

REGULAR MEETING OF THE EDUCATIONAL TELEVISION FOR THE CONEJO (ETC) BOARD OF DIRECTORS

AGENDA

Tuesday, October 19, 2017

11:00 a.m. Open Session

LOCATION

Conejo Valley Unified School District

District Office South Building

Conference Room B1

1400 E. Janss Road

Thousand Oaks, CA 91362

If you wish to address the Educational Television for the Conejo Board of Directors, it is necessary to complete a speaker form (blue) and hand it to the recording secretary. If you would like to make comments about items not on the agenda, a speaker form should be completed and *submitted prior to the Public Comments section* of the agenda. If you wish to address an agenda item, please complete and *submit your form prior to the Action section* of the agenda. Pursuant to the Brown Act, the Committee cannot enter into a formal discussion nor can a decision be made in regard to public comments. The Committee may provide a reference to staff or other resources of information, request staff to report back at a subsequent meeting, or direct staff to place an item on a future agenda. Public comments will be limited to three minutes. On those occasions where there is an unusually large number of speaker cards, the Committee President may make the decision to decrease the time. Please present your comments in a factual, respectful, and dignified manner that models how we expect our children to participate in the democratic process.

If you wish to register your opinion on a topic but not speak, please fill out a public written statement form (yellow) and hand it to the recording secretary. Members of the Board of Directors will review these forms following the meeting.

Your input is greatly appreciated. The information on the speaker cards will assist the President in conducting the meeting and is needed for the official minutes. The information on the cards will become public record. Thank you for your cooperation and compliance with these guidelines. Please feel free to call the Business Services office if you have any questions (805-497-9511 x206).

AGENDAS ARE POSTED AT THE FOLLOWING LOCATIONS

CVUSD District Office, 1400 E. Janss Road, Thousand Oaks, CA

This serves as the main posting location pursuant to the Brown Act, Government Code §54954.2(a)

Additional Locations

Newbury Park High School, 456 Reino Road, Newbury Park, CA

Thousand Oaks High School, 2323 Moorpark Road, Thousand Oaks, CA

Westlake High School, 100 N. Lakeview Canyon Road, Westlake Village, CA

CVUSD Grounds and Mechanics Office, 750 Mitchell Road, Newbury Park, CA

District website: www.conejousd.org

AGENDA
EDUCATIONAL TELEVISION FOR THE CONEJO (ETC)
BOARD OF DIRECTORS

TUESDAY, OCTOBER 19, 2017, 11:00 A.M.

District Office – Conference Room B1

I. 11:00 A.M. REGULAR SESSION

Opening Provisions

- A. Call the Meeting to Order and Roll Call
- B. Pledge of Allegiance
- C. Announcements and Procedures
- D. Approval of the Agenda
- E. Comments

1. Public

Pursuant to the Brown Act, the Board members cannot enter into formal discussion with individuals making public comments to the Board. The Board members cannot take action on any issues raised during public comments that are not on the meeting agenda. Board members may respond to public comments during the Individual Board Members Comments section of the agenda (I.E.3).

2. Executive Director

II. ACTION ITEMS - GENERAL

(Each item requires a motion for approval)

- A. Election of Dr. Mark McLaughlin , replacing Dr. Ann Bonitatibus term ending 2018
- B. Re-election of Denise Reader for Director term ending 2020
- C. Elections of Officers for 2017-2018
 - Nominations for President
 - Election of President (*newly-elected President assumes leadership of the meeting*)
 - Nominations for Secretary
 - Election of Secretary
 - Nominations for Treasurer
 - Election of Treasurer
- D. Approval of Minutes of Meeting held June 12, 2017 (Section B of this packet)

III. INFORMATION / DISCUSSION ITEMS

- A. Insurance and Liability (Attachments) – Sue Wells
- B. Final 2017-2018 Budget – Terry McCallum
- C. Programming calendar – Terry McCallum
- D. BMI/ASCAP Licensing Update – Terry McCallum
- E. Topics for the Next Meeting

IV. ADJOURNMENT

NEXT MEETING

Tuesday, January 16, 2018
11:00 a.m. – 12:00 p.m.
Location: B1

AGENDAS ARE POSTED AT THE FOLLOWING LOCATIONS

CVUSD District Office, 1400 E. Janss Road, Thousand Oaks, CA

CVUSD Website: www.conejousd.org

This serves as the main posting sites pursuant to the Brown Act, Government Code §54954.2(a)

Newbury Park High School, 456 Reino Road, Newbury Park, CA
Thousand Oaks High School, 2323 Moorpark Road, Thousand Oaks, CA
Westlake High School, 100 N. Lakeview Canyon Road, Westlake Village, CA
CVUSD Grounds and Mechanics Office, 750 Mitchell Road, Newbury Park, CA

MINUTES

Tentative Minutes of the June 12, 2017, Committee Meeting
presented for action by the Committee on October 19, 2017
(Action Item II, D)

EDUCATIONAL TELEVISION FOR THE CONEJO, INC. (ETC)

BOARD OF DIRECTORS

June 12, 2017, 1:00 a.m.

Location: Conejo Valley Unified School District
1400 E. Janss Road, Thousand Oaks, CA 91362

MINUTES

I. 1:00 P.M. REGULAR SESSION

Opening Provisions

A. Call the Meeting to Order and Roll Call

Meeting was called to order at 1:00 p.m., roll was called as follows:

Board of Directors

ETC President	<i>(Vacant Position)</i>
Denise Reader, ETC Secretary	Present
Victor Hayek, Ed.D, ETC Treasurer	Present
Sue Wells, ETC Director	Present
Ann Bonitatibus, Ed.D, ETC Director	Present
Sandee Everett, ETC Director	Present

Other Attendees

Terry McCallum, ETC Executive Director	Present
Richard Blake, CVUSD Audio Visual Technician	Present

B. Pledge of Allegiance

C. Announcements and Procedures

D. Approval of the Agenda

Denise Reader moved to approve the Agenda as written, Sue Wells seconded the motion, and the motion carried 5-0.

E. Board Vacancies

1. Election of President

Sue Wells accepted the nomination for president from the May 16, 2017 meeting, motion carried 5-0.

F. Comments

3. Public
(none)

4. Board President
(none)

5. Individual Board Members
(none)

6. Treasurer's Report
Dr. Hayek reported only activity to bank account was the deposit of \$4000 from foundation.

7. Executive Director
Terry McCallum reported we finished the all district music festival and we need to replace the uninterruptable power supply for equipment that is ten years old.

II. ACTION ITEMS - GENERAL

(Each item requires a motion for approval)

A. Approval of Minutes of Regular Meeting held May 16, 2017

Denise Reader moved to approve the Minutes as written, Dr. Bonitatibus seconded the motion, and the motion carried 5-0.

B. Approval of NFHS Agreement for broadcast rights to CIFSS games for 2017-2018. (attachment)

Dr. Hayek moved to approve the NFHA agreement as submitted, Denise Reader seconded the motion, and the motion carried 5-0.

C. Approval of revised 2017-2018 ETC Budget. (attachment)

Dr. Hayek wants to add line item for tax prep, Terry McCallum and Grace Allen will look for amount and report back.

Terry McCallum noted if \$3,000 in donations doesn't come through, then the new satellite can wait and \$4,000 from Conejo Schools Foundation is for video equipment and logo clothing.

Sue Wells amended motion because Conejo Schools Foundation gave \$4,000 not \$3,500 which brings the account balance to \$19,800. Sandee Everett seconded the amended motion, the motion carried 5-0.

III. INFORMATION / DISCUSSION ITEMS

A. Agreement with CVUSD for Broadcasting Services

Dr. Hayek presented a proposal agreement with CVUSD for broadcasting services. Terry McCallum will review.

B. Insurance and Liability

Terry McCallum is in discussions with an agent that insures shows he produces, he will present pricing to the committee in the fall.

The committee agreed that whoever works with kids needs to have a background check, which will be paid by ETC.

C. Topics for the Next Meeting

- a. Insurance
- b. Agreement with District
- c. Budget Review
- d. Sponsorships
- e. Programming calendar
- f. BMI/ASCAP Licensing Update

IV. ADJOURNMENT

Meeting adjourned at 1:56p.m.

The next scheduled meeting is Thursday, October 19, 2017 at 11:00 a.m. in Conference Room B1.

Date

President

ATTACHMENTS

Directors' & Officers Insurance Quote

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM INSURANCE COVERAGES

**Terrorism Risk
Insurance Act of 2002,
as amended 2015
(TRIPRA)**

This quotation offers coverage for Insurer's share of liability for loss caused by certified acts of terrorism as defined in the Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA).

Coverage provided for losses resulting from certified acts of terrorism 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 coverage, such as an exclusion for nuclear events.

Under the formula, the United States government generally reimburses a specified percentage of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The percentage of covered terrorism losses exceeding the deductible paid by the insurance company providing the coverage for which such insurance company will be reimbursed by the United States government is:

- 85% for losses occurring in 2015;
- 84% for losses occurring in 2016;
- 83% for losses occurring in 2017;
- 82% for losses occurring in 2018;
- 81% for losses occurring in 2019;
- 80% for losses occurring in 2020

The premium charged for the coverage quoted herein does not include any charge for that portion of any terrorism loss to be paid by the United States government.

TRIPRA contains a USD100 billion cap limiting United States government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds USD 100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed USD100 billion, the coverage quoted herein may be reduced.

That part of the total premium amount quoted herein by Insurer that is attributed to coverage pursuant to TRIPRA is provided above in Premium section of quotation.

In the event that the Insured declines to purchase TRIPRA coverage, the policy will contain an Exclusion of Certified Acts of Terrorism.

**DIRECTORS & OFFICERS
NEW BUSINESS
QUOTATION
Q1-2017-07934-DO**

Applicant: (07934)

**Educational Television of the Conejo
1400 E Janss Rd., Attention: Business Services,
etc.
Thousand Oaks, CA 91362**

Proposed Effective Date: 08/10/2017

Producer: (03426)

1st Community Insurance Services, Inc.
P.O. Box 2408
Palm Springs, CA 92263

Employment Practices Liability Excluded

LIMITS OF LIABILITY: \$ 1,000,000 Each Wrongful Act
\$ 1,000,000 Annual Aggregate

DEDUCTIBLE: N/A

(Defense Costs in addition to applicable limits of liability)

Annual Premium (without Terrorism coverage): \$600

Terrorism Coverage (Certified Acts): \$5

Annual Premium (with Terrorism coverage): \$605

GENERAL CONDITIONS

- See the attached Index of Forms.
- Directors and Officers Liability policy is written on an event-trigger basis.
- A written request to bind coverage must be submitted to our office prior to the proposed effective date. Please use the bind order checklist located on the secure broker website to bind coverage.
- Monoline D&O coverage is not available. D&O coverage can only be written in conjunction with General Liability.
- The attached Terrorism Disclosure MUST be delivered to the nonprofit agency.
- We are offering our Zero Employee D&O quote. It has been created exclusively for nonprofit with no employees. If coverage binds, the policy will not provide any employment practices liability coverage.
- **Broker Commission is 15.0%.**

SPECIAL CONDITIONS

- >Conflict of Interest Policy should be in place please confirm this will be implemented prior to BINDING.
- >Due to zero employees this offer does not include Employment Practices Liability. Should any employees be hired in the course of the policy, form coverage will need to be endorsed and an additional charge will apply.

**THE COVERAGE OFFERED IN THIS QUOTATION MAY
DIFFER FROM THAT REQUESTED IN THE APPLICATION.
FAILURE TO PROVIDE THE REQUESTED COVERAGE
SHALL IMPOSE NO LIABILITY ON NIAC.**

D&O Underwriter: Paul Roman

E-Mail: proman@niac.org
Direct Phone: (831) 621-6063, Direct Fax: (831) 621-6085
(800) 359-6422, Ext. 6063

Underwriting Assistant: Emmanuel Brion

E-Mail: ebrion@niac.org
Direct Phone: (831) 621-6022, Direct Fax: (831) 621-6134
(800) 359-6422, Ext. 6022



NONPROFITS
INSURANCE
ALLIANCE OF CALIFORNIA

**DIRECTORS & OFFICERS LIABILITY
QUOTATION**

Q1-2017-07934-DO

A Head for Insurance. A Heart for Nonprofits.

Control Number: 07934

Applicant: Educational Television of the Conejo

Our review of the materials you submitted is for the specific purpose of determining whether the proposed insured meets our criteria to be offered a quotation for D&O coverage. Our failure to comment on any of the material submitted with your application should not be construed to mean that it is in compliance with current law.

Note:

This D&O coverage quotation does not provide any employment practices liability coverage. If the applicant has any employees, this is not the appropriate coverage for them, so please alert your underwriter.

**INDEX OF FORMS THAT WILL BE ATTACHED TO
THE POLICY IF COVERAGE IS BOUND
Q1-2017-07934-DO**

APPLICANT: Educational Television of the Conejo

FORM NUMBER/EDITION DATE

DECLARATION PAGES AND SCHEDULES

Directors & Officers Liability Policy Declarations

NIAC-DODEC 01 80

LIABILITY FORMS AND ENDORSEMENTS

Cap on Losses from Certified Acts of Terrorism

CG 21 70 01 15

Disclosure Of Premium For Certified Acts of Terrorism

IL 09 99 01 15

D&O Policy - Excludes Employment Practices Liability

NIAC DOEXPL 02 17

Member Criteria

NIAC-E3DO 01 99

Nuclear, Chemical and Biological Hazard Exclusion

NIAC-E42 01 17

Liberalization - D&O

NIAC-E58 02 12

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

NIAC-EDO1 08 91

Mold, Fungus Exclusion

NIAC-EDO34 01 02

Blood Testing Exclusion

NIAC-EDO4 03 94

Non-Imputation

NIAC-EDO7 FLAT 07 09



A Head for Insurance. A Heart for Nonprofits.

Quick Premium Billing/Payment and Commission Reference Sheet

Two Billing Options are Available:

Direct Bill Payment Plan:

The payment plan consists of nine installments billed over nine consecutive months. Installments are as follows:

- 20% of the annual premium due from policy issuance date billed on the first Member Statement.
- 8 monthly installments each equal to 10% of the annual premium.
- A simple interest charge equivalent to 3.00% APR will be applied each month to any unpaid balance (excluding Property and Accident premiums).
 - **EXAMPLE:** \$5,000 in total premium would have a down payment of \$1,000 with 8 installments of \$500. Total annual interest of \$45 would be charged if minimum premium payments were made each month.

Commissions paid to agency in full after the 20% down payment is received.

*Please note: any changes in premium will adjust the monthly installment amount. Alternately, the full balance can be paid at any time.

Agency Bill Payment Plan:

- Net balance due within 30 days of policy issuance.
- Billing Invoices are emailed to broker contact assigned to the account.

Paying Premium Online

Brokers and nonprofit clients can make payments online on our secure broker or member website. For Agency billed accounts multiple invoices can be paid at once online. For Direct billed accounts your clients can easily make a payment by going to the "Make a Payment" page of the member secure website.

Commission EFT Transfer

We prefer to process commission payments through Electronic Funds Transfer. To set this up simply log-in to the NIAC broker secure area on our website then go to the Summary tab of the Broker Overview page and supply your banking information for this quick and easy way to receive future commission payments.

*Please note: only broker contacts with a designated role of "Administrator" will be able to access this function.

Also, please designate an Accounts Receivable contact to receive email confirmation of EFT payments. Details for current and past commission payments are also available for your review at any time on the NIAC broker secure website by going to the Direct Bill tab of the Broker Overview page.

ATTACHMENTS

Accidental Insurance Quote

QBE INSURANCE CORPORATION
ACCIDENT INSURANCE
NEW BUSINESS
QUOTATION
Q1-2017-07934-ACC

Applicant: (07934)

Educational Television of the Conejo
1400 E Janss Rd.
Attention: Business Services, etc.
Thousand Oaks, CA 91362

Proposed Effective Date: 08/10/2017

Producer: (03426)

1st Community Insurance Services, Inc.
P.O. Box 2408
Palm Springs, CA 92263

SUMMARY OF BENEFITS

PLAN G

Accidental Death	\$50,000
Accidental Dismemberment Maximum	\$50,000
Accidental Paralysis	\$25,000
Aggregate Limit of Liability	\$1,000,000
Excess Accident Medical	\$500,000
Deductible	\$100

COVERED PERSONS

Volunteers

OPTIONAL COVERED ACTIVITIES

None

ANNUAL PREMIUM: \$100

GENERAL CONDITIONS

- A written request to bind coverage must be submitted to our office prior to the proposed effective date. Please use the bind order checklist located on the secure broker website to bind coverage.
- Monoline accident coverage is not available. Accident coverage can only be written in conjunction with General Liability.
- **Broker Commission is 15.0%.**

SPECIAL CONDITIONS

Refer to the Accident Insurance program brochure for information regarding these benefits, including exclusions and limitations.

Paul Roman

E-Mail: proman@insurancefornonprofits.org
Direct Phone: 831-621-6063, Direct Fax: 831-621-6085
(800) 359-6422, Ext. 63

Emmanuel Brion

E-Mail: ebrion@insurancefornonprofits.org
Direct Phone: 831-621-6022, Direct Fax: 831-621-6134
(800) 359-6422, Ext. 22

www.insurancefornonprofits.org

Made possible



Volunteer and Participant Accident Insurance Program

QBE's Accident Insurance Program makes it possible for you to protect volunteers and participants in your care.

- Up to \$500,000 Accident Medical Expense benefits
- \$50,000 Accidental Death benefit
- \$50,000 Accidental Dismemberment benefit
- \$25,000 Total Paralysis benefit

Protect your organization, your volunteers and your participants from the financial consequences of accidental injuries. This Volunteer and Participant Accident Insurance Program is designed to provide insurance protection for all your volunteers performing supervised and sponsored volunteer activities, on your premises or at another location. You can also select coverage for all participants engaged in supervised and sponsored activities.

Protect your volunteers and participants

Just complete the Accident Insurance Questionnaire Form. If you have any questions, please contact your assigned underwriter or call toll-free at **800.359.6422**.

Accident benefits for your volunteers and participants

Benefits are payable for injuries that result, directly and independently of all other causes, from a covered accident, while coverage is in effect, up to the maximum benefit selected.

Accident Medical Expense Benefits

Accident Medical Expense Benefits include eligible medical expenses that are in excess of amounts paid by any other Health Care Plan, including individual, group medical or health benefit plans the covered volunteer or participant may have. In the event no other health plan or policy exists, benefits for these expenses will be payable like primary coverage, once the deductible is satisfied. The first eligible expense must be incurred within 26 weeks after the date of the covered accident. Eligible accident medical expenses must be incurred within one year of the covered accident.

Covered expenses

Services and supplies payable when prescribed by a physician for injuries sustained in a covered accident include:

- Hospital bills, including room and board
- Emergency room and outpatient treatment
- Medical or surgical treatment by a licensed doctor
- Prescription drugs and medicines
- The services of a licensed or graduate nurse
- Ambulance expenses from the covered accident site to the hospital
- Dental care for injury to sound and natural teeth, up to \$1,000, \$300 per tooth

The benefit payment will be based on the usual and customary charges for medical services in your area.



A Head for Insurance. A Heart for Nonprofits.

Including ALLIANCE OF NONPROFITS FOR INSURANCE (ANI) & NONPROFITS INSURANCE ALLIANCE OF CALIFORNIA (NIAC)

www.insurancefor nonprofits.org

Accidental Death, Dismemberment and Paralysis (Plegia) Benefits applicable to all plans

If within one year from the date of a covered accident, a covered person suffers any of the losses specified, we will pay the benefit amounts listed below. If the same accident causes more than one of these losses, we will pay the largest amount that applies.

- Loss of life – \$50,000
- Loss of any combination of two: hands, feet, eyesight, speech and hearing – \$50,000
- Total paralysis of upper and lower limbs, both lower limbs, or upper and lower limbs on one side of the body – \$25,000
- Loss of one hand, one foot, sight in one eye, speech or hearing – \$25,000
- Loss of thumb and index finger of same hand – \$10,000
- Loss of life due to heart failure – \$10,000

The Accidental Death, Dismemberment and Paralysis aggregate limit of liability per accident is \$1,000,000.

Note: Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Loss of speech means total, permanent and irrecoverable loss of audible communication. Loss of hearing means total and permanent loss of hearing in both ears, which cannot be corrected by any means. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). Severance means the complete separation and dismemberment of the part from the body. Paralysis means loss of use without severance of a limb. This loss must be determined by a physician to be complete and not reversible.



About QBE

QBE North America is part of QBE Insurance Group Limited, one of the world’s 20 largest insurance and reinsurance companies. Headquartered in Sydney, Australia, QBE operates out of 43 countries around the globe, with a presence in every key insurance market. The North America division, headquartered in New York, conducts business through its property and casualty insurance subsidiaries. QBE insurance companies are rated “A+” by Standard & Poor’s and “A” (Excellent) by A.M. Best.*

Volunteer Accident Insurance Program Annual Premium

Plan	Accident Medical Maximum	Deductibles Available
A	\$10,000	\$0, \$50, \$100, \$250
B	\$25,000	\$0, \$50, \$100, \$250
C	\$50,000	\$50, \$100, \$250
D	\$75,000	\$50, \$100, \$250
E	\$100,000	\$50, \$100, \$250
F	\$250,000	\$50, \$100, \$250
G	\$500,000	\$50, \$100, \$250

Exclusions and limitations:

Coverage is not provided for any accident which is caused by or results from any of the following:

- suicide, intentionally self-inflicted injury, or any attempted thereof while sane or insane;
- commission or attempt to commit a felony or an assault; commission of or active participation in a riot or insurrection;
- bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding;
- declared or undeclared war or act of war;
- flight in, boarding or alighting from an aircraft, except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
- travel in or on any on-road and off-road motorized vehicle that does not require licensing as a motor vehicle; participation in any motorized race or contest of speed;
- an accident if the covered person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless the covered person holds a valid learner's permit and the covered person is participating in a drivers' education program;
- sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound, or accidental ingestion of contaminated food;
- travel or activity outside the United States or Canada, unless advance written approval is provided;
- the covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the covered accident occurred;
- voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage;
- injuries compensable under Workers' Compensation law or any similar law;
- an accident which occurs while the covered person is driving a private passenger automobile while intoxicated.
- Benefits will not be paid for any hospital stay that is not considered appropriate treatment for the condition and locality.
- In addition, benefits will not be paid for services or treatment rendered by any person who is employed or retained by the policyholder or living in the covered person's household, or provided by a parent, sibling, spouse or child of the covered person.

Accident Medical Benefit limitations and excluded expenses:

- cosmetic surgery, except for reconstructive surgery needed as the result of a covered injury;
- any elective or routine treatment, surgery, health treatment or examination;
- blood, blood plasma, or blood storage, except expenses by a hospital for processing or administration of blood;
- examination or prescription for initial eyeglasses, contact lenses or hearing aids;
- treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay;
- services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay;
- rest cures or custodial care;
- repair or replacement of existing dentures, partial dentures, braces or bridgework;

Accident Medical Benefit limitations and excluded expenses (continued):

- personal services such as television and telephone or transportation;
- expenses payable by any automobile insurance policy without regard to fault;
- services or treatment provided by an infirmary operated by the policyholder;
- treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), that are a normal, foreseeable result of participation in the covered activity;
- treatment or service provided by a private duty nurse;
- treatment of hernia of any kind;
- Treatment of injury resulting from a condition that a covered person knew existed on the date of the accident, unless he received a written medical release from his physician.

Any covered expenses payable under the Accident Medical Expense benefit will be reduced by 50 percent if the covered person has HMO or PPO coverage and elects not to use that coverage.

General definitions

Covered Accident - means a sudden, unforeseeable, external event that results, directly and independently of all other causes, in an injury or loss and meets all of the following conditions:

1. occurs while the covered person is insured under this Policy;
2. is not contributed to by disease, sickness, or mental or bodily infirmity; and
3. is not otherwise excluded under the terms of this Policy.

Health Care Plan - Any contract, policy, or other arrangement, whether individually purchased or incidental to employment or membership in an association or other group, which provides benefits or services for health care, dental care, disability benefits or repatriation of remains. A Health Care Plan includes group, blanket, franchise, family or individual policies; subscriber contracts; uninsured agreements or arrangements; coverage provided through Health Maintenance Organizations, Preferred Provider Organizations and other prepayment, group practice and individual practice plans; medical benefits under automobile "fault" and "no-fault"-type contracts; medical benefits provided by any governmental plan or coverage or other benefit law, except a state-sponsored Medicaid plan; or a plan or law providing benefits only in excess of any private or non-governmental plan; other valid and collectible medical or health care benefits or services.

Usual and Customary - All benefit payments will be based on the normal charge, in the absence of insurance, made by the provider of a necessary supply or service, but not more than the prevailing charge in the area for like services by a provider with similar training or experience; or for a supply that is identical or substantially equivalent. Where appropriate, Usual and Customary Charge will be based on a relative value schedule appropriate to the area and type of service provided.

Coverage will become effective on the date requested, provided the premium and application are received and accepted by QBE Insurance Corporation. Coverage is paid for by the policyholder. 100% participation is required.

This information is a brief description of the important benefits and features of the Blanket Accident Medical Insurance underwritten by QBE Insurance Corporation. It is not a contract. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations and exclusions, are set forth on policy form, BAM-03-1000 et seq. Any policy QBE offers to issue will be subject to the laws of the jurisdiction in which it is issued. QBE may (1) not be able to offer this coverage in all states and (2) elect at its sole discretion not to offer or quote any specific benefit amount or risk. Please contact your agent or local administrator for the availability of coverage in your state.

Claims Administrator

Health Special Risk
4100 Medical Parkway
Carrollton, TX 75007

Program Administrator

CIMA
2750 Killarney Drive, Suite 202
Woodbridge, VA 22192

* For ratings guidelines and the latest information, access ambest.com and standardandpoors.com



A Head for Insurance. A Heart for Nonprofits.

Quick Premium Billing/Payment and Commission Reference Sheet

Two Billing Options are Available:

Direct Bill Payment Plan:

The payment plan consists of nine installments billed over nine consecutive months. Installments are as follows:

- 20% of the annual premium due from policy issuance date billed on the first Member Statement.
- 8 monthly installments each equal to 10% of the annual premium.
- A simple interest charge equivalent to 3.00% APR will be applied each month to any unpaid balance (excluding Property and Accident premiums).
 - **EXAMPLE:** \$5,000 in total premium would have a down payment of \$1,000 with 8 installments of \$500. Total annual interest of \$45 would be charged if minimum premium payments were made each month.

Commissions paid to agency in full after the 20% down payment is received.

*Please note: any changes in premium will adjust the monthly installment amount. Alternately, the full balance can be paid at any time.

Agency Bill Payment Plan:

- Net balance due within 30 days of policy issuance.
- Billing Invoices are emailed to broker contact assigned to the account.

Paying Premium Online

Brokers and nonprofit clients can make payments online on our secure broker or member website. For Agency billed accounts multiple invoices can be paid at once online. For Direct billed accounts your clients can easily make a payment by going to the "Make a Payment" page of the member secure website.

Commission EFT Transfer

We prefer to process commission payments through Electronic Funds Transfer. To set this up simply log-in to the NIAC broker secure area on our website then go to the Summary tab of the Broker Overview page and supply your banking information for this quick and easy way to receive future commission payments.

*Please note: only broker contacts with a designated role of "Administrator" will be able to access this function.

Also, please designate an Accounts Receivable contact to receive email confirmation of EFT payments. Details for current and past commission payments are also available for your review at any time on the NIAC broker secure website by going to the Direct Bill tab of the Broker Overview page.

ATTACHMENTS

General Liability Insurance Quote

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM INSURANCE COVERAGES

**Terrorism Risk
Insurance Act of 2002,
as amended 2015
(TRIPRA)**

This quotation offers coverage for Insurer's share of liability for loss caused by certified acts of terrorism as defined in the Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA).

Coverage provided for losses resulting from certified acts of terrorism 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 coverage, such as an exclusion for nuclear events.

Under the formula, the United States government generally reimburses a specified percentage of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The percentage of covered terrorism losses exceeding the deductible paid by the insurance company providing the coverage for which such insurance company will be reimbursed by the United States government is:

- 85% for losses occurring in 2015;
- 84% for losses occurring in 2016;
- 83% for losses occurring in 2017;
- 82% for losses occurring in 2018;
- 81% for losses occurring in 2019;
- 80% for losses occurring in 2020

The premium charged for the coverage quoted herein does not include any charge for that portion of any terrorism loss to be paid by the United States government.

TRIPRA contains a USD100 billion cap limiting United States government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds USD 100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed USD100 billion, the coverage quoted herein may be reduced.

That part of the total premium amount quoted herein by Insurer that is attributed to coverage pursuant to TRIPRA is provided above in Premium section of quotation.

In the event that the Insured declines to purchase TRIPRA coverage, the policy will contain an Exclusion of Certified Acts of Terrorism.

**Nonprofits OWN
NEW BUSINESS
QUOTATION
Q1-2017-07934**

Applicant: (07934)

**Educational Television of the Conejo
1400 E Janss Rd.
Attention: Business Services, etc.
Thousand Oaks, CA 91362**

Producer: (03426)

1st Community Insurance Services, Inc.
P.O. Box 2408
Palm Springs, CA 92263

Proposed Effective Date: 08/10/2017

General Liability	\$	650
Liquor Liability		Included
Business Auto Liability	\$	250
Terrorism Coverage (Certified Acts)*	\$	4

Annual Premium with Terrorism coverage: \$904

Annual Premium without Terrorism coverage: \$900

GENERAL CONDITIONS

- See the attached Index of Forms.
- For coverages not quoted, contact your Underwriter.
- A written request to bind coverage must be submitted to our office prior to the proposed effective date. Please use the bind order checklist located on the secure broker website to bind coverage.
- We must write the General Liability in order to write any other line of business.
- The attached Terrorism Disclosure MUST be delivered to the nonprofit agency.
- We can only insure 501(c)(3) nonprofits.
- **Broker Commission is 15.0%.**

SPECIAL CONDITIONS

>Need signed and dated statement of no losses/incidents naming ALL LINES of business we are to bind on members letterhead paper for 3 year period is needed prior to BINDING.

THE COVERAGE OFFERED IN THIS QUOTATION MAY DIFFER FROM THAT REQUESTED IN THE APPLICATION. FAILURE TO PROVIDE THE REQUESTED COVERAGE SHALL IMPOSE NO LIABILITY ON NIAC.

* Terrorism premium may adjust slightly due to changing ISO rates.

Underwriter: Paul Roman

E-Mail: proman@niac.org

Direct Phone: (831) 621-6063, Direct Fax: (831) 621-6085
(800) 359-6422, Ext. 6063

Underwriting Assistant: Emmanuel Brion

E-Mail: ebrion@niac.org

Direct Phone: (831) 621-6022, Direct Fax: (831) 621-6134
(800) 359-6422, Ext. 6022

www.insurancefornonprofits.org

**LIABILITY QUOTATION
SCHEDULE OF PROPOSED
COVERAGES AND LIMITS
Q1-2017-07934**

Control Number: 07934

Applicant: Educational Television of the Conejo

		<u>Limits</u>			<u>Limits</u>
General Aggregate	\$	2,000,000	Liquor Liability		
Products-Completed Operations Aggregate	\$	2,000,000	Aggregate/Common Cause		\$1,000,000/\$1,000,000
Personal and Advertising Injury	\$	1,000,000			
Each Occurrence	\$	1,000,000			
Damage to Premises Rented to You	\$	500,000			
Medical Expense	\$	20,000			

<u>Loc #</u>	<u>Address</u>	<u>Class Code(s)</u>	<u>Exposure</u>	<u>Premium</u>
1	Mailing Address Only Thousand Oaks, CA 91360	98091	33,600 (p)	\$378



**LIABILITY QUOTATION
SCHEDULE OF PROPOSED
COVERAGES AND LIMITS**

Q1-2017-07934

Additional Premium To Meet Minimum		\$213
Increased Aggregate		\$59
	General Liability subtotal:	<hr/> \$650
Liquor Liability		Incl.
	TOTAL LIABILITY PREMIUM:	<hr/> \$650

Note: The Minimum General Liability premium on the NPO form for the limits quoted is \$650

**AUTO QUOTATION
SCHEDULE OF PROPOSED
COVERAGES AND LIMITS
Q1-2017-07934**

Control Number: 07934

Applicant: Educational Television of the Conejo

	<u>Limits</u>	<u>Symbols</u>	<u>Deductible</u>
Liability	\$ 1,000,000	8,9	\$0 PD
Medical Payments	\$ 0		
Uninsured / Underinsured Motorist	\$ 0		
Comprehensive			\$0
Collision			\$0

Non-Owned Auto Liability	\$200
Hired Auto Liability	\$50
Hired Auto - Physical Damage	Incl.
HAPD Deductibles - Comprehensive \$500 Collision \$500	

TOTAL AUTO PREMIUM:	\$250
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**INDEX OF FORMS THAT WILL BE ATTACHED TO
THE POLICY IF COVERAGE IS BOUND**

Q1-2017-07934

APPLICANT: Educational Television of the Conejo

FORM NUMBER/EDITION DATE

DECLARATION PAGES AND SCHEDULES

Business Auto Coverage Part Declarations	NIAC-AL-NPO
Commercial General Liability Coverage Part Declarations	NIAC-GL-NPO
Commercial Liquor Liability Coverage Part Declarations	NIAC-LL-NPO
Business Auto Coverage Schedule	SCHEDULE BA 01 80
Commercial General Liability Class Code Schedule	SCHEDULE G 01 80
Commercial General Liability Location Schedule	SCHEDULE L 01 80

LIABILITY FORMS AND ENDORSEMENTS

Commercial General Liability Coverage Form	CG 00 01 04 13
Liquor Liability Coverage Form	CG 00 33 04 13
Additional Insured - Owners, Lessees or Contractors	CG 20 10 04 13
Additional Insured - Managers or Lessors of Premises	CG 20 11 04 13
Additional Insured - State or Political Subdivisions - Permits	CG 20 12 04 13
Additional Insured - Mortgagee, Assignee or Receiver	CG 20 18 04 13
Additional Insured - Charitable Institutions	CG 20 20 11 85
Additional Insured - Volunteers	CG 20 21 07 98
Additional Insured - Designated Person or Organization	CG 20 26 04 13
Additional Insured - Lessor of Leased Equipment - Automatic Status - Lease	CG 20 34 04 13
Additional Insured - Owners, Lessees or Contractors - Completed Operations	CG 20 37 04 13
Exclusion - Unmanned Aircraft	CG 21 09 06 15
Designated Professional Services Exclusion	CG 21 16 04 13
Cap on Losses from Certified Acts of Terrorism	CG 21 70 01 15
Health or Cosmetic Services Exclusion	CG 22 44 11 85
Products/Completed Operations Hazard Redefined	CG 24 07 01 96
Amendment - Aggregate Limits of Insurance (Per Location)	CG 25 04 05 09
Liability Arising Out of Lead Exclusion	CG 77 94 04 93
Common Policy Conditions	IL 00 17 11 98
California Changes - Cancellation and Nonrenewal	IL 02 70 09 12
Disclosure Of Premium for Certified Acts of Terrorism Coverage	IL 09 99 01 15
Fireworks Exclusion	NIAC-E11 07 92
Nuclear Energy Liability Exclusion Endorsement	NIAC-E12 05 92
Blood Testing Exclusion	NIAC-E15 01 17
Asbestos Exclusion	NIAC-E22 08 95
Additional Insured - Designated Person or Organization	NIAC-E25 12 15
Waiver of Transfer of Rights of Recovery Against Others	NIAC-E26 04 17
Designated Premises or Operations Exclusion	NIAC-E27 GL 02 17
Property Damage to Personal Property in the Care, Custody or Control of the Insured	NIAC-E28 01 99
Employee Personal Auto Reimbursement	NIAC-E29 12 09
Member Criteria	NIAC-E3 01 17

If coverage is bound as quoted, the forms shown on the index will be attached to the policy.
Additional coverages and/or exclusions may be added at the time of issuance.



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NONPROFITS INSURANCE ALLIANCE OF CALIFORNIA (NIAC)

www.insurancefornonprofits.org

INDEX OF FORMS THAT WILL BE ATTACHED TO THE POLICY IF COVERAGE IS BOUND

Q1-2017-07934

APPLICANT: Educational Television of the Conejo

FORM NUMBER/EDITION DATE

LIABILITY FORMS AND ENDORSEMENTS

Table with 2 columns: Form Name and Form Number/Date. Includes items like Mold, Fungus Exclusion (NIAC-E33 01 17) and Nuclear, Chemical and Biological Hazard Exclusion (NIAC-E42 01 17).

AUTO FORMS AND ENDORSEMENTS

Table with 2 columns: Form Name and Form Number/Date. Includes items like Business Auto Coverage Form (CA 00 01 10 13) and Changes in Business Auto and Truckers Coverage Forms (CA 00 29 12 88).

If coverage is bound as quoted, the forms shown on the index will be attached to the policy. Additional coverages and/or exclusions may be added at the time of issuance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DESIGNATED PREMISES OR OPERATIONS EXCLUSION

INSURED: Educational Television of the Conejo

POLICY NUMBER: Q1-2017-07934

EFFECTIVE DATE: 08/10/2017

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

A. Description and Location of Premises:

B. Description of Operations:

Any and all operations provided by Conejo Valley Unified School District

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "**bodily injury**", "**property damage**", "**personal injury and advertising injury**" arising out of:

- A.
 - 1. The ownership, maintenance or use of the premises shown in Item A of the Schedule or any property located on these premises; or
 - 2. Operations on those premises shown in Item A of the Schedule or elsewhere which are necessary or incidental to the ownership, maintenance or use of those premises; or
 - 3. Goods or products manufactured at or distributed from the premises shown in Item A of the Schedule.
- B.
 - 1. Operations described in Item B of the Schedule; or
 - 2. The "products-completed operations hazard" arising from those operations.

Questions and Answers Regarding Charitable Risk Pools and NIAC

What is NIAC's mission?

Our mission is to serve 501(c)(3) tax-exempt nonprofit organizations by providing a stable source of reasonably priced liability insurance tailored to the specialized needs of the nonprofit sector, and to assist these organizations to develop and implement successful loss control and risk management programs.

How is NIAC different?

NIAC is the first organization to qualify as a “charitable risk pool” under federal law. Such a designation confers on NIAC its own 501(c)(3) nonprofit tax-exempt status. We aren’t just a “program” of an insurance company that specializes in nonprofits, insuring nonprofits is our entire mission. We are the insurer and we are governed by nonprofits themselves. We cater to 501(c)(3) nonprofits' unique insurance needs with insurance for the wide range of nonprofit activities including special events (including liquor liability), volunteers, nonowned hired auto, counselors, social workers, and many others.

NIAC is governed by a board of directors elected by its member nonprofits. Eight board members are representatives of NIAC's member nonprofits, and other board members are elected for their expertise in insurance, finance, law or business.

Who qualifies for NIAC insurance?

NIAC provides liability coverage only for 501(c)(3) nonprofit organizations operating exclusively in California.

How is insurance obtained?

NIAC is charitable risk pool governed by 501(c)(3) nonprofit organizations. Applications for insurance from NIAC must be made through an insurance broker.

What coverages does NIAC offer?

NIAC offers liability insurance for nonprofits across California.

What is NIAC's A.M. Best Rating?

NIAC is rated A VIII (Excellent) by A.M. Best. According to A.M. Best, “The rating recognizes the Group’s excellent capitalization and operating performance, strong management, and effective niche market strategy. It also considers the companies’ strategic roles and the benefits they derive as part of the Nonprofits Insurance Alliance Group.’

Are NIAC’s financials available for review?

Yes. NIAC’s current audited financials are available for review at www.insurancefor nonprofits.org.

How is NIAC organized?

Operating under Section 5005.1 of the California Corporations Code, NIAC is a nonprofit public benefit corporation, exempt from federal tax under section 501(c)(3). NIAC began operations in 1989. NIAC is rated, A VIII (Excellent) by A.M. Best.

NIAC is a member-governed nonprofit public benefit corporation. NIAC is part of a group of affiliated companies including the Alliance of Nonprofits for Insurance, Risk Retention Group (ANI) serving nonprofits outside California, the National Alliance of Nonprofits for Insurance, a captive reinsurer, and Alliance Member Services, a management company. All of these related organizations are 501(c)(3) tax-exempt charities with independent, but related, boards of directors which share financial information, and which retain governance authority for their individual organizations in the Nonprofits Insurance Alliance Group.

NIAC serves a broad array of 501(c)(3) nonprofit organizations such as boys and girls programs, animal rescue operations, group homes, senior organizations, theater groups, food banks, community groups and others. Today, nonprofits are facing cutbacks in government funding, grants and contributions while the need for their services is increasing. We are proud to be associated with the organizations that make up this important sector and do our best to support their efforts by providing them with appropriate insurance coverages and risk management tools to protect their organizations and their clients.

What is a charitable risk pool?

NIAC is part of the “alternative” insurance marketplace. The alternative market includes options such as self-insurance, risk pools, risk retention groups, captive insurance companies and others. A fast growing sector, it is estimated that more than fifty percent of total commercial property and casualty premiums are now part of the alternative insurance market. This sector has grown dramatically over the course of the past 27 years and the traditional insurance market sometimes causes unnecessary doubt about the viability of these organizations because we are a threat to the status quo. Below we have provided some answers to questions that we believe are appropriate to ask of any insurance company, whether traditional or alternative. We also have included a question specific to

charitable risk pools, of which NIAC is one. If you have additional questions please feel free to call Pamela Davis, president and CEO, at 831-621-6018 or email her at pdavis@insuranceforprofits.org.

What commission is paid to brokers?

Part of NIAC's mission is to demystify the insurance purchase for nonprofit organizations and to help them better understand where their insurance dollars go. One part of the insurance transaction is the commission that NIAC pays to the insurance brokers. NIAC pays different commission rates to brokers based on the amount of premium they place with us. Why would we do this?

We do this because brokers who work with us more frequently are much more familiar with our special applications and the coverages we offer. Those brokers who work with us infrequently on a few small nonprofits, usually require significant additional time from our staff to answer questions and complete the application and renewal process. Some insurance carriers simply refuse to work with brokers unless they have a "book" of many hundreds of thousands or even \$1 million in premium from nonprofit business. We believe it is in the best interests of our member-nonprofits for NIAC to work with a broad spectrum of local brokers so that nonprofits have a wide variety of choice. However, to work with these brokers efficiently, we find that we need to offer the brokers who are less familiar with our company a lower commission.

Despite these varying commission rates, the premium you pay to us will be the same regardless of the commission we pay the broker. The price will not be more because we are paying the broker 15% or be less because we are paying the broker 10%. The difference in the fees is simply to account for the different administrative burden on NIAC.

Are NIAC Members assessable?

No. NIAC is a nonassessable entity. This means that nonprofits will never be asked to pay special fees above and beyond the premium for their insurance.

Does NIAC have protection for large claims?

Yes. Like commercial insurance companies, NIAC maintains a conservative surplus ratio and purchases "reinsurance" to cover large claims. NIAC purchases reinsurance from a group of highly rated reinsurers for claims in excess of \$700,000 (including defense and indemnity).

What special advantages does NIAC bring to the nonprofit sector?

NIAC has demonstrated that nonprofits are better than average liability risks but are often improperly evaluated and priced by the commercial insurance market. Because of NIAC extensive database about nonprofits' insurance risks, we can price nonprofits appropriately for their individual risk. We have shown that, by working together, nonprofits can gain control of this important financial service, save money, stabilize product and pricing, and

develop and implement valuable risk management tools to the benefit of the entire nonprofit sector. Sometimes commercial carriers will compete for nonprofit business and offer cheap rates during “soft markets,” but commercial insurers do not have the same commitment that NIAC does to provide stable prices.

So what do NIAC nonprofit insureds get by being insured by NIAC?

As a 501(c)(3) tax-exempt nonprofit itself, NIAC brings to nonprofits the confidence of knowing that they are insured by a company that is exclusively dedicated to the well-being of the nonprofit sector. NIAC provides “inspired service” to nonprofits and their brokers—including full and fair coverage of claims and excellent loss control services. We represent the best of nonprofits working together. A member of the Nonprofits Insurance Alliance Group, whose companies together insure more than 15,000 nonprofits, NIAC is part of, and accountable to the nonprofits it insures. Its founder, president and CEO, Pamela Davis, takes this accountability seriously. Call her direct line at 831-621-6018 with any questions. She and her staff are passionate about the nonprofit sector and the work of the companies in the Nonprofits Insurance Alliance Group and available to answer any questions you have.



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Quick Premium Billing/Payment and Commission Reference Sheet

Two Billing Options are Available:

Direct Bill Payment Plan:

The payment plan consists of nine installments billed over nine consecutive months. Installments are as follows:

- 20% of the annual premium due from policy issuance date billed on the first Member Statement.
- 8 monthly installments each equal to 10% of the annual premium.
- A simple interest charge equivalent to 3.00% APR will be applied each month to any unpaid balance (excluding Property and Accident premiums).
 - **EXAMPLE:** \$5,000 in total premium would have a down payment of \$1,000 with 8 installments of \$500. Total annual interest of \$45 would be charged if minimum premium payments were made each month.

Commissions paid to agency in full after the 20% down payment is received.

*Please note: any changes in premium will adjust the monthly installment amount. Alternately, the full balance can be paid at any time.

Agency Bill Payment Plan:

- Net balance due within 30 days of policy issuance.
- Billing Invoices are emailed to broker contact assigned to the account.

Paying Premium Online

Brokers and nonprofit clients can make payments online on our secure broker or member website. For Agency billed accounts multiple invoices can be paid at once online. For Direct billed accounts your clients can easily make a payment by going to the "Make a Payment" page of the member secure website.

Commission EFT Transfer

We prefer to process commission payments through Electronic Funds Transfer. To set this up simply log-in to the NIAC broker secure area on our website then go to the Summary tab of the Broker Overview page and supply your banking information for this quick and easy way to receive future commission payments.

*Please note: only broker contacts with a designated role of "Administrator" will be able to access this function.

Also, please designate an Accounts Receivable contact to receive email confirmation of EFT payments. Details for current and past commission payments are also available for your review at any time on the NIAC broker secure website by going to the Direct Bill tab of the Broker Overview page.