**HOME SCHOOL INSURANCE SOLUTIONS**

**CLASSICAL CONVERSATIONS COMMUNITIES**

**2019 PROGRAM HIGHLIGHTS**

* Affordable General Liability and Accident Medical Protection for your Classical Conversations Communities
	+ General Liability Limits
		- $1,000,000 Each occurrence
		- $3,000,000 General Aggregate
		- $300,000 Damage to Premises Rented to You Limit
		- $10,000 Medical Expense (any one person)
		- Abuse & Molestation Liability
			* $100,000 Each occurrence
			* $300,000 Aggregate
			* May be increased to $1,000,000 for $350 additional premium subject to underwriting approval
	+ $25,000 **Excess** Accident Medical & Dental Maximum per Accident
		- $0 deductible for homeschool group’s activity participants
		- $10,000 Accidental Death Benefit & Dismemberment Benefit
* Broadened definition of who is an insured to include non-employee tutors & directors
* Multiple directors of the same Community may apply on the same application
* Provides coverage for classes (including PE), field trips, testing days, special events, etc.
* Premium is based upon estimate enrollment at the time of application and subject to a minimum premium of $385
* First two additional insureds with Certificates of Insurance (“proof of insurance”) are issued at no additional premium charge. Each additional request is $35
* Policy is in effect for a full year from the effective date of your policy
* 30 day grace period for late renewals
* Optional protection available (subject to availability in your state), including:
	+ Directors and Officer’s Liability Insurance
	+ Waiver of Subrogation endorsement
	+ Workers Compensation Insurance
	+ Excess Liability Insurance up to $5,000,000