                        |
| <b>COVERAGE SECTION</b>    |  | <b>SUBLIMIT OF LIABILITY</b> | <b>RETENTION</b>              | <b>RETROACTIVE DATE</b> | <b>CONTINUITY DATE</b> |
| SCL                        | School Entity Errors and Omissions Insurance | \$5,000,000                  | \$100,000                     | Full Prior Acts         | 07/01/2018             |
|                            | IEP Hearing Sublimit of Liability            | \$100,000                    | For each IEP Hearing \$35,000 |                         |                        |

|     |  |             |           |                 |                |
|-----|--|-------------|-----------|-----------------|----------------|
| EPL | School Entity Employment Practices Liability Insurance | \$5,000,000 | \$100,000 | Full Prior Acts | 07/01/2018     |
| S&P | Security and Privacy Liability Insurance               | \$100,000   | \$1,000   | Full Prior Acts | 07/01/2018     |
|     | Regulatory Action Sublimit of Liability                | \$100,000   |           |                 |                |
| EM  | Event Management Insurance                             | \$100,000   | \$1,000   | Not Applicable  | Not Applicable |
| CF  | Crisis Fund Insurance                                  | \$250,000   | \$100,000 | Not Applicable  | 07/01/2018     |

| COVERED ENTITIES             |                 |
|------------------------------|-----------------|
| Full Legal Name of Entity:   | Type of Entity: |
| YONKERS CITY SCHOOL DISTRICT | School Entity   |
| Premium: \$90,049            |                 |

Premium for Certified Acts of Terrorism Coverage under Terrorism Risk Insurance Act, as amended (TRIA): \$799 included in policy premium stated above. Any coverage provided for losses caused by an act of terrorism as defined by TRIA (TRIA Losses) may be partially reimbursed by the United States under a formula established by TRIA as follows: 82% of TRIA Losses in excess of the insurer deductible mandated by TRIA, the deductible to be based on a percentage of the insurer's direct earned premiums for the year preceding the act of terrorism.

The TRIA disclosure is attached hereto.

Leaders Risk Protector 108335 (03/12) will provide the basic contract. If you have not been previously provided with a copy of this policy form, a specimen is enclosed or will be provided at your request. Please read it carefully.

The following will be added to the basic policy:

| # | Form # | Ed Dt | Title                              |
|---|--------|-------|------------------------------------|
| 1 | 108335 | 03/12 | LRP Admitted GTC                   |
| 2 | 108341 | 03/12 | LRP - Crisis Fund Coverage Section |
| 3 | 108340 | 03/12 | LRP - Event Management Coverage    |

|   |        |       |                                    |
|---|--------|-------|------------------------------------|
| 4 | 108339 | 03/12 | LRP - S&P Coverage Section         |
| 5 | 109223 | 03/12 | SCHOOL ENTITY COVERAGE SECTION     |
| 6 | 109224 | 03/12 | SCHOOL ENTITY EPL COVERAGE SECTION |

The following endorsements will be added to the basic policy:

| #  | Form # | Ed Dt | Title  |
|----|--------|-------|--|
| 1  | 119679 | 09/15 | ECONOMIC SANCTIONS ENDORSEMENT   |
| 2  | 69898  | 09/06 | NY CANCELLATION/NONRENEWAL   |
| 3  | 81109  | 10/03 | NEW YORK AMENDATORY ENDORSEMENT - DISCOVERY CLAUSE   |
| 4  | 57750  | 10/03 | NEW YORK AMENDATORY ENDORSEMENT - TRANSFER OF DUTIES WHEN A LIMIT OF INSURANCE IS USED UP  |
| 5  | 83231  | 01/09 | NEW YORK LAW 3420 AMENDATORY ENDORSEMENT   |
| 6  | 127071 | 09/17 | NEW YORK PUNITIVE DAMAGES AMENDATORY ENDORSEMENT   |
| 7  | 111736 | 10/12 | FRONT/BACK PAY COINSURANCE ENDORSEMENT (SCHOOL ENTITY - EPL) - 50%   |
| 8  | 109235 | 08/11 | PREVAILING PARTY FEES COINSURANCE ENDORSEMENT (SCL) - 50%  |
| 9  | 111757 | 10/12 | BULLYING COVERAGE ENDORSEMENT (SUBLIMIT) - \$500,000   |
| 10 | 108368 | 02/11 | OPTIONAL DISCOVERY PERIOD AMENDATORY ENDORSEMENT (THREE YEAR OPTION) - 1/2/3 years at 100/150/200%   |
| 11 | 109238 | 08/11 | CORPORAL PUNISHMENT ENDORSEMENT (SCL)  |
| 12 | 108360 | 02/11 | CHOICE OF PANEL COUNSEL ENDORSEMENT  |
| 13 | 115879 | 09/13 | FINES AND PENALTIES COVERAGE ENDORSEMENT   |
| 14 | 124371 | 06/17 | CYBEREDGE LOSS PREVENTION SERVICES ENDORSEMENT   |
| 15 | 109233 | 08/11 | ADDITIONAL INSURED ENDORSEMENT (FOR WRONGFUL ACTS OF SCHOOL ENTITY) (EPL (SCHOOL ENTITY)) - <b>City of Yonkers</b>                         |
| 16 | 109232 | 08/11 | ADDITIONAL INSURED ENDORSEMENT (FOR WRONGFUL ACTS OF SCHOOL ENTITY) (SCL) - <b>City of Yonkers</b>   |
| 17 | 124010 | 04/17 | EPL PAK PREMIER ENDORSEMENT (EMPLOYMENT PRACTICES, LOSS PREVENTION AND RISK MANAGEMENT TOOLS)  |
| 18 | 125595 | 03/17 | FEDERAL SHARE OF COMPENSATION UNDER TRIA AND CAP ON LOSSES ENDORSEMENT   |
| 19 | MNSCPT |       | DEFENSE AND SETTLEMENT PROVISION AMENDATORY ENDORSEMENT (SCL) - <b>wording pending AIG legal approval - 60% of defense costs</b>           |
| 20 | MNSCPT |       | DEFENSE AND SETTLEMENT PROVISION AMENDATORY ENDORSEMENT (SCL) - <b>wording pending AIG legal approval - 60% of defense costs</b>           |
| 21 | MNSCPT |       | CRISISFUND SUBLIMIT AMENDATORY - <b>wording pending AIG legal approval - amend CrisisFund sublimit to \$250,000 subject to a \$100,000</b> |
| 22 | 78859  | 10/01 | FORMS INDEX ENDORSEMENT  |

**IMPORTANT: READ CAREFULLY**

If the above policy is bound, it will be recorded in the **Free Trade Zone** and is not subject to the filing and/or approval requirements of the New York Insurance Law and Regulations with respect to policy and/or contract form and rates.

In order to complete the underwriting process, we require that you send us the additional information requested at the beginning of the letter. We are not required to bind coverage prior to our receipt, review and underwriting approval of the above information. However, if we do bind coverage prior to such approval, we will issue a **CONDITIONAL BINDER** that is conditioned upon receipt, review and written underwriting approval of the above information. Such temporary binding of coverage shall be void ab initio ("from the beginning") if such information is not received, reviewed and approved in writing by the Insurer. Payment of premium shall not operate to extend the binding period or nullify the automatic voiding as described above.

This indication is strictly conditioned upon no material change in the risk occurring between the date of this letter and the inception date of the proposed policy. In the event of such change in risk, the Insurer may in its sole discretion, whether or not this indication has been already accepted by the Insured, modify and/or withdraw this indication.

This indication will remain open until 07/01/2018.

Before this account can be bound, your brokers license number and expiration date for the state of New York will be required.

Thank you for the opportunity to provide an indication for this account. Please note that this indication contains only a general description of coverages provided. For a detailed description of the terms of the policy, you must refer to the policy itself and any endorsements indicated. If you have any questions about this indication, please do not hesitate to call. We would also be pleased to meet with you and your client to answer any questions they may have.

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM INSURANCE COVERAGE  
(RIGHT TO PURCHASE COVERAGE)**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*: The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING JANUARY 1, 2018; 81% BEGINNING JANUARY 1, 2019 and 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS’ LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

**Acceptance or Rejection of Terrorism Insurance Coverage**

|  |   |
|--|---|
|  | I hereby elect to purchase terrorism coverage for the prospective premium as set forth in the quote letter.   |
|  | I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism. |

\_\_\_\_\_  
Policyholder/Applicant’s Signature

\_\_\_\_\_  
Policyholder/Applicant’s Printed Name

\_\_\_\_\_  
Date

|   |
|---|
| Insured Name: YONKERS CITY SCHOOL DISTRICT<br>Policy Form: Leaders Risk Protector<br>Tab: 1685750, Submission: 34324440<br>Policy Period of 12 Months |
|---|

## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Friday, May 11, 2018 9:23 AM  
**To:** Doreen McLoughlin  
**Subject:** Yonkers Public Schools S1769810 - BOR

**From:** Christina Panaro [<mailto:christina.panaro@validusuw.com>]  
**Sent:** Thursday, May 10, 2018 10:20 AM  
**To:** Julie Kilts <[Julie.Kilts@amwins.com](mailto:Julie.Kilts@amwins.com)>; Michele Pfister <[M.Pfister@westernworld.com](mailto:M.Pfister@westernworld.com)>  
**Subject:** RE: Yonkers Public Schools S1769810 - BOR

Julie,

While we wait for the incumbent broker to advise if they will waive the 5 day period, I can let you know where I would be on this risk:

My \$5M limits would carry \$250K SIR's for both EEO and EPL, and my premium would be around \$142K.

I would offer the Bullying/Harassment coverage and write this as NYFTZ, but unfortunately we cannot offer Cyber on this class of business and we are still in the process of getting our School Violence Act CM Coverage endorsement drafted.

As I told the incumbent, I don't think we will be able to compete with PGU on this one.

Regards,

**Christina Panaro**  
**Underwriter**  
T +1 201 847 2767 | C +1 973 464 2230  
E [christina.panaro@validusuw.com](mailto:christina.panaro@validusuw.com)

## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Friday, May 11, 2018 4:27 PM  
**To:** Doreen McLoughlin  
**Subject:** Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/17 - NEED BY: 5/18/17

**From:** Younger, Drew [<mailto:Andrew.Younger@LibertyIU.com>]  
**Sent:** Wednesday, May 9, 2018 2:57 PM  
**To:** Julie Kilts <[Julie.Kilts@amwins.com](mailto:Julie.Kilts@amwins.com)>  
**Subject:** RE: Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/17 - NEED BY: 5/18/17

Julie

Below is a ballpark indication for this one. Let me know if you have any questions. Thanks.

\$5m xs \$150k @ \$131,985

Drew Younger  
*Underwriting Manager, IronPro*  
Ironshore Insurance Services LLC  
One Riverway, Suite 400  
Houston, TX 77056



## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Tuesday, May 15, 2018 10:19 AM  
**To:** Doreen McLoughlin  
**Subject:** Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/17 - NEED BY: 5/18/17

**From:** Michelle Rizo-Barraza [<mailto:mbarraza@pru-tx.com>]  
**Sent:** Wednesday, May 9, 2018 2:15 PM  
**To:** Julie Kilts <[Julie.Kilts@amwins.com](mailto:Julie.Kilts@amwins.com)>; Mark Dillard <[mdillard@pru-tx.com](mailto:mdillard@pru-tx.com)>  
**Cc:** Michele Cwikla <[mcwikla@pru-tx.com](mailto:mcwikla@pru-tx.com)>  
**Subject:** RE: Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/17 - NEED BY: 5/18/17

Julie,

We have received the above referenced submission and would like to thank you for the opportunity. Upon further review we need the following information on every claim falling under this line of coverage for the last five years.

- Dollars paid for loss
- Dollars reserved for loss
- Dollars paid for defense
- Dollars reserved for defense
- Note: All "dollars" should be reflected on a ground up basis, irrespective of retentions or deductibles.

Based on a preliminary review of the account, taking into consideration the size and location of the school district, it doesn't appear we will be competitive with their expiring terms. In addition, it will be difficult to further assess the exposure without ground up loss information and no amounts on 7 open claims.

Please let me know if you have any questions.

Best Regards,

*Michelle Barraza*

Underwriter  
Public Risk Underwriters of Texas  
101 W. Renner Rd., Ste 450  
Richardson, TX 75082  
Phone: 469-449-1530  
Fax: 469-449-1517  
Email: [mbarraza@pru-tx.com](mailto:mbarraza@pru-tx.com)  
Web: [www.pru-tx.com](http://www.pru-tx.com)



## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Monday, May 14, 2018 8:54 AM  
**To:** Doreen McLoughlin  
**Subject:** Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/17 - NEED BY: 5/18/17

**From:** Michele Cwikla [<mailto:mcwikla@pru-tx.com>]  
**Sent:** Friday, May 11, 2018 4:02 PM  
**To:** Julie Kilts <[Julie.Kilts@amwins.com](mailto:Julie.Kilts@amwins.com)>  
**Cc:** Mark Dillard <[mdillard@pru-tx.com](mailto:mdillard@pru-tx.com)>; Michelle Rizo-Barraza <[mbarraza@pru-tx.com](mailto:mbarraza@pru-tx.com)>  
**Subject:** RE: Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/17 - NEED BY: 5/18/17

Julie,

Per my voicemail this afternoon, I have reviewed the response below regarding the loss information. Unfortunately, we cannot consider an account without complete ground up loss data that include reserve amounts. However, since we reviewed the risk last year under similar circumstances, we would rate the account in the high \$100,000 premium range at the same limit and deductible, which is based on preliminary rating factors and doesn't include the consideration of loss experience.

If you have any questions, please do not hesitate to call me.

Sincerely,

Michele Cwikla  
Senior Underwriter  
**Public Risk Underwriters of Texas**  
101 West Renner Road, Suite 450  
Richardson, TX 75082  
P-469-449-1521  
F-469-449-1517  
Email: [mcwikla@pru-tx.com](mailto:mcwikla@pru-tx.com)  
Web: [www.pru-tx.com](http://www.pru-tx.com)

## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Friday, May 11, 2018 8:46 AM  
**To:** Doreen McLoughlin  
**Subject:** Yonkers Public Schools -Educators Legal Liability Renewal July 1, 2018

**From:** David Mullins [mailto:DMullins@nhmurray.co.uk]  
**Sent:** Thursday, May 10, 2018 4:48 AM  
**To:** Doreen McLoughlin <dmcloughlin@nhmurray.com>  
**Subject:** RE: Yonkers Public Schools -Educators Legal Liability Renewal July 1, 2018

Doreen,

This is the summary of responses from London underwriters:

**Atrium** have declined:

**Many thanks for the submission, however I'm afraid that E&O for Schools/School Systems/School Boards does not fit our appetite.**

**Sompo Canopus** underwriter, actually based in their New York office, declined:

**" Thank you for reaching out. Unfortunately, this is a class we are not focusing on. Apologies."**

**Aegis** have declined to quote:

**We're not a market for these risks and I'm sorry, but I don't know where to direct you.**

**BRIT** have advised:

**We don't write Educators Legal Liability so this wouldn't be one for us.**

Best Rgds,

David

## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Tuesday, May 15, 2018 10:23 AM  
**To:** Doreen McLoughlin  
**Subject:** 01200785 - Yonkers Public Schools

-----Original Message-----

**From:** fletcher.rowe@kinsaleins.com [mailto:fletcher.rowe@kinsaleins.com]  
**Sent:** Wednesday, May 9, 2018 3:41 PM  
**To:** Julie Kilts <Julie.Kilts@amwins.com>  
**Subject:** 01200785 - Yonkers Public Schools

Julie,

Thank you for your submission on this account.

Kinsale's Management Liability Division is passing on this account for the following reason:

- decline due to size, we would not offer the needed limit, etc.

Thank you for providing Kinsale with the opportunity to review this account.

Regards,

Fletcher Rowe  
Underwriter Public Entity  
Phone - 804-289-1368  
fletcher.rowe@kinsaleins.com

## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Tuesday, May 15, 2018 10:25 AM  
**To:** Doreen McLoughlin  
**Subject:** Yonkers Public Schools

**From:** Kirkness, Kathleen [<mailto:KKirkness@OneBeacon.com>]  
**Sent:** Thursday, May 10, 2018 12:16 PM  
**To:** Julie Kilts <[Julie.Kilts@amwins.com](mailto:Julie.Kilts@amwins.com)>  
**Cc:** Paquet, Stacy M <[spaquet@onebeacon.com](mailto:spaquet@onebeacon.com)>  
**Subject:** Yonkers Public Schools



199 Scott Swamp Road  
Farmington, CT 06032

860.321.2888 t  
860.321.2889 f

[onebeaconml.com](http://onebeaconml.com)

Account No: 210797 Submission No: 521169

May 10, 2018

Re: Yonkers Public Schools  
Management Liability

Dear Julie:

Thank you for the recent submission on the above referenced account. Unfortunately, we are unable to offer a quote because OneBeacon Insurance received a submission for this same account from another broker and has declined to offer terms.

Again, thank you for the submission and do not hesitate to contact me if you have any questions.

Regards,

A handwritten signature in cursive script that reads "Stacy M. Paquet".

Stacy M. Paquet, President

## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Tuesday, May 15, 2018 10:27 AM  
**To:** Doreen McLoughlin  
**Subject:** Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/18 - NEED BY: 5/10/18  
DECLINE

Declination from Great American. ISM is the MGA for their schools.

**From:** Andrew Bobich [<mailto:abobich@isminc.com>]  
**Sent:** Wednesday, May 9, 2018 3:34 PM  
**To:** Julie Kilts <[Julie.Kilts@amwins.com](mailto:Julie.Kilts@amwins.com)>  
**Subject:** RE: Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/18 - NEED BY: 5/10/18 DECLINE

Hello Julie,

Thank you for confirming, we will have to decline as we do not offer terms to public schools.

Thank you for thinking of us,



**Andrew Bobich**  
**Director's and Officers' Liability Manager**  
302-384-9323 - Phone  
302-656-0647 - Fax  
[abobich@isminc.com](mailto:abobich@isminc.com)

ISM Insurance, Inc.  
1316 North Union Street  
Wilmington, DE 19806-2594

**Website:** [www.isminc.com](http://www.isminc.com) - *Applications and Highlights sheets*

*Creative Thinking. Proven Results*

## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Tuesday, May 15, 2018 8:51 AM  
**To:** Doreen McLoughlin  
**Subject:** Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/18 - NEED BY: 5/10/18

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**From:** Heiland, Shannon M [<mailto:HEILANDS@westchester.com>]  
**Sent:** Thursday, May 10, 2018 7:17 AM  
**To:** Julie Kilts <[Julie.Kilts@amwins.com](mailto:Julie.Kilts@amwins.com)>  
**Subject:** RE: Yonkers Public Schools - Educators Legal Liability - X Date: 7/1/18 - NEED BY: 5/10/18

Julie,

I will have this entered but unfortunately it will be a decline. We do not write for profit school systems



**Shannon Heiland**  
Senior Underwriting Officer

82 Hopmeadow Street, Simsbury, CT 06070, USA  
O 860-408-2220 M 860-302-9565  
E [heilands@westchester.com](mailto:heilands@westchester.com)

Send all Submissions to: [Prorisk@Westchester.com](mailto:Prorisk@Westchester.com)  
Send all Loss Run requests to: [Lossruns@Westchester.com](mailto:Lossruns@Westchester.com)

## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Friday, May 11, 2018 3:53 PM  
**To:** Doreen McLoughlin  
**Subject:** Yonkers Public Schools File No.: 366698

-----Original Message-----

**From:** Shannon Rasch [mailto:shannon.rasch@rsui.com]  
**Sent:** Thursday, May 10, 2018 10:36 AM  
**To:** Julie Kilts <Julie.Kilts@amwins.com>  
**Subject:** FW: Yonkers Public Schools File No.: 366698

Julie,

Further to the below, please be advised that this risk was declined on 4/30 due to financial condition.

Regards,  
Shannon Rasch for Tom Boyle  
RSUI Group Inc.  
(404) 682-7784

## Doreen McLoughlin

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**From:** Doreen McLoughlin  
**Sent:** Tuesday, May 15, 2018 10:29 AM  
**To:** Doreen McLoughlin  
**Subject:** Declination - Yonkers Public Schools - File# 1667866

-----Original Message-----

**From:** Doreen McLoughlin  
**Sent:** Friday, May 11, 2018 3:52 PM  
**To:** Doreen McLoughlin <dmcloughlin@nhmurray.com>  
**Subject:** Declination - Yonkers Public Schools - File# 1667866

**RE:**  
Yonkers Public Schools

Dear Julie,

Thank you for considering Berkley Select for your client's insurance needs.

Berkley Select is not able to provide a quotation for Yonkers Public Schools because of the reason(s) listed below:  
- Unacceptable Nature of Operations

If you have any questions, please call me.

Thomas Diederich  
Underwriter  
Berkley Select