

# Classical Conversations Communities 2024 Program Highlights

Below is an overview of Home School Insurance Solutions' policy details for Classical Conversations Communities. The policy includes:

## General Liability

- \$1,000,000 Limit for Each Occurrence
- \$3,000,000 Limit for General Aggregate (the maximum amount of money the policy will cover in the policy term)
- \$300,000 Limit to Damage to Premises Rented to You Limit (higher limits are available)
- \$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 \$375 additional premium subject to underwriting approval

## Accident Medical & Dental

- \$25,000 Excess Accident Medical & Dental Maximum per Accident
- \$0 deductible for homeschool group's activity participants
- \$10,000 Accidental Death Benefit & Dismemberment Benefit

## Additional Coverages

- 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 estimated enrollment at the time of application and subject to a minimum premium of \$400
- 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:

- On-site nursery care operations
- Directors and Officer's Liability Insurance
- Armed Security Liability Insurance
- Waiver of Subrogation endorsement
- Workers Compensation Insurance
- Higher Excess Liability Limits upon underwriting approval
- Practicum Day Camp Insurance (\$275 minimum premium)