

ACADEMY PROPERTY INSURANCE POLICY OUTLINE

CAUSE OF LOSS FORM USED:

Special Form: Provides coverage against Risk of direct physical loss or damage, except those perils that are specifically excluded in the policy. Includes Earthquake coverage. Excludes Flood.

- Locations:**
1. 120 Riverside Plaza, Suite 2190 Chicago, IL
 2. 905 Carlow Unit B, Bolingbrook, IL
 3. 1120 Connecticut Ave., NY Suite 460 Washington, DC

| <u>PRM#</u> | <u>BLD#</u> | <u>SUB. OF INS.</u> | <u>AMOUNT</u> | <u>COIN%</u> | <u>DED.</u> | <u>VALUATION</u> |
|-------------|-------------|-------------------------------|---------------|--------------|-------------|------------------|
| 001 | 001 | CONTENTS | \$1,040,000 | No | \$1000 | R/C |
| 001 | 001 | IMPROVEMENTS & BETTERMENTS | \$2,134,840 | | \$1000 | R/C |
| 001 | 001 | COMPUTER EQUIP | \$1,000,000 | | \$500 | R/C |
| 001 | 001 | LOSS OF INCOME | Actual Loss | | \$1000 | |
| 001 | 001 | VALUABLE PAPERS | \$100,000 | | \$1000 | |
| 001 | 001 | FINE ARTS | \$50,000 | | \$500 | |
| 002 | 001 | CONTENTS | \$602,808 | No | \$1000 | R/C |
| 002 | 001 | LOSS OF INCOME | Actual Loss | | \$1000 | |
| 003 | 001 | CONTENTS | \$407,498 | NO | \$1000 | R/C |
| 003 | 001 | ELECTONIC EQUIP | \$100,000 | | \$500 | |

ACADEMY EXTENSIONS OF COVERAGE:

\$150,000 Blanket Limit for: Valuable Papers & Records

Debris Removal

Account Receivables

Property of Others

Earthquake Coverage included: \$25,000 deductible

Property at unnamed locations: \$10,000

CRIME: Employee Dishonesty: \$500,000 (\$1,000 deductible)

Money-Inside: \$250,000 (\$250 deductible)

Money-Outside \$250,000 (\$250 deductible)

Newly Acquired Personal Property : \$250,000

Back Up of Sewers or Drains: Included

Ordinance or Law Coverage: Included

Laptop Computers: \$10,000

Tenant Building Coverage required by lease: \$20,000

Fine Arts: \$25,000

Utility Services Direct Damage: \$25,000

Personal Property Off Premises: \$250,000

Equipment Breakdown: Included

ACADEMY COMMERCIAL GENERAL LIABILITY OUTLINE

COVERAGE WRITTEN ON:

Occurrence Form

COVERAGE

LIMITS

LIABILITY:

| | |
|--|-------------|
| General Aggregate Limit (A) | \$2,000,000 |
| Products/Completed Operations Aggregate Limit(C) | \$2,000,000 |
| Personal/Advertising Injury Limit (G) | \$1,000,000 |
| Each Occurrence (H) | \$1,000,000 |
| Fire Damage Limit - Any One Fire (E) | \$300,000 |
| Medical Expense Limit - Any One Person (D) | \$10,000 |
| Employee Benefits Liability | \$1,000,000 |

COVERAGES INCLUDED:

Premises/Operations (B)
Products/Completed Operations (C)
Independent Contractors
Medical Payments (D)
Contractual Liability

Hired/Non-Owned Auto including Physical Damage

Fire Damage Legal Liability (E)

Employees as Additional Insured

Host Liquor Liability

Incidental Medical Malpractice Liability

Broad Form Property Damage Liability

Non-Owned Watercraft Liability (Under 26 Feet)

Limited Worldwide Products Liability

Extended Bodily Injury Liability (Assault and Battery)

ENDORSEMENTS:

Includes coverage for all Affiliates (chapters) of the Academy of Nutrition and Dietetics. (The Academy makes a chargeback to the individual chapters for participating in this coverage).

ACADEMY UMBRELLA LIABILITY

Insured: Academy of Nutrition and Dietetics

Insurer: Great American

Policy Term: 10/01/18 To 10/01/19

| COVERAGE | LIMIT | PER |
|--------------------|--------------|------------------|
| Limit of Liability | \$10,000,000 | Each Occurrence |
| | \$10,000,000 | Annual Aggregate |

REQUIRED PRIMARY COVERAGES:

| | | |
|----------------------|-------------|------------------------------|
| Commercial Liability | \$1,000,000 | Each Occurrence |
| | \$2,000,000 | General Aggregate |
| | \$2,000,000 | Products Aggregate |
| Auto Liability | \$1,000,000 | Combined Single Limit |
| Employers Liability | \$1,000,000 | B.I. Each Accident |
| | \$1,000,000 | B.I. by Disease Policy Limit |
| | \$1,000,000 | B.I. by Disease ea. Emp. |

EXCESS UMBRELLA LIABILITY SUMMARY

Insured: Academy of Nutrition & Dietetics

Insurer: Liberty Mutual

Policy Term: 10/01/18 To 10/01/19

COVERAGE

LIMIT

PER

Limit of Liability

\$10,000,000 Each Occurrence

\$10,000,000 Annual Aggregate

REQUIRED PRIMARY COVERAGES:

Umbrella Policy with Great American

\$10,000,000 Each Occurrence

\$10,000,000 General Aggregate

ACADEMY DIRECTORS & OFFICERS ASSOCIATION PROFESSIONAL LIABILITY

Insured: Academy of Nutrition and Dietetics

Insurer: Travelers

Policy Period: May 1, 2018 to May 1, 2019

COVERAGE WRITTEN ON:

Claims Made Form

COVERAGE

LIMITS

| | |
|----------------------------------|---------------------|
| LIMIT OF LIABILITY | \$10,000,000 |
| ANTI TRUST SUB-LIMIT | \$250,000 |
| FIDUCIARY LIABILITY LIMIT | \$2,000,000 |
| RETENTION | \$50,000 |
| AFFILIATE SUBLIMIT | \$500,000 |
| ID FRAUD | \$25,000 |
| CLASS ACTION SUBLIMIT | \$2,000,000 |
| CLASS ACTION RETENTION | \$150,000 |

ENDORSEMENTS:

INCLUDES AFFILIATES AND GOVERNED DISTRICTS

PERSONAL INJURY/PUBLISHERS LIABILITY INCLUDED

PROFESSIONAL SERVICES EXCLUSION

**EMPLOYMENT PRACTICES ACTS (IMPLIED CONTRACTS – YES) (WRITTEN CONTRACTS- NO)
DEFENSE INCLUDED FOR WRITTEN (SILENT) UP TO POLICY LIMIT**

PEER REVIEW & CREDENTIALING INCLUDED

ACADEMY DIRECTORS & OFFICERS APL EXCESS LIABILITY

COVERAGE WRITTEN ON:

Claims Made Form

05/01/18 to 05/01/19

Great American Insurance Companies

COVERAGE

LIMITS

LIMIT OF LIABILITY:

\$10,000,000 excess of \$10,000,000

Limit of Liability includes Defense Costs

UNDERLYING POLICY:

TRAVELERS

Limit of Liability \$10,000,000

05/01/18 to 05/01/19