

Policy Overview

Prepared on : 06/10/2019

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Agency: Regan Insurance Agency
90144 Overseas Hwy.
Tavernier, FL 33070
(305)852-3234

For: Ocean Studies Charter School Inc.
92295 Old State Road 4A
Tavernier, FL 33070
Bus: (305)852-7700
Carol.Austin@keysschools.com

Policy Type	Insurance Company	Policy Number	Policy Period	Total Cost
General Liability	United Specialty Insurance Co	USA4265148	4/7/2019 - 4/7/2020	719.94
Commercial Fire	Lloyd's of London	OUS018100581	3/1/2019 - 3/1/2020	986.69
Package	Philadelphia Ins Co	PHPK1889657	10/17/2018 - 10/17/2019	3,676.00
Accident/Health (C)	Hartford Fire Ins Co	21SR282001	8/26/2018 - 8/26/2019	364.80
Umbrella(C)	Philadelphia Ins Co	PHUB635746	8/15/2018 - 8/15/2019	750.00
Package	Philadelphia Ins Co	PHPK1841971	8/15/2018 - 8/15/2019	5,180.00
Wind (C)	Weston Insurance Management, LLC	CFA000251085600	8/6/2018 - 8/6/2019	1,674.00
Flood (C)	Hartford Fire Ins Co	87059324962018	7/13/2018 - 7/13/2019	656.00

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Applicant Information

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Applicant Information	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
First Named Insured: Ocean Studies Charter School Inc.		Hartford Fire Ins Co	21SR282001	8/26/2018 - 8/26/2019	
First Named Insured: OCEAN STUDIES CHARTER SCHOOL		Hartford Fire Ins Co	87059324962018	7/13/2018 - 7/13/2019	
First Named Insured: Ocean Studies Charter School Inc.		Weston Insurance Management,	CFA000251085600	8/6/2018 - 8/6/2019	
First Named Insured: Ocean Studies Charter School Inc.		Lloyd's of London	OUS018100581	3/1/2019 - 3/1/2020	
First Named Insured: Ocean Studies Charter School Inc.		Philadelphia Ins Co	PHPK1841971	8/15/2018 - 8/15/2019	
First Named Insured: Ocean Studies Charter School Inc.		Philadelphia Ins Co	PHPK1889657	10/17/2018 - 10/17/2019	
First Named Insured: Ocean Studies Charter School Inc.		Philadelphia Ins Co	PHUB635746	8/15/2018 - 8/15/2019	
First Named Insured: Ocean Studies Charter School Inc.		United Specialty Insurance Co	USA4265148	4/7/2019 - 4/7/2020	

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Additional Interest Schedule

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Name and Address	Description of Risk	Interest Type
Additional Interest # 1 Centennial Bank Its Successors and/or Assigns PO Box 906 Conway, AR 72033	Loc # 00001 / Bldg #00001	Loss payee
Additional Interest # 2 Capital Bank PO BOX 702037 Dallas, TX 75370-2037	Veh # 00001 2008 International BE-200	Loss payee
Additional Interest # 3 Islamorada Village of Islands Founders Park 87000 Overseas Highway Islamorada, FL 33036	Line of Business General Liability	Additional insured
Additional Interest # 4 Monroe County School Board 240 Trumbo Road Key West, FL 33040	Line of Business General Liability	Additional insured
Additional Interest # 5 Noseem Inc PO Box 305 Islamorada, FL 33036	Loc # 00001 / Bldg #00001	Additional insured

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Name and Address	Description of Risk	Interest Type
Additional Interest # 6 Islamorada Village of Islands Founders Park 87000 Overseas Highway Islamorada, FL 33036	Line of Business General Liability	Additional insured
Additional Interest # 7 Kaboom 4301 Connecticut Avenue, NW, Suite ML-1 Washington, DC 20008	Line of Business General Liability	Additional insured
Additional Interest # 8 Monroe County School Board 240 Trumbo Road Key West, FL 33040	Line of Business General Liability	Additional insured
Additional Interest # 9 Noseem Inc PO Box 305 Islamorada, FL 33036	Loc # 00001 / Bldg #00001	Additional insured
Additional Interest # 10 South Florida Sports Foundation dba Miami Dolphins Foundation 347 Don Shula Drive Miami Gardens, FL 33056	Line of Business General Liability	Additional insured

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Summary of Insurance

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Coverage	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
General Liability		United Specialty Insurance Co	USA4265148	4/7/2019 - 4/7/2020	
General Aggregate	2,000,000				
Fire Damage	100,000				
Medical Expense	5,000				
Products/Completed Ops Aggregate	included				
Personal & Advertising Injury	1,000,000				
Each Occurrence	1,000,000				
	500 Ded				
Commercial Fire		Lloyd's of London	OUS018100581	3/1/2019 - 3/1/2020	
Loc # 00001 Bldg # 00001 92295 Old State Road 4A Tavernier, FL 33070					
Personal Property	100,000				
	1,000 Ded				
Valuation: Replacement Cost					
Coins: 80					
Enhancement Endt	Included				
Errors and Omissions		Philadelphia Ins Co	PHPK1889657	10/17/2018 - 10/17/2019	3,676.00
Educators Legal Liability Coverage	1,000,000/1,000,000				
	10,000 Ded				
Employment Practices Liability Coverage	1,000,000/1,000,000				
	10,000 Ded				
Non-Monetary Defense Expense Each Claim	100,000/30,000				
	2,500 Ded				
Umbrella(C)		Philadelphia Ins Co	PHUB635746	8/15/2018 - 8/15/2019	
Coverage Type: Umbrella					

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Coverage	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
Umbrella(C)	1,000,000/1,000,000				
General Liability		Philadelphia Ins Co	PHPK1841971	8/15/2018 - 8/15/2019	
General Aggregate	4,000,000				
Fire Damage	100,000				
Medical Expense	5,000				
Products/Completed Ops Aggregate	4,000,000				
Personal & Advertising Injury	2,000,000				
Each Occurrence	2,000,000				
Crime		Philadelphia Ins Co	PHPK1841971	8/15/2018 - 8/15/2019	
A. Employee Dishonesty	1,000,000/10,000 Ded				
B. Forgery or Alteration					
C. Theft, Disappearance & Destruction					
Sec 1-Inside the Premises					
Sec 2-Outside the Premises					
D. Robbery & Safe Burglary					
Sec 1-Inside:Robbery of Custodians	5,000/500 Ded				
Safe Burglary					
Sec 2-Outside the Premises					
E. Premises Burglary					
F. Computer Fraud					
G. Extortion					
Ins Loss Participation					
H. Premises Theft & Robbery Outside					
Sec 1 - Theft	5,000/500 Ded				
Sec 2 - Robbery Outside					
Q. Robbery & Safe Burglary					
Money & Securities					
Sec 1 - Inside the Premises					
Sec 2 - Outside the Premises					
U. Other Coverage					

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Coverage	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
Business Auto		Philadelphia Ins Co	PHPK1841971	8/15/2018 - 8/15/2019	2,217.00
Combined single limit	1,000,000				
PIP-Basic	10,000				
Medical payments	5,000				
Uninsured motorist combined single limit	1,000,000				
Comprehensive					
Collision					
Terrorism					
Wind (C)		Weston Insurance Management,	CFA000251085600	8/6/2018 - 8/6/2019	
Loc # 00001 Bldg # 00001 92295 Old State Road 4A Tavernier, FL 33070					
Personal Property	100,000				
	100,000 Lim				
	3% Ded				
Valuation: Actual Cash Value					
Coins: 80					
Flood (C)		Hartford Fire Ins Co	87059324962018	7/13/2018 - 7/13/2019	635.00
Location Address: 92295 OLD STATE ROAD TAVERNIER, FL 33070 Location #: 0001 Building #: 00					
Content Basic Limit	100,000				
	1,000 Ded				
CRS Discount	-110				
CRS%	%				

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Coverage	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
Fed Policy Fee	25				
Additional Coverages					
HFIAA	0				
REFDA	0				

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Policy No: PHPK1841971 LOB: AUTOB

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Business Auto Covered Auto Symbols

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Business Auto

- | | |
|---|--|
| (1) ANY AUTO | (6) OWNED AUTOS SUBJECT TO COMPULSORY U.M. LAW |
| (2) ALL OWNED AUTOS | (7) AUTOS SPECIFIED ON SCHEDULE |
| (3) OWNED PRIVATE PASSENGER AUTOS | (8) HIRED AUTOS |
| (4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER | (9) NON-OWNED AUTOS |
| (5) ALL OWNED AUTOS WHICH REQUIRE NO-FAULT COVERAGE | |

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Business Auto Driver Schedule

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Driver Number	Driver Name	DOB	License Number	License State
Policy No: PHPK1841971 LOB: AUTOB				
0001	Hillary Phyllis CASSEL added 11/18/13	6/20/1986	C240-335-86-720-0	FL
0002	Martha LOIZEAUX added 11/18/13	6/9/1980	L220-553-80-709-0	FL
0003	Rachel De La Nuez	1/17/1985	D452733885170	
0004	Trisha Stenson Woods	2/26/1977	W320-817-77-568-0	FL
0005	Jessica H Marinez	3/15/1980	M635-428-80-595-0	FL
0006	Emelia Legarza added 4/9/19	4/7/1993	L262-205-93-627-0	FL

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Business Auto Garage Location Schedule

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For: Ocean Studies Charter School Inc.
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Bus: (305)852-7700
Carol.Austin@keysschools.com

Garage Number

Address

Policy No: PHPK1841971 LOB: AUTOB

00001

92295 Old State Road 4a
Tavernier, FL 33070

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General Liability Classification Schedule

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Loc#	Classification	Class Code	Prem Basis	Exposure	Terr	Rate		Premium	
						Prem/OPS	Products	Prem/OPS	Products
Policy No: USA4265148 LOB: CGL									
00001	Playground	46671	U	1	6	356.10		356.00	
Policy No: PHPK1889657 LOB: EO									
00001	Directors & Officers Liability		T		6				
00001	Employment Practices Liability		T		6				
Policy No: PHPK1841971 LOB: CGL									
00001	Blanket AI When Required by Contract								
00001	Liability Deluxe	44444			6			1,560.00	
00001	Sexual/Physical Abuse								
00001	School-private-elem/kindergarten	47471	U	109	6	14.71		1,617.00	

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Commercial Property - Premise Schedule

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Location #	Building #	Address	Building Description
Policy No: OUS018100581 LOB:			
00001	00001	92295 Old State Road 4A Tavernier, FL 33070	School
Policy No: CFA000251085600 L:			
00001	00001	92295 Old State Road 4A Tavernier, FL 33070	School

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