

GENERAL LIABILITY

COMPANY

Alliance of NonProfits for Insurance
AM Best rating: A IX

POLICY NUMBER

2021-70183X

POLICY TERM

11/29/2021 to 8/18/2022

COVERAGES

| DESCRIPTION | LIMITS |
|---|---------------------------|
| General Aggregate | \$3,000,000 |
| Products & Completed Operations Aggregate | \$3,000,000 |
| Personal & Advertising Injury | \$1,000,000 |
| Each Occurrence | \$1,000,000 |
| Damage to Rented Premises | \$500,000 |
| Medical Expense (Any One Person) | \$20,000 |
| Liquor Liability Each Cause / Aggregate | \$1,000,000 / \$1,000,000 |

BUSINESS AUTO

| | | |
|---|-------------------------------------|---|
| COMPANY Alliance of NonProfits for Insurance AM Best Rating: A IX | POLICY NUMBER 2021-70183X | POLICY TERM 11/29/2021 to 8/18/2022 |
|---|-------------------------------------|---|

COVERAGES

| DESCRIPTION | AUTO SYMBOL | LIMITS |
|--|-------------|-----------------|
| Hired / Borrowed Auto Liability | 8 | \$1,000,000 CSL |
| Non-owned Auto Liability | 9 | Included |
| Physical Damage Comprehensive / Collision | 8,9 | Not Applicable |

| SYMBOL DEFINITIONS | | |
|-----------------------------------|---|---------------------------------|
| (1) Any Auto | (4) Owned Autos Other Than Private Passenger | (7) Autos Specified on Schedule |
| (2) All Owned Autos | (5) All Owned Autos Requiring No-Fault Coverage | (8) Hired Autos |
| (3) Owned Private Passenger Autos | (6) Owned Autos Subject to Compulsory U.M. Law | (9) Non-Owned Autos |

FORMS AND ENDORSEMENTS

| NUMBER | NAME |
|----------------|--|
| CA 9933 | Employees As Insureds |
| CA 9934 | Social Service Agencies - Volunteers as Insureds |
| CA 2054 | Employee Hired Auto |

COMMERCIAL UMBRELLA

| | | |
|---|---|---|
| COMPANY Alliance of NonProfits for Insurance AM Best Rating: A IX | POLICY NUMBER 2021-70183X-UMB | POLICY TERM 11/29/2021 to 8/18/2022 |
|---|---|---|

COVERAGES

| DESCRIPTION | LIMIT |
|---------------------------------|-------------|
| General Aggregate | \$1,000,000 |
| Products / Completed Operations | \$1,000,000 |
| Each Occurrence | \$1,000,000 |

UNDERLYING COVERAGES

| DESCRIPTION | CARRIER / POLICY # | POLICY PERIOD | LIMIT |
|--|--|---------------------|--|
| Hired & Non-Owned Automobile Liability Combined Single Limit (CSL) | Alliance of Nonprofits for Insurance (ANI) / 2021-70183X | 11/29/21 to 8/18/22 | \$1,000,000 |
| General Liability Each Occurrence General Aggregate Product & Completed Ops Agg Personal & Advertising Injury Damage to Rented Premises Medical Expenses | Alliance of Nonprofits for Insurance (ANI) / 2021-70183X | 11/29/21 to 8/18/22 | \$1,000,000 \$3,000,000 \$3,000,000 \$1,000,000 N/A N/A |
| Liquor Liability Each Common Cause Limit General Aggregate | Alliance of Nonprofits for Insurance (ANI) / 2021-70183X | 11/29/21 to 8/18/22 | \$1,000,000 / \$1,000,000 |

ACCIDENT

| | | |
|--|----------------------------------|--|
| COMPANY QBE Insurance Corporation AM Best Rating: A IX | POLICY NUMBER 2021-70183X-ACC | POLICY TERM 11/29/2021 to 8/18/2022 |
|--|----------------------------------|--|

COVERAGES

| DESCRIPTION | |
|---|-------------|
| SUMMARY OF BENEFITS PLAN A | |
| Accidental Death | \$50,000 |
| Accidental Dismemberment Maximum | \$50,000 |
| Accidental Paralysis | \$25,000 |
| Aggregate Limit of Liability | \$1,000,000 |
| Excess Accident Medical | \$10,000 |
| Deductible | \$250 |
| <u>COVERED PERSONS</u> Participants & Volunteers | |
| <u>OPTIONAL COVERED ACTIVITIES</u> None | |

DIRECTORS & OFFICERS

| | | |
|--|--|---|
| COMPANY Alliance of NonProfits for Insurance AM Best Rating: | POLICY NUMBER 2021-70183X-DO | POLICY TERM 11/29/2021 to 8/18/2022 |
|--|--|---|

DIRECTORS & OFFICERS COVERAGES

| DESCRIPTION | LIMIT |
|---|-------------|
| Claim Trigger | Event |
| Primary or Excess Coverage | Primary |
| Per Claim/Occurrence/Event Limit | \$1,000,000 |
| Aggregate Limit | \$1,000,000 |
| Retention | \$0 |
| Defense Limit Inside/Outside | Outside |
| Contractual Defense?/Sublimit | \$250,000 |
| Employment Practices Liability Included in D&O Limits | Yes |

EMPLOYMENT PRACTICES LIABILITY (SHARED LIMIT)

| DESCRIPTION | LIMIT |
|------------------------------------|----------------|
| Claims Made or Occurrence | Event |
| Primary or Excess Coverage | Primary |
| Per Occurrence Limit | \$1,000,000 |
| Aggregate | \$1,000,000 |
| Retention | \$0 |
| Third Party Coverage | Yes |
| Wage & Hour Defense Costs/Sublimit | Yes /\$250,000 |

FIDUCIARY LIABILITY (SHARED LIMIT)

| DESCRIPTION | LIMIT |
|---------------------|-------------|
| Fiduciary Liability | \$1,000,000 |
| Deductible | \$0 |