

CONDITIONAL



Personalized Proposal Prepared for

**ST CROIX PREPARATORY
ACADEMY**



USI INSURANCE SERVICES LLC

8000 NORMAN CENTER
DR STE 1000
MINNEAPOLIS, MN
55437-1177



**ST CROIX PREPARATORY
ACADEMY**

Your Business

ST CROIX PREPARATORY ACADEMY
4260 STAGECOACH TRL N
STILLWATER, MN 55082-1197

Your Agent

USI INSURANCE SERVICES LLC
8000 NORMAN CENTER DR STE 1000
MINNEAPOLIS, MN 55437-1177

Your Quote

Quote: 0309764 001
Prepared on 04/03/2026
Policy Term: 06/01/2026-06/01/2027

Valid Through: 05/18/2026

Your Account Summary

Your Premium Estimate

Commercial Property (Version #8)	\$47,103.25
General Liability (Version #2)	\$9,775.00
Inland Marine (Version #3)	\$1,939.00
Business Auto (E-01)	\$795.00
Commercial Umbrella (J-02)	\$3,334.00
Govt Crime/Fidelity Package (S-01)	\$565.00
Linebacker - Claims Made (K-02)	\$11,702.00

**Total Account
Premium Estimate** **\$75,213.25**

Your Policy

Benefits Include...

- 1** Industry leading loss control services to help protect your business
- 2** Flexible payment options designed to fit your needs
- 3** Fast, responsive claims service when you need it

Your Payment Options



**Electronic Funds
Transfer (EFT)**

Set up automatic payments and skip transaction fees with EFT. Sign up in Policyholder Access or contact your agent to get started.



Online

www.emcinsurance.com
Visit our website to make a single payment by eCheck or credit/debit card.



Mail

Submit check, money order or cashier's check to our centralized lockbox.



Commercial Property Declarations

Prepared For

Presented By

ST CROIX PREPARATORY ACADEMY
 4260 STAGECOACH TRL N
 STILLWATER, MN 55082-1197
 DIRECT BILL

USI INSURANCE SERVICES LLC
 8000 NORMAN CENTER DR STE 1000
 MINNEAPOLIS, MN 55437-1177
 AGENT NO. C9144
 AGENT PHONE: 952-945-0200
 CLAIM REPORTING: 888-362-2255
 SERVICING CARRIER: 612-643-4700

This policy renewal is offered contingent upon the receipt of payment which is due on 06/01/2026.

See attached schedule for description of locations, special interests and deductibles.

Coverages

Coverages Provided	Premium
Property In The Open	\$6,865.00
Blanket ID Number - 1 - See Schedule for Description	\$40,088.00
Property off Premises and In Transit	\$100.00
Property Premium	\$47,053.00
Minnesota Fire Safety Surcharge	\$50.25
Total Property Premium	\$47,103.25

Forms Applicable

CP0090(07/88), CP0108(05/20), CP0140(07/06), CP0150(10/00), CP0157(09/18), CP0320(04/18), CP0411(09/17), CP1075(12/20), CP1615A(02/12), CP7001A(02/12), CP7123.10(01/18), CP7123.4(10/20), CP7123(11/23), CP7173(12/19), CP7175(03/25), CP7358(02/17), CP8036(07/21), IL0017(11/98), IL0245(09/08), IL0952(01/15), IL7004(03/20), IL7131A(04/01), IL7170(09/24), IL7306(08/98), IL8383.2A(12/20), IL8384A(01/08), IL8493(01/25), IL8720(08/15)

Commercial Property Summary Proposal

Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
CP 00 90	07 88	Commercial Property Conditions	
CP 01 08	05 20	Minnesota Changes	
CP 01 40	07 06	Exclusion Of Loss Due To Virus Or Bacteria	
CP 01 50	10 00	Minnesota Changes - Replacement Cost Personal Property	
CP 01 57	09 18	Minnesota Changes - Coinsurance	
CP 03 20	04 18	Multiple Deductible Form (Fixed Dollar Deductibles)	
CP 04 11	09 17	Protective Safeguards	
CP 10 75	12 20	Cyber Incident Exclusion	
CP 16 15A	02 12	Statement Of Values	
CP 70 01A	02 12	Commercial Property Schedule	
CP 71 23	11 23	Building and Personal Property Coverage Form - Schools	
CP 71 23.10	01 18	School Flood Coverage Endorsement	
CP 71 23.4	10 20	School Quick Reference	
CP 71 73	12 19	Cannabis Exclusion	
CP 71 75	03 25	Limitations On Coverage For Roof System Location 1 Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 1 Building 2 Paragraphs A and B Apply Roof Age (Years) : 15	
CP 73 58	02 17	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)	
CP 80 36	07 21	Commercial Property Valuation Increase	
IL 00 17	11 98	Common Policy Conditions	
IL 02 45	09 08	Minnesota Changes - Cancellation And Nonrenewal	
IL 09 52	01 15	Cap On Losses From Certified Acts Of Terrorism	
IL 70 04	03 20	Mutual Policy Provisions	



EMCASC0 Insurance Company

Quote: BCSJ800 - Option 001

Prepared on 04/03/2026

Policy Term: 06/01/2026-06/01/2027

Valid Through: 05/18/2026

Form	Edition Date	Description/Additional Information	Premium
IL 71 31A	04 01	Commercial Policy Endorsement Schedule	
IL 71 70	09 24	Actual Cash Value Definition	
IL 73 06	08 98	Exclusion Of Certain Computer-Related Losses	
IL 83 83.2A	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act	\$1,061.00
IL 83 84A	01 08	Terrorism Notice	
IL 84 93	01 25	Actual Cash Value Definition - PHN	
IL 87 20	08 15	Advisory Notice To Policyholders	



Terrorism Notice

This insurance may include coverage for certified acts of terrorism as defined in the terrorism risk insurance act, as amended.

Attached you will find a disclosure, which identifies the specific charge for certified acts of terrorism.

You may have the option to reject this terrorism coverage.

For additional information, please contact your agent.

This endorsement is attached to and made part of your policy in response to the disclosure requirements of the Terrorism Risk Insurance Act. This endorsement does not grant any coverage or change the terms and conditions of any coverage under the policy.

Disclosure Pursuant to Terrorism Risk Insurance Act

Schedule

Terrorism Premium (Certified Acts)	\$1,061.00
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A. Disclosure Of Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorism acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rate allocations in accordance with the procedures established by the Secretary of the Treasury.

The following statement is required to be part of the disclosure notice in MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



Commercial Property Summary Proposal

Blanket coverage applies only as indicated by an entry below:

Blanket: 1

Building & Personal Property Combined: Only at Locations/Buildings as indicated in the Schedule below

Blanket Limit of Insurance **\$50,542,595** **Coinsurance: 100%**

Locations

For inspection contact: See agent on Dec page

Location 1						
4260 Stagecoach Trl N Stillwater, MN 55082						
Description: 1 Story Non-Combustible - Light Steel Building In Protection Class: 4 Occupancy: ST CROIX PREPATORY ACADEMY BLDG 1 Deductible Per Occurrence: \$25,000 Except: \$50,000 On Windstorm Or Hail Protective Safeguards: P-1 Automatic Sprinkler System,P-1 Automatic Sprinkler System						
Building 1	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Limitations On Coverage For Roof System Debris Removal \$250,000
	All Personal Property	See Blkt 1	Special	See Blkt 1		Replacement Cost



Building 2	Description: 1 Story Non-Combustible - Light Steel Building In Protection Class: 4 Occupancy: ST CROIX PREPATORY ACADEMY BLDG 2 Deductible Per Occurrence: \$25,000 Except: \$25,000 On Windstorm Or Hail Protective Safeguards: P-1 Automatic Sprinkler System					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Limitations On Coverage For Roof System Debris Removal \$250,000
Special Class 1	Description: Property In The Open Deductible Per Occurrence: \$25,000 Except: \$25,000 On Windstorm Or Hail					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	\$2,772,361	Special	100%		Replacement Cost

Miscellaneous Location Level Coverages

See coverage form for deductible amounts applicable to these coverages.

Location	Coverage	Limit of Insurance
1	School Location Additional Coverages and Coverage Extensions	See Coverage Form
1	Fire Department Service Charge	\$50,000

Miscellaneous Policy Level Coverages

School Line Additional Coverages and Coverage Extensions	See Coverage Form
School Flood Coverage Endorsement	\$150,000



Miscellaneous Policy Level Coverages

Unreported Buildings, Structures and Outdoor Fixtures	\$50,000
School - Property off Premises and In Transit	
Limit	\$50,000
Deductible: Deductible - \$250	

Equipment Breakdown Endorsement

See Coverage Form

Coverages

Expediting Expenses	\$100,000
Hazardous Substances	\$100,000
Perishable Goods/Spoilage	\$100,000



Statement of Values

Location 1
 4260 Stagecoach Trl N
 Stillwater, MN 55082

Building 1	Description: 1 Story Non-Combustible - Light Steel Building In Protection Class: 4 Occupancy: ST CROIX PREPATORY ACADEMY BLDG 1		
	Coverage	100% Values	Value Type
	Building	\$44,035,098.00	Replacement Cost
	All Personal Property	\$2,083,875.00	Replacement Cost
Building 2	Description: 1 Story Non-Combustible - Light Steel Building In Protection Class: 4 Occupancy: ST CROIX PREPATORY ACADEMY BLDG 2		
	Coverage	100% Values	Value Type
	Building	\$4,423,622.00	Replacement Cost

Total Building	\$48,458,720.00 RC
Total Personal Property	\$2,083,875.00 RC
Combined Total	\$50,542,595.00

1. Values shown must be 100% actual cash value or replacement cost and should reflect coverage basis for each item of buildings, personal property or both.
2. Value shall be submitted to insurance company, subject to its acceptance.
3. Nothing contained in these instructions shall be construed as changing in any manner the conditions of this policy.
4. The company may require this statement of values to be signed by the insured or in the case of firms, by a partner or an officer.



General Liability Summary Proposal

Prepared For

ST CROIX PREPARATORY ACADEMY
4260 STAGECOACH TRL N
STILLWATER, MN 55082-1197
DIRECT BILL

Presented By

USI INSURANCE SERVICES LLC
8000 NORMAN CENTER DR STE 1000
MINNEAPOLIS, MN 55437-1177
AGENT NO. C9144
AGENT PHONE: 952-945-0200
CLAIM REPORTING: 888-362-2255
SERVICING CARRIER: 612-643-4700

Limits of Insurance

Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You Limit	\$300,000 (any one premises)
Medical Expense Limit	\$5,000 (any one person)
Personal and Advertising Injury Limit	\$1,000,000 (any one person or organization)
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000

Coverages Provided

Other Than Products/Completed Operations	\$9,775.00
Total Estimated Policy Premium	\$9,775.00

See attached schedule for location of all premises owned, rented or occupied.

Forms Applicable

CG0001(04/13), CG0069(12/23), CG0070(01/26), CG0122(12/07), CG0300(01/96), CG0435(12/07), CG2106(12/23), CG2147(12/07), CG2167(12/04), CG2170(01/15), CG2271(12/19), CG2605(02/07), CG2681(12/04), CG4014(12/20), CG4032(05/23), CG4035(12/23), CG7001A(10/12), CG7003(10/13), CG7114(01/21), CG7255(01/21), CG7551(10/19), CG7614(10/19), CG7627(01/21), CG9909(12/19), IL0017(11/98), IL0021(09/08), IL0245(09/08), IL7004(03/20), IL7131A(04/01), IL7168(01/22), IL7338(05/15), IL8383.2A(12/20), IL8384A(01/08), IL8576(10/17)

Audit Period: Annual

General Liability Summary Proposal

Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
CG 00 01	04 13	Commercial General Liability Coverage Form	
CG 00 69	12 23	Exclusion - Violation of Law Addressing Data Privacy	
CG 00 70	01 26	Exclusion - War	
CG 01 22	12 07	Minnesota Changes - Contractual Liability Exclusion And Supplementary Payments	
CG 03 00	01 96	Deductible Liability Insurance	
CG 04 35	12 07	Employee Benefits Liability Coverage Each Employee Limit \$1,000,000 Aggregate Limit \$3,000,000 Each Employee Deductible \$1,000 Retroactive Date 05/23/2022	
CG 21 06	12 23	Exclusion- Access or Disclosure of Confidential or Personal Material or Information	
CG 21 47	12 07	Employment-Related Practices Exclusion	
CG 21 67	12 04	Fungi Or Bacteria Exclusion	
CG 21 70	01 15	Cap On Losses From Certified Acts Of Terrorism	
CG 22 71	12 19	Colleges Or Schools (Limited Form)	
CG 26 05	02 07	Minnesota Changes	
CG 26 81	12 04	Minnesota Changes - Duties Condition	
CG 40 14	12 20	Cannabis Exclusion	
CG 40 32	05 23	Exclusion-Perfluoroalkyl and Polyfluoroalkyl Substances	
CG 40 35	12 23	Exclusion - Cyber Incident	
CG 70 01A	10 12	General Liability Schedule	
CG 70 03	10 13	GL Quick Reference (Occurrence)	
CG 71 14	01 21	Trampoline Exclusion	
CG 72 55	01 21	General Liability - Schools Essential Extension	
CG 75 51	10 19	Abuse Or Molestation Liability	
CG 76 14	10 19	School Violent Event Response Coverage Aggregate Limit \$250,000 Each Event Limit \$250,000	



EMCASC0 Insurance Company

Quote: BCSJ833 - Option 001

Prepared on 04/03/2026

Policy Term: 06/01/2026-06/01/2027

Valid Through: 05/18/2026

Form	Edition Date	Description/Additional Information	Premium
		Each Person Limit \$25,000	
CG 76 27	01 21	Amendment of Employee Benefits Program Definition	
CG 99 09	12 19	Premium Audit Noncompliance Charge Audit Noncompliance Charge Factor 1 Number of Written Attempts To Obtain Audit Information 2 Reassessment Charge 0	
IL 00 17	11 98	Common Policy Conditions	
IL 00 21	09 08	Nuclear Energy Liability Exclusion Endorsement	
IL 02 45	09 08	Minnesota Changes - Cancellation And Nonrenewal	
IL 70 04	03 20	Mutual Policy Provisions	
IL 71 31A	04 01	Commercial Policy Endorsement Schedule	
IL 71 68	01 22	Asbestos Exclusion	
IL 73 38	05 15	Notice Of Cancellation Provided By Us - Designated Entity Name of Entity - CITY OF BAYPORT Mailing Address - 294 N THIRD ST BAYPORT MN 55003 Number of Days Notice - 30	
IL 83 83.2A	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act	\$78.00
IL 83 84A	01 08	Notice	
IL 85 76	10 17	Important Notice To Policyholders	



Terrorism Notice

This insurance may include coverage for certified acts of terrorism as defined in the terrorism risk insurance act, as amended.

Attached you will find a disclosure, which identifies the specific charge for certified acts of terrorism.

You may have the option to reject this terrorism coverage.

For additional information, please contact your agent.

This endorsement is attached to and made part of your policy in response to the disclosure requirements of the Terrorism Risk Insurance Act. This endorsement does not grant any coverage or change the terms and conditions of any coverage under the policy.

Disclosure Pursuant to Terrorism Risk Insurance Act

Schedule

Terrorism Premium (Certified Acts)	\$78.00
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A. Disclosure Of Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorism acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rate allocations in accordance with the procedures established by the Secretary of the Treasury.

The following statement is required to be part of the disclosure notice in MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



General Liability Summary Proposal

Code No./Exposure/Classification	Products/ Compl Ops Rate	Products/ Compl Ops Advance Prem	All Other Rate	All Other Advance Prem
Location 000 Abuse Or Molestation Liability Employee Benefits Liability Fungi Or Bacteria Exclusion				\$1,005 \$454 (\$78)
Location MN School Violent Event Response				\$425
Location 001 47469 Schools - faculty liability for corporal punishment of students Prem Basis: Number of Faculty Members Exposure: 150 \$1,000 Deductible Applies To BI PD Per Claim For All Other Products/Completed Operations are subject to the General Aggregate Limit			6.442	\$966
47471 Schools - public - elementary, kindergarten or junior high Prem Basis: Per Student Exposure: 814 \$1,000 Deductible Applies To BI PD Per Claim For All Other Products/Completed Operations are subject to the General Aggregate Limit			5.159	\$4,199
47473 Schools - public - high Prem Basis: Per Student Exposure: 393 \$1,000 Deductible Applies To BI PD Per Claim For All Other Products/Completed Operations are subject to the General Aggregate Limit			6.747	\$2,651



Policy Level Coverages

Coverages	Limit of Insurance	Premium
General Liability Essential Extension		\$75
Premium For Certified Acts of Terrorism		\$78.00
Total Estimated Policy Premium		\$9,775.00

Location of All Premises Owned, Rented or Occupied

Rated Locations

Location 1	
	4260 Stagecoach Trl N Stillwater, MN 55082



Commercial Inland Marine Summary Proposal

Prepared For

Presented By

ST CROIX PREPARATORY ACADEMY
 4260 STAGECOACH TRL N
 STILLWATER, MN 55082-1197
 DIRECT BILL

USI INSURANCE SERVICES LLC
 8000 NORMAN CENTER DR STE 1000
 MINNEAPOLIS, MN 55437-1177
 AGENT NO. C9144
 AGENT PHONE: 952-945-0200
 CLAIM REPORTING: 888-362-2255
 SERVICING CARRIER: 612-643-4700

Coverages

See attached schedule for limits and description of coverages.

Coverage Headings	Premium
Electronic Data Processing	\$1,769.00
Scheduled Property Floater	\$170.00
Inland Marine Premium	\$1,939.00
Total Inland Marine Premium	\$1,939.00

A deductible may apply for the coverage provided. In the event a loss (other than earthquake) involves covered property at more than one location or in more than one class, only one deductible, the largest deductible shown on the schedule for the location or classes involved in the loss, will apply per occurrence.

Forms applicable to the above coverages indicated with an asterisk (*):

CM7000A(03/20), IL7131A(04/01), IL8383.2A(12/20), CM7001A(09/97), CM8068(12/19), CM9905(12/19), IL7306(08/98), IL8491(04/19), IL0017(11/98), IL7004(03/20)

Refer to prior distribution(s) for any forms not attached.

Forms applicable to all other coverages:

CL0811(09/18), CM7004(09/06), CL0600(01/15), CL0700(10/06), CL0100(03/99), CL0142(04/24), IM7500(04/04), IM7231(05/01), IM7238(10/02), IM2047(05/12)

Refer to prior distribution(s) for any forms not attached.



Inland Marine Summary Proposal

Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
CL 01 00	03 99	Common Policy Conditions	
CL 01 42	04 24	Amendatory Endorsement Minnesota	
CL 06 00	01 15	Certified Terrorism Loss	
CL 07 00	10 06	Virus Or Bacteria Exclusion	
CL 08 11	09 18	Cannabis Items And Activities Exclusion	
CM 70 00A	03 20	Commercial Inland Marine Declarations	
CM 70 01A	09 97	Commercial Inland Marine Schedule	
CM 70 04	09 06	Quick Reference- Commercial Inland Marine Coverage Part	
CM 80 68	12 19	Cannabis Exclusion Endorsement- Advisory Notice To Policyholders	
CM 99 05	12 19	Cannabis Exclusion	
IL 00 17	11 98	Common Policy Conditions	
IL 70 04	03 20	Mutual Policy Provisions	
IL 71 31A	04 01	Commercial Policy Endorsement Schedule	
IL 73 06	08 98	Exclusion Of Certain Computer-Related Losses	
IL 83 83.2A	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act	Waived
IL 84 91	04 19	Disclosure Notice - Cannabis Items And Activities Exclusion	
IM 20 47	05 12	Amendatory Endorsement Minnesota	
IM 72 02	10 02	Electronic Data Processing Equipment Coverage Part Blanket Limits	
IM 72 31	05 01	Coinsurance Provisions	
IM 72 38	10 02	Earthquake, Flood And Sewer Backup Endorsement	
IM 75 00	04 04	Scheduled Property Floater	



This endorsement is attached to and made part of your policy in response to the disclosure requirements of the Terrorism Risk Insurance Act. This endorsement does not grant any coverage or change the terms and conditions of any coverage under the policy.

Disclosure Pursuant to Terrorism Risk Insurance Act

Schedule

Terrorism Premium (Certified Acts)	(Waived)
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A. Disclosure Of Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorism acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rate allocations in accordance with the procedures established by the Secretary of the Treasury.

The following statement is required to be part of the disclosure notice in MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



Commercial Inland Marine Summary Proposal

Policywide Coverage

Class Description	Special Interest	Limits
Electronic Data Processing		
Electronic Data Processing - Blanket Limits		
\$2,500 Deductible Applies to All Covered Perils Unless A Different Deductible is Indicated Below		
\$500 Deductible - Earthquake and Volcanic Eruption		
Coinsurance - "Hardware", "Media", & "Programs and Applications"		100%
Coinsurance - "Software", "Media", & "Programs and Applications"		Waived
Earthquake "Aggregate" Limit		\$1,008,000
Earthquake "Occurrence" Limit		\$1,008,000
Earthquake "Catastrophe" Limit		\$1,008,000
Flood "Aggregate" Limit		Not Covered
Flood "Occurrence" Limit		Not Covered
Flood "Catastrophe" Limit		Not Covered
Sewer Backup "Aggregate" Limit		\$1,008,000
Sewer Backup "Occurrence" Limit		\$1,008,000
Sewer Backup "Catastrophe" Limit		\$1,008,000
Coverage Limits		
Catastrophe Limit - The Most "We" Pay For Any Combination Of Or Total Of Losses Arising Under One Or More Coverages In Any One Occurrence		\$1,008,000
Equipment Limits		
Equipment Limits - Equipment		\$504,000
Included Hardware - The Most "We" Pay For Loss At Any One Location		
Included Protection and Control Systems - The Most "We" Pay For Loss At Any One Location		
Included Telecommunications Equipment - The Most "We" Pay For Loss At Any One Location		



Policywide Coverage

Class Description	Special Interest	Limits
Included Reproduction Equipment - The Most "We" Pay For Loss At Any One Location		
Software Limits		
Software Limits - Software		\$504,000
Included Data Records - The Most "We" Pay For Loss At Any One Location		
Included Proprietary Programs - The Most "We" Pay For Loss At Any One Location		
Included Programs and Applications - The Most "We" Pay For Loss At Any One Location		
Included Media - The Most "We" Pay For Loss At Any One Location		
Income Coverage		Not Covered
Coverage Extensions		
Additional Debris Removal Expenses		\$25,000
Electrical and Power Supply Disturbance		Covered
Emergency Removal		365 Days
Emergency Removal Expenses		\$5,000
Fraud and Deceit		\$5,000
Mechanical Breakdown Coverage		Not Covered
Supplemental Coverages		
Acquired Locations		\$500,000
Earthquake Coverage		Covered
Flood Coverage		Not Covered
Foreign Transit and Location Coverage		\$5,000
Incompatible Hardware and Media		\$10,000
Newly Purchased or Leased Hardware		\$500,000
Off-Site Computers		\$10,000
Pollutant Cleanup and Removal		\$15,000
Property In Transit		\$15,000



Policywide Coverage

Class Description	Special Interest	Limits
Recharge of Fire Extinguishing Equipment		\$15,000
Sewer Backup		Covered
Rewards		\$5,000
Software Storage		\$50,000
Virus and Hacking Coverage		Covered
Virus and Hacking Limit - Any One Occurrence		\$50,000
Virus and Hacking Limit - Each Separate 12 Month Period		\$150,000
EDP Blanket Annual Premium		\$1,769.00
Scheduled Property Floater		
Description of Covered Property: SCHOOL BAND UNIFORMS AND CHOIR ROBES SCHOOL ATHLETIC EQUIPMENT UNIFORMS SCHOOL MUSICAL INSTRUMENTS SCHOOL CAMERAS PROJECTION MACHINES		
Coverage Extensions		
Additional Debris Removal Expenses		\$5,000
Supplemental Coverages		
Pollutant Cleanup and Removal		\$10,000
Limits of Insurance		
Any One Item		\$100,000
Any One Occurrence		\$250,000
Valuation Method : Actual Cash Value		
Coinsurance		N/A
Deductible : \$2,500		
Scheduled Property Floater Premium		\$170.00

Total Premium For Changes

\$1,939.00



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: E172835-01

Q U O T A T I O N - B U S I N E S S A U T O P O L I C Y

QUOTATION IS VALID: FROM 03/16/26 TO 06/01/26
PROPOSED POLICY PERIOD: FROM 06/01/26 TO 06/01/27

P R E P A R E D F O R P R E S E N T E D B Y

ST CROIX PREPARATORY ACADEMY
4260 STAGECOACH TRL N
STILLWATER MN 55082-1197

USI INSURANCE SERVICES LLC
8000 NORMAN CENTER DR STE 1000
MINNEAPOLIS MN 55437-1177

DIRECT BILL

AGENT: AC 9144
AGENT PHONE: (952)945-0200

INSURED IS: SCHOOL

COVERAGES	COV AUTOS	LIMITS/DEDUCTIBLES	P R E M I U M
COVERED AUTOS LIABILITY	08 09	\$ 1,000,000	. \$ 0.00
HIRED OR BORROWED AUTO			. 165.00
NON-OWNERSHIP LIABILITY	EMPLOYEES: 26 - 100		. 629.00
		PREMIUM FOR ENDORSEMENTS	. \$ 1.00
ESTIMATED TOTAL POLICY PREMIUM			. \$ 795.00

AS QUOTED ON: 03/16/2026



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: E172835-01

ST CROIX PREPARATORY ACADEMY

EFF DATE: 06/01/26

EXP DATE: 06/01/27

C O M M E R C I A L A U T O P O L I C Y
Q U O T E

=====

ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CA0001	11-20	BUSINESS AUTO COVERAGE FORM TERRORISM COVG INCL IN MAIN COV FORM	\$ 1
CA0138	05-20	MINNESOTA CHANGES	
CA0218	11-22	MN CHANGES - CANCELLATION/NONRENEWAL	
CA7002A	02-22	COMM AUTO DECLARATIONS - ITEMS 4 & 5	
CA7007	11-20	QUICK REFERENCE BUSINESS AUTO FORM	
CA7313	11-15	PREJUDGMENT INTEREST	
CA8301	02-18	MN UM/UIM REJECTION FORM	
CA8346	05-20	IMPORTANT NOTICE TO POLICYHOLDERS	
*CA8361	05-25	UNINSURED/UNDERINSURED MOTORISTS PHN	
IL0017	11-98	COMMON POLICY CONDITIONS	
IL0021	09-08	NUCLEAR ENERGY LIAB EXCL/BROAD FORM	
IL7004	03-20	MUTUAL POLICY PROVISIONS	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	
IL8042	09-95	SUMMARY OF CRIMINAL PENALTIES	
*IL8576	10-17	MEDICARE IMPT NOTICE TO POLICYHOLDER	

AS QUOTED ON: 03/16/2026



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
ST CROIX PREPARATORY ACADEMY

EFF DATE: 06/01/26

QUOTE NUMBER E172835-01
EXP DATE: 06/01/27

COMMERCIAL AUTO DECLARATIONS - BUSINESS AUTO

ITEM FOUR: SCHEDULE OF HIRED OR BORROWED COVERED AUTO
COVERAGE AND PREMIUMS

COVERED AUTOS LIABILITY COVERAGE - COST OF HIRE BASIS

FOR AUTOS NOT USED IN YOUR MOTOR

CARRIER OPERATIONS (OTHER THAN MOBILE OR FARM EQUIPMENT)

COVERED AUTOS STATE ESTIMATED ANNUAL COST OF LIABILITY COVERAGE	HIRE FOR ALL STATES	RATE	PREMIUM
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EXCESS	MN	IF ANY	100	\$	165.00
FOR 'AUTOS' NOT USED IN YOUR MOTOR CARRIER OPERATIONS, COST OF HIRE MEANS THE TOTAL AMOUNT YOU INCUR FOR THE HIRE OF 'AUTOS' YOU DON'T OWN (NOT INCLUDING 'AUTOS' YOU BORROW OR RENT FROM YOUR PARTNERS OR 'EMPLOYEES' OR THEIR FAMILY MEMBERS). COST OF HIRE DOES NOT INCLUDE CHARGES FOR SERVICES PERFORMED BY MOTOR CARRIERS OF PROPERTY OR PASSENGERS.					

TOTAL PREMIUM				\$	165.00

ITEM FIVE: SCHEDULE FOR NON-OWNERSHIP COVERED AUTOS LIABILITY

OTHER THAN A SOCIAL SERVICE AGENCY

NUMBER OF EMPLOYEES	PREMIUM
26 - 100	\$ 629.00

TOTAL NON-OWNERSHIP COVERED AUTOS PREMIUM	\$	629.00



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

Quote Number: J172835-02

**Q U O T A T I O N
C O M M E R C I A L U M B R E L L A**

Quotation is Valid From 03/30/26 to 06/01/26
Proposed Policy Period: From 06/01/26 to 06/01/27
(Quote may be subject to change)

P R E P A R E D F O R:	P R E S E N T E D B Y:

ST CROIX PREPARATORY ACADEMY 4260 STAGECOACH TRL N STILLWATER MN 55082-1197	USI INSURANCE SERVICES LLC 8000 NORMAN CENTER DR STE 1000 MINNEAPOLIS MN 55437-1177

D I R E C T B I L L	AGENT: AC 9144 AGENT PHONE: (952)945-0200

Insured is: SCHOOL

L I M I T S O F I N S U R A N C E

Each Occurrence Limit (Liability Coverage)	\$ 2,000,000
Personal & Advertising Injury Limit (Any one person or organization)	\$ 2,000,000
Aggregate Limit (Liability Coverage) (except with respect to "covered autos")	\$ 2,000,000

PREMIUM NOT SUBJECT TO AUDIT \$	3,334.00
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A \$100 MINIMUM POLICY PREMIUM APPLIES
IF POLICY IS CANCELLED AFTER THE EFFECTIVE DATE.

CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: J172835-02

ST CROIX PREPARATORY ACADEMY

EFF DATE: 06/01/26

EXP DATE: 06/01/27

C O M M E R C I A L U M B R E L L A P O L I C Y
Q U O T E

=====
ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CU0001	04-13	COMM LIABILITY UMBRELLA COV FORM	
CU0005	12-23	EXCL-VIOLATION/LAW ADDRESSING DATA	
*CU0006	01-26	EXCLUSION - WAR	
CU0106	12-07	MINNESOTA CHANGES	
CU0403	12-19	EMPLOYEE BENEFITS LIABILITY COVERAGE LIMITS OF INSURANCE \$ 10,000 RETAINED LIMIT \$ 2,000,000 EACH EMPLOYEE \$ 2,000,000 AGGREGATE RETROACTIVE DATE: NONE	
CU2123	02-02	NUCLEAR ENERGY LIAB EXCL BROAD FORM	
CU2127	12-04	FUNGI OR BACTERIA EXCLUSION	
*CU2130	01-15	CAP OF LOSSES FROM CERT ACTS OF TERR	
*CU2136	01-15	EXCL PUNITIVE DMG CERT ACTS OF TERR	
CU2171	06-15	EXCLUSION-UNMANNED AIRCRAFT	
CU2186	12-23	EXCL-ACCESS/DISCL OF CONFID/PERSONAL	
CU3422	12-20	CANNABIS EXCLUSION	
CU3444	09-22	BROAD ABUSE OR MOLESTATION EXCLUSION	
CU3454	05-23	EXCL PERFLUOROALKYL/POLYFLUROALKYL	
CU3456	12-23	CYBER INCIDENT	
CU7001A	11-15	SCHED OF PRIMARY INS - AUTOMATED	
CU7275	08-06	COLLEGES AND SCHOOLS RESTRICTIVE END	
CU7276	03-21	COMMERCIAL UMBRELLA AMENDMENT OF COV	
CU7293	08-06	FOREIGN EXPOSURE FOLLOWING FORM	
CU7404.1	10-08	UMBRELLA LIAB AMEND - FOLLOW FORM	
CU7431	10-08	AMENDMENT OF EMPLOYEE BENEFITS PROG	
CU7441	05-19	EXCLUSION-VIOLENT EVENT RESPONSE COV	
CU7464	07-15	LAW ENFORCEMENT LIABILITY	
CU7472	10-23	LINEBACKER PRIVATE ENTITY EMPLOYMENT PRACTICES LIABILITY COVERAGE ENDORSEMENT RETROACTIVE DATE: 06/01/2004	
CU7487	07-23	ABUSE OR MOLESTATION LIAB SUB/OCCUR ABUSE OR MOLESTATION LIABILITY SUBLIMIT WITHIN POLICY LIMIT ABUSE OR MOLESTATION LIABILITY EACH OCCURRENCE LIMIT: \$2,000,000 ABUSE OR MOLESTATION LIABILITY AGGREGATE LIMIT: \$2,000,000	
IL0017	11-98	COMMON POLICY CONDITIONS	
IL7004	03-20	MUTUAL POLICY PROVISIONS	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	
IL7168	01-22	ASBESTOS EXCLUSION	
*IL8383.2A	12-20	DISCL PURSUANT TERRSM RISK INS. ACT	\$ 33
*IL8384A	01-08	TERRORISM NOTICE	

AS QUOTED ON: 03/30/26



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
ST CROIX PREPARATORY ACADEMY

QUOTE NUMBER: J172835-02
EFF DATE: 06/01/26 EXP DATE: 06/01/27

T E R R O R I S M N O T I C E

This insurance may include coverage for certified acts of terrorism as defined in the Terrorism Risk Insurance Act, as amended.

Attached you will find a disclosure, which identifies the specific charge for certified acts of terrorism.

YOU MAY HAVE THE OPTION TO REJECT THIS TERRORISM COVERAGE

For additional information, please contact your agent

AS QUOTED ON: 03/30/26

CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
ST CROIX PREPARATORY ACADEMY

QUOTE NUMBER: J172835-02
EFF DATE: 06/01/26 EXP DATE: 06/01/27

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

D I S C L O S U R E P U R S U A N T T O
T E R R O R I S M R I S K I N S U R A N C E A C T

S C H E D U L E

Terrorism Premium (Certified Acts) \$33.00

A. Disclosure Of Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The following statement is required to be part of the disclosure notice in MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
ST CROIX PREPARATORY ACADEMY

Quote Number: J172835-02
Eff Date: 06/01/26 Exp Date: 06/01/27

COMMERCIAL UMBRELLA SCHEDULE

RETAINED LIMIT

Self Insured Retention \$10,000

SCHEDULE OF UNDERLYING INSURANCE

Commercial General Liability

Company: EMCASCO Insurance Company
Policy Number: BCSJ833 Policy Period: 06/01/26 to 06/01/27

Occurrence Basis

Minimum Applicable Limits

General Aggregate \$ 2,000,000
Products-Completed Operations Aggregate \$ 2,000,000
Personal and Advertising Injury \$ 1,000,000
Each Occurrence \$ 1,000,000
Employee Benefit Liability \$ 1,000,000 Each Employee
\$ 3,000,000 Aggregate

Commercial Auto Liability

Company: Employers Mutual Casualty Company
Policy Number: E172835 Policy Period: 06/01/26 to 06/01/27

Minimum Applicable Limits

Covered Auto Liability \$ 1,000,000 Each Accident

Private Entity Liability (Claims Made)

Company: Employers Mutual Casualty Company
Policy Number: K172835 Policy Period: 06/01/26 to 06/01/27

Minimum Applicable Limits

\$ 1,000,000 Each Loss
\$ 1,000,000 Aggregate



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: S172835-01

CRIME AND FIDELITY COVERAGE PART
QUOTATION (GOVERNMENT ENTITIES)

QUOTATION IS VALID: FROM 03/16/26 TO 06/01/26
PROPOSED POLICY PERIOD: FROM 06/01/26 TO 06/01/27

PREPARED FOR: PRESENTED BY:

ST CROIX PREPARATORY ACADEMY
4260 STAGECOACH TRL N
STILLWATER MN 55082-1197
USI INSURANCE SERVICES LLC
8000 NORMAN CENTER DR STE 1000
MINNEAPOLIS MN 55437-1177

DIRECT BILL
AGENT: AC 9144
AGENT PHONE: (952)945-0200

INSURED IS: SCHOOL BUSINESS DESC:

SEE ATTACHED SCHEDULE FOR DESCRIPTION OF LOCATIONS,
LIMITS, AND DEDUCTIBLES.

Table with 2 columns: INSURING AGREEMENTS and PREMIUM. Rows include EMPLOYEE THEFT - BLANKET (PER LOSS) \$ 397.00, FORGERY OR ALTERATION - NEGOTIABLE INSTRUMENTS \$ 36.00, INSIDE THE PREMISES - THEFT OF MONEY & SECURITIES \$ 28.00, INSIDE THE PREMISES - ROBBERY OR SAFE BURGLARY OF OTHER PROPERTY \$ 36.00, OUTSIDE THE PREMISES \$ 3.00, COMPUTER AND FUNDS TRANSFER FRAUD \$ 62.00, MONEY ORDERS & COUNTERFEIT MONEY \$ 3.00, and TOTAL POLICY PREMIUM \$ 565.00.



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: S172835-01

ST CROIX PREPARATORY ACADEMY

EFF DATE: 06/01/26

EXP DATE: 06/01/27

G O V E R N M E N T C R I M E P O L I C Y Q U O T E

ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CR0024	06-22	GOVT. CRIME COV. FORM - DISCOVERY	
CR0125	06-22	MINNESOTA CHANGES	
CR0750	06-22	AMENDMENT-DELETE PROV REGARD TERROR	
CR2042	05-23	EXCL. DIGITAL TOKENS & OTHER ELEC.	
CR2548	06-22	INCLUDE INDEMNITY OF BONDED OFFICIAL	
CR7010A	12-22	CRIME & FID. COV. PART DEC. (GOV'T)	
CR7116A	12-22	CRIME & FID COV PART SCHEDULE (GOVT)	
CRTC24	06-22	GOVERNMENT CRIME COV. TABLE OF CONT.	
IL0017	11-98	COMMON POLICY CONDITIONS	
IL0245	09-08	MN CHANGES - CANCELLATION/NONRENEWAL	
IL7004	03-20	MUTUAL POLICY PROVISIONS	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	
IL7306	08-98	EXC. OF CERT. COMPUTER LOSSES	

AS QUOTED ON: 03/16/2026



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
ST CROIX PREPARATORY A

EFF DATE: 06/01/26

QUOTE NUMBER: S172835-01
EXP DATE: 06/01/27

CRIME AND FIDELITY COVERAGE PART
QUOTATION SCHEDULE (GOVERNMENT ENTITIES)

Table with 3 columns: DESCRIPTION, DED (PER OCCURRENCE), and LIMIT (PER OCCURRENCE). Rows include: EMPLOYEE THEFT - BLANKET (PER LOSS), FORGERY OR ALTERATION - NEGOTIABLE INSTRUMENTS, INSIDE THE PREMISES - THEFT OF MONEY & SECURITIES, INSIDE THE PREMISES - ROBBERY OR SAFE BURGLARY OF OTHER PROPERTY, OUTSIDE THE PREMISES, COMPUTER AND FUNDS TRANSFER FRAUD, and MONEY ORDERS & COUNTERFEIT MONEY.



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: K172835-02

Q U O T A T I O N - L I N E B A C K E R

QUOTATION IS VALID FROM 03/26/26 TO 06/01/26
PROPOSED POLICY PERIOD: FROM 06/01/26 TO 06/01/27

P R E P A R E D F O R : P R E S E N T E D B Y :
ST CROIX PREPARATORY ACADEMY USI INSURANCE SERVICES LLC
4260 STAGECOACH TRL N 8000 NORMAN CENTER DR STE 1000
STILLWATER MN 55082-1197 MINNEAPOLIS MN 55437-1177

DIRECT BILL AGENT: AC 9144
AGENT PHONE: (952)945-0200

INSURED IS: SCHOOL

RETROACTIVE DATE AND EXCESS EXTENDED REPORTING PERIOD:
THIS INSURANCE DOES NOT APPLY TO WRONGFUL ACTS WHICH OCCUR
BEFORE THE RETROACTIVE DATE SHOWN BELOW.
RETROACTIVE DATE: 06/04/04
AVAILABLE SUPPLEMENTAL EXTENDED REPORTING PERIOD: (1 YEARS)

Table with 2 columns: Description and Amount. Rows include: EACH LOSS (\$ 1,000,000), AGGREGATE FOR EACH POLICY TERM (\$ 1,000,000), INSURED'S DEDUCTIBLE EACH CLAIM (INCLUDING DEFENSE EXPENSE) (\$ 5,000)

TOTAL ADVANCE PREMIUM \$ 11,702.00

COVERAGE IS PROVIDED FOR BOARD AND ALL EMPLOYEES

(THE ADVANCE PREMIUM IS A MINIMUM PREMIUM FOR THE POLICY TERM)
A \$100 MINIMUM POLICY PREMIUM APPLIES
IF POLICY IS CANCELLED AFTER THE EFFECTIVE DATE

AS QUOTED ON: 03/26/26 BPP



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: K172835-02

ST CROIX PREPARATORY ACADEMY

EFF DATE: 06/01/26

EXP DATE: 06/01/27

L I N E B A C K E R P O L I C Y
Q U O T E

=====
ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CL7021	10-23	LNBKR PRIV/EPLI COVERAGE FORM	
CL7110	01-18	NUCLEAR ENERGY LIABILITY EXCLUSION	
CL7128	05-20	TORT LIABILITY ENDORSEMENT	
CL7153	01-18	EXCL-FUNGI OR BACTERIA	
*CL7156	01-18	CAP ON LOSSES CERT ACTS OF TERRORISM	
*CL7161	01-18	EXCL PUNITIVE DMGS ACTS OF TERRORISM	
CL7215	01-18	DATA COMPROMISE & CYBER LIAB EXCL	
CL8322	10-15	ADVISORY NOTICE TO POLICYHOLDERS	
IL7004	03-20	MUTUAL POLICY PROVISIONS	
IL7111	01-18	MN CHANGES - CANCELLATION/NONRENEWAL	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	
IL7149	01-08	COMMON POLICY CONDITIONS	
IL7326	01-18	CALCULATION OF PREMIUM	
IL7329	01-18	MINNESOTA CHANGES	
*IL8383.2A	12-20	DISCL PURSUANT TERRSM RISK INS. ACT	\$ 116
*IL8384A	01-08	TERRORISM NOTICE	

AS QUOTED ON: 03/26/26



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
ST CROIX PREPARATORY ACADEMY

QUOTE NUMBER: K172835-02
EFF DATE: 06/01/26 EXP DATE: 06/01/27

T E R R O R I S M N O T I C E

This insurance may include coverage for certified acts of terrorism as defined in the Terrorism Risk Insurance Act, as amended.

Attached you will find a disclosure, which identifies the specific charge for certified acts of terrorism.

YOU MAY HAVE THE OPTION TO REJECT THIS TERRORISM COVERAGE

For additional information, please contact your agent

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

D I S C L O S U R E P U R S U A N T T O
T E R R O R I S M R I S K I N S U R A N C E A C T

S C H E D U L E

Terrorism Premium (Certified Acts) \$116.00

A. Disclosure Of Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The following statement is required to be part of the disclosure notice in MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.