

SPECIALTY EDUCATORS, TRAINERS AND INSTRUCTORS

- ☉ Risks with up to \$5 million in annual sales and 25,000 square feet per location
- ☉ Up to 30 classes of business are eligible, including the following top classes:



Arts	Computers	Languages
Athletics	Cooking	Music
Bartending	Crafts/Hobbies	Personal trainers
Beauticians	Dance	Tutoring centers
Charm/Modeling	Drama/Theater	In-home tutors

PRODUCT ADVANTAGES

- ▶ Competitive minimum premiums
- ▶ Wide variety of classes available
- ▶ No designated premises endorsement
- ▶ Professional liability included on most classes for no charge
- ▶ Abuse and molestation sublimits available on most classes
- ▶ No liability deductible
- ▶ Blanket additional insured available
- ▶ Ability to consider new ventures

AVAILABLE LIMITS

- ▶ Property values up to:
 - \$3 million in protection class 1–8
 - \$2 million in protection class 1–8 (frame and no sprinklers)
 - \$1 million in protection class 9–10
 - \$1 million in coastal zones (excluding wind and hail coverage)
- ▶ General liability up to \$1 million occurrence/\$3 million aggregate
- ▶ Professional liability included at a limit equal to the general liability on select classes
- ▶ Abuse and molestation liability up to \$1 million on most classes

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Identity theft protection
- ▶ Marketing resources
- ▶ Discounted background checks

See www.bizresourcecenter.com for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Public/Private elementary, junior or senior high schools
- ▶ Overnight exposures
- ▶ Focuses on mentally or physically challenged children or children with special needs
- ▶ Offers cheerleading, gymnastics or aerial instruction/activities
- ▶ Offers karate or martial arts instruction/activities
- ▶ Provides swimming lessons or other on-water instruction/activities
- ▶ Located in AK, HI, LA or WV

NOTE: Ineligible risk characteristics include, but are not limited to those listed above.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888.845.1637 OR VISIT [APOGEEINSGROUP.COM](https://www.apogeeinsgroup.com).

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