



## Browning Public Schools

## Student Accident Insurance Proposal

Presented by Pamela Dominguez,  
First Vice President

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## Company Profile

Alliant provides risk management, insurance, and consulting services to thousands of clients nationwide, delivering tailored products and services engineered to mitigate risk, improve performance, and promote long-term growth. Our core business includes property and casualty insurance services, middle-market brokerage, employee benefits, and underwriting, each staffed with dedicated industry specialists who understand the unique market dynamics facing their clients.

In addition to our 90-plus year legacy of service and results, Alliant is one of the industry's fastest-growing organizations. As America's 10th largest insurance brokerage, we have an active presence in every U.S. market and an extensive arsenal of best-in-class resources and intelligence that moves our clients forward in today's competitive market climate.

Alliant has a broad reach that covers a wide range of industries, including:

- Agriculture
- Aviation
- Construction
- Energy and Marine
- Environmental
- Healthcare
- Financial Institutions
- Law
- Public Entity
- Real Estate
- Tribal Nations
- And many more

## Alliant Advantage

	Alliant	Competition
90 years of leadership in meeting the insurance needs of businesses and public entities across the US.	✓	
National presence with best-in-class resources and expertise.	✓	
Privately owned and operated.	✓	
Flat management structure with no bureaucracy, empowering senior leadership to take a hands-on approach to client service that expands the entire lifecycle of the relationship.	✓	
A full-service insurance agency that addresses all of your risk and insurance needs, including property, casualty, life, and health.	✓	
A diverse team of industry specialists who understand the unique needs of your business.	✓	
Considerable buying power through more than 40 insurance carriers, enabling for the delivery of the best coverage at the most competitive pricing	✓	
State-licensed support staff.	✓	
A full-service approach that includes risk management services to help identify hazards and present options.	✓	
Workers' compensation insurance claims management at no additional charge.	✓	



## Your Service Team

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## Named Insured

Browning Public Schools

### NAMED INSURED DISCLOSURE

- Name Insured(s) should match State of Incorporation filing. Inform Alliant if there is a difference or change
- The First Named Insured policy status granted includes certain rights and responsibilities. These responsibilities do not apply to other Named Insureds on the policy. Some examples for First Named Insured status include; (1) being designated to act on behalf of all insureds for making policy changes, (2) receiving of correspondence, (3) distributing claim proceeds, and (4) making premium payments
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act.

## Premium Summary

Coverage	Expiring Premium* - Gerber	Renewal Premium** - Lloyd's
Student Accident - Base	\$ 11,029.97 (\$13,400 annually)	\$ <b>10,590.28</b>
Student Accident - Catastrophic	Not offered	\$ <b>2,419.70</b>
<b>TOTAL</b>	<b>\$ 11,029.97 (\$13,400 annually)</b>	<b>\$ 13,009.98</b>

\*Excludes TRIA premium

\*\*Excludes TRIA premium, includes surplus lines taxes/fees

### Payment Terms

- Premium is due within 30 days of policy inception
- Agency Bill
- Payment Plan: Annual

### Options

- None

## Student Accident Coverage

	Present Coverage - Gerber	Proposed Coverage - Lloyd's
<b>Insurance Company</b>	Gerber Life Insurance Company	Certain Underwriters at Lloyd's
A.M. Best Rating	A+ (Superior), Financial Size Category: XI (\$750 Million to Less than \$1 Billion) as of April 23, 2026	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of July 31, 2025
Standard & Poor's Rating	Not Rated	AA- (Very Strong) as of June 2, 2025
Montana Status	Admitted	Non-Admitted
<b>Policy/Coverage Term</b>	October 10, 2025 to July 31, 2026	August 1, 2026 to July 31, 2027
<b>Policy #</b>	26-3673-25	TBD

### Coverage

Blanket Student Accident Policy

Blanket Student Accident Policy

### Covered Activities / Eligibility

#### Covered Activities

- Participating in or attending any Regularly Scheduled Activity of the School. The activity must be supervised by a person authorized by the School.
- Traveling directly (uninterruptedly) to and from a Regularly Scheduled Activity with other members as a group. The travel must be supervised by a person authorized by the School.
- Traveling directly (uninterruptedly) to and from the Insured's Residence and the meeting place for the purpose of participating in the Regularly Scheduled Activity.

#### Eligibility

- Base
  - All P-12th grade students attending regularly scheduled classes and participating in School-Affiliated, and supervised activities including:
    - Participation in all interscholastic sports
    - Field trips within the United States
    - Career readiness programs
    - Kukuossin Learning Center
    - Junior military training programs
    - Off-season athletic training and conditioning

## Student Accident Coverage - Continued

	Present Coverage - Gerber	Proposed Coverage - Lloyd's
<b>Covered Activities / Eligibility - Continued</b>		<ul style="list-style-type: none"> <li>○ All school-approved volunteers and non-enrolled youths whilst they are formally engaged in School-Affiliated and supervised programs.</li> <li>● Catastrophic               <ul style="list-style-type: none"> <li>○ Students grades P-12 attending regularly scheduled classes and participating in School-Affiliated, directly supervised activities, including participation in career readiness programs, Kukyoossin Learning Center, junior military training programs, and interscholastic sports for students grades P-8.</li> </ul> </li> </ul>
<b>Limits</b>	<p><b>Accident Medical Schedule of Benefits</b></p> <p><u>Hospital and Professional Services Benefits</u></p> <p>\$ 25,000 Maximum Medical Expense for each Injury</p>	<p>100% of Usual, Reasonable and Customary charges up to \$25,000 per Eligible Accident for Injury Medical Expense Benefit - Base</p> <p><b>100% of Usual, Reasonable and Customary charges up to \$1,000,000 per Eligible Accident for Injury Medical Expense Benefit - Catastrophic</b></p>

## Student Accident Coverage - Continued

	Present Coverage - Gerber		Proposed Coverage - Lloyd's	
<b>Limits – Continued</b>	\$	10,000	Maximum Medical Expense for each Injury involving motor vehicles	<b>Included in 100% UCR \$25K Base</b>
	\$	<b>20,000</b>	<b>Accidental Death, Dismemberment, or Loss of Sight Benefit</b>	\$ 10,000 Principal Sum plus up to \$5,000 in Counseling Costs for Accidental Death & Dismemberment - Base
				<b>\$ 25,000 Principal Sum for Accidental Death &amp; Dismemberment - Catastrophic</b>
	\$	10,000	Accidental Death, Dismemberment, or Loss of Sight Benefit - Single Dismemberment	<b>\$ 25,000 AD&amp;D Loss of Sight, Single Dismemberment</b>
	\$	20,000	Accidental Death, Dismemberment, or Loss of Sight Benefit - Double Dismemberment	<b>\$ 50,000 AD&amp;D Loss of Sight, Single Dismemberment</b>
	Included		Excess Coverage Provision Applicability	Excess Extent of Coverage – Base / Catastrophic
<u>Coverage and Limitations</u>				
<i>Hospital/Facility Services - Inpatient</i>				
	100%		of Reasonable Expenses up to the semi-private room rate for Hospital Room and Board	Same
	100%		of Reasonable Expenses for Hospital Intensive Care	Same

## Student Accident Coverage - Continued

	Present Coverage - Gerber	Proposed Coverage - Lloyd's
<b>Limits – Continued</b>	100% of Reasonable Expenses to a maximum of \$600 per day for Inpatient Hospital Miscellaneous	<b>Included in 100% UCR \$25K Base</b>
	<i>Hospital/Facility Services - Outpatient</i>	
	100% of Reasonable Expenses to a maximum of \$1,000 for Outpatient Hospital Miscellaneous (Except Physician's services and x-rays paid as below)	<b>Included in 100% UCR \$25K Base</b>
	100% of Reasonable Expenses to a maximum of \$100 for Hospital Emergency Room	<b>Included in 100% UCR \$25K Base</b>
	100% of Reasonable Expenses to a maximum of \$1,500 for Day Surgery Miscellaneous	<b>Included in 100% UCR \$25K Base</b>
	<i>Physician's Services</i>	
	80% of Reasonable Expenses to a maximum of \$1,000 for Surgical Reasonable Expenses to 25% of surgical benefit paid only if surgeon is paid for Assistant Surgeon	<b>Included in 100% UCR \$25K Base</b>
	Reasonable Expenses to 25% of surgical benefit paid only if surgeon is paid for Anesthesiologist	
	100% of Reasonable Expenses to a maximum of \$30 per day for	<b>Included in 100% UCR \$25K Base</b>

## Student Accident Coverage - Continued

	Present Coverage - Gerber	Proposed Coverage - Lloyd's
	Physician's Non-Surgical Treatment (Except as in Below)	
<b>Limits – Continued</b>	100% of Reasonable Expenses \$30 per visit to a maximum of \$300 for Physician's Outpatient Treatment in Connection with Physical Therapy and/or Spinal Manipulation	<b>Included in 100% UCR \$25K Base</b>
	<i>Other Services</i>	
	100% of Reasonable Expenses for Registered Nurses' Services	<b>Included in 100% UCR \$25K Base</b>
	100% of Reasonable Expenses to a maximum of \$100 for Prescriptions (Dispensed by a Licensed Pharmacist) - Outpatient	<b>Included in 100% UCR \$25K Base</b>
	100% of Reasonable Expenses to a maximum of \$150 for Laboratory Tests - Outpatient	<b>Included in 100% UCR \$25K Base</b>
	100% of Reasonable Expenses to a maximum of \$300 for X-Rays (Includes Interpretation) - Outpatient	<b>Included in 100% UCR \$25K Base</b>
	100% of Reasonable Expenses to a maximum of \$500 for Diagnostic Imaging (MRI, Cat Scan, Etc.) - Includes Interpretation	<b>Included in 100% UCR \$25K Base</b>

## Student Accident Coverage - Continued

	Present Coverage - Gerber	Proposed Coverage - Lloyd's
<b>Limits – Continued</b>	100% of Reasonable Expenses to a maximum of \$500 for Ground Ambulance	Included in 100% UCR \$25K Base
	100% of Reasonable Expenses to a maximum of \$500 for Air Ambulance	Included in 100% UCR \$25K Base
	100% of Reasonable Expenses to a maximum of \$250 for Durable Medical Equipment - Includes Orthopedic Braces and Appliances	Included in 100% UCR \$25K Base
	100% of Reasonable Expenses to a maximum of \$750 for the treatment, repair or replacement of injured natural teeth, includes initial braces when required for treatment of a covered injury, as well as examination, x-rays, restorative treatment, endodontics, oral surgery and treatment for gingivitis resulting from trauma for Dental Treatment	Included in 100% UCR \$25K Base
	100% of Reasonable Expenses to a maximum of \$200 for Replacement of Eyeglasses, Hearing Aids, Contact Lenses, If Medical Treatment is Also Received for the Covered Injury	Included in 100% UCR \$25K Base

## Student Accident Coverage - Continued

	Present Coverage - Gerber	Proposed Coverage - Lloyd's
<b>Limits – Continued</b>		2 years after the date of Eligible Accident for Maximum Coverage Duration - Base
		<b>10 years after the date of Eligible Accident for Maximum Coverage Duration – Catastrophic</b>
		120 Days Loss Eligibility and Treatment Start Requirement - Base
		180 Days Loss Eligibility and Treatment Start Requirement - Catastrophic
		60 days from the date of Injury for Injury Reporting Period to the School – Base / Catastrophic
	Not Applicable	<b>Up to \$10,000 plus up to \$10,000 in Funeral Costs for Medical Expenses associated with Loss of Life in respect of Heart, Circulatory or Pulmonary malfunction within 72 hours of a covered, connected activity - Base / Catastrophic</b>
	Not Applicable	<b>Up to \$5,000 Criminal Harm Assistance</b>
	Not Applicable	<b>Not Applicable Criminal Harm Assistance - Catastrophic</b>
		<b>Up to \$3,000 Critical/Acute Medical Event - Base</b>

## Student Accident Coverage - Continued

	Present Coverage - Gerber	Proposed Coverage - Lloyd's
	Not Applicable	Up to \$500,000 Life Impact Support - Catastrophic Severe Cognitive Impairment -
<b>Limits – Continued</b>		Up to \$250,000 Severe Cognitive Impairment - Catastrophic
	Not Applicable	Accessibility Modification Support
		Up to \$150,000 Accessibility Modification Support - Catastrophic
	Not Applicable	Thermal Restoration -
		Up to \$150,000 Thermal Restoration - Catastrophic
	Not Applicable	Violence Recovery Support (paid to Policyholder)
		\$ 25,000 up front plus \$20,000 for Counseling Services - Violence Recovery Support (paid to Policyholder) - Catastrophic
<b>Deductible</b>	\$ 0 or The amount paid or payable for the same Injury by any Other Plan, which one is greater.	\$ 0 Shared Deductible per Occurrence - Base
		\$ 25,000 Shared Deductible per Occurrence - Catastrophic
<b>Exclusions</b> (including but not limited to)	No Benefits are payable for Hospital and Professional Services for the following: <ul style="list-style-type: none"> <li>Injuries which are not caused by an Accident.</li> </ul>	The following are excluded from coverage:

## Student Accident Coverage - Continued

### Exclusions - Continued (including but not limited to)

Present Coverage - Gerber	Proposed Coverage - Lloyd's
<ul style="list-style-type: none"> <li>• Treatment for hernia, regardless of cause, Osgood Schlatter's disease, or osteochondritis.</li> <li>• Injury sustained as a result of operating, riding in or upon, or alighting from a two-, three-, or four-wheeled recreational motor vehicle or snowmobile.</li> <li>• Aggravation, during a Regularly Scheduled Activity, of an Injury the Insured suffered before participating in that Regularly Scheduled Activity, unless the Company receives a written medical release from the Insured's Physician;</li> <li>• Injury sustained as a result of practice or play in interscholastic tackle football and/or sports, unless the premium required under the Football and/or Sports Coverage provision has been paid.</li> <li>• <b>Any expense for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activities Association.</b></li> <li>• Treatment performed by a member of the Insured's Immediate Family or by a person retained by the School.</li> <li>• Injury caused by war or acts of war; suicide or intentionally self-inflicted Injury, while sane or; violating or attempting to violate the law; the taking part in any illegal occupation; fighting or brawling except in self defense; being</li> </ul>	<ul style="list-style-type: none"> <li>• Services, procedures, or treatments that are not Medically Necessary or that are Experimental or Investigational in nature.</li> <li>• Checkups, screenings, or other routine exams and tests undertaken without connection to an Injury, including preventative care or treatment.</li> <li>• Illness, physical or mental impairments, infections of bacterial or viral origin, or any medical or surgical care provided for such conditions, except when a bacterial infection results directly from a sudden external Injury.</li> <li>• Care involving heart-related disorders, hernia, appendicitis, osteochondritis, osteomyelitis, abnormal bone breaks due to underlying disease, congenital structural issues, and retinal detachment caused by an Eligible Accident, Osgood-Schlatter's Disease, Cognitive and Behavioral Health Conditions, or any mental health services such as emotional, behavioral, or psychiatric therapy except as otherwise provided under specific benefits in this policy.</li> <li>• Suicide, attempted suicide, or deliberate self-inflicted Injuries.</li> <li>• Any Injury sustained while the Covered Person is legally intoxicated or legally impaired by alcohol or any controlled substance, as defined by the applicable law of the jurisdiction in which the Injury occurs. This exclusion does not apply to medications taken exactly as prescribed by a</li> </ul>

## Student Accident Coverage - Continued

### Exclusions - Continued (including but not limited to)

Present Coverage - Gerber	Proposed Coverage - Lloyd's
<p>voluntarily legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; or being under the influence of any drugs or narcotic unless administered by or on the advice of a Physician.</p> <ul style="list-style-type: none"> <li>Expense incurred for treatment of temporomandibular joint dysfunction and associated myofacial pain.</li> <li>Expenses incurred for experimental or investigational treatment or procedures.</li> </ul>	<p>licensed Physician and used in accordance with the prescribed dosage.</p> <ul style="list-style-type: none"> <li>Any care, treatment, or supplies for which benefits are payable under any federal, state, or local government plan or program, except Medicare, Medicaid, or Tricare.</li> <li>Care, services, or expenses tied to an Injury already handled under auto insurance policies (regardless of fault), Workers' Compensation Employers' Liability, or other job-related benefit systems.</li> <li>Injuries sustained while participating in or practicing for any semi-professional or professional sport are excluded from coverage, regardless of location, sponsorship, or supervision.</li> <li>Injury resulting from being in, getting on, or exiting any aircraft, unless traveling as a fare paying ticketed passenger, aboard a school-arranged flight, during JROTC participation, or as part of a Military Airlift Command mission.</li> <li>Injuries resulting from war, whether officially declared or not.</li> <li>Injury sustained during participation in a physical fight unless acting in lawful self-defense; committing or attempting to commit a felony; knowingly breaking the law (federal, state, or local ordinance); or when the Covered Person actively participates in or encourages others to</li> </ul>

## Student Accident Coverage - Continued

Present Coverage - Gerber	Proposed Coverage - Lloyd's
<p><b>Exclusions - Continued</b> (including but not limited to)</p>	<p>participate in a riot, civil disturbance, or public disorder.</p> <ul style="list-style-type: none"> <li>• Claims involving trade sanctions, export restrictions, or other government regulations, including but not limited to economic sanctions, that bar the Insurer from paying benefits under this Policy.</li> <li>• Medical costs the Covered Person would not owe if not for the existence of this Policy.</li> <li>• Care, services, or supplies delivered by the School's on-campus medical station or its staff; by medical providers, Physicians, or non-Physician providers employed by, under contract with, or otherwise engaged by the School; or by individuals hired by the Policyholder.</li> <li>• Dental work, including any damage to dentures, existing orthodontic devices, or bridges, except wherein cover is provided under this Policy.</li> <li>• Care provided by the Covered Person, their spouse, parent, grandparent, child, sibling, legal guardian or household member.</li> <li>• Medical equipment or materials, unless explicitly included elsewhere in the Policy.</li> </ul>
<p><b>Endorsement</b> (including but not limited to)</p>	<p>Per Policy</p>
<ul style="list-style-type: none"> <li>• Other Coverages</li> <li>• Definitions</li> <li>• Policy Effective and Termination Date</li> <li>• Exclusions</li> <li>• Excess Coverage</li> </ul>	

## Student Accident Coverage - Continued

	Present Coverage - Gerber	Proposed Coverage - Lloyd's
	<ul style="list-style-type: none"> <li>Hospital and Professional Services Benefits</li> <li>General Provisions</li> <li>Payment of Benefits</li> </ul>	
<b>Total Cost Excluding TRIA</b>	\$ 11,029.97	\$ 10,590.28 Base Premium \$ 2,419.70 Catastrophic Premium Included MT Surplus Lines Tax (2.75%) Included MT Stamping Fee (0.175%) <b>\$ 13,009.98 Total Cost</b>
<b>Total Cost Including TRIA</b>	Not Applicable	Not Applicable
<b>Minimum Earned Premium</b>	Not Applicable	Per Policy
<b>Policy Auditable</b>	Not Auditable	Per Policy
<b>Quote Valid Until</b>	No Longer Applicable	August 1, 2026
<b>Binding Conditions</b>	No Longer Applicable	<ul style="list-style-type: none"> <li>A written request to bind coverage</li> <li>All Surplus Lines Taxes/Fees are Fully Earned</li> </ul>

**See Disclaimer Page for Important Notices and Acknowledgment**

## Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at [www.alliant.com](http://www.alliant.com). For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at [www.ambest.com](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://www.standardandpoors.com).

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

## NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

## Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at [www.alliant.com](http://www.alliant.com), and contact your Alliant service team should you have any questions.

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## Other Disclosures / Disclaimers

### FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

## Other Disclosures / Disclaimers - Continued

### NRRA:

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

### Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.

### Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

### Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

## Other Disclosures / Disclaimers - Continued

### Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a "blanket" additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

***See Request to Bind Coverage page for acknowledgement of all disclaimers and disclosures.***

## Flood Disclosure

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

### Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The [FEMA Summary for Commercial Property](#) and [FEMA Standard Summary of Coverage](#) provides information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- "a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area"...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

### Additional Information

- Flood Zones
  - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
  - Increased limits over the maximum flood limit provided by NFIP

### FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

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Please indicate your selection:

- I would like to receive a flood quote  
 I do NOT wish to purchased flood insurance

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Name Printed / Typed: \_\_\_\_\_

Company Name: \_\_\_\_\_

## Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

### Target Coverages

	Yes	No
<b>CRIME</b>		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
<b>CYBER RISK</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>FLOOD INSURANCE</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>MANAGEMENT LIABILITY</b>		
Directors & Officers Liability	<input type="checkbox"/>	<input type="checkbox"/>
Employment Practices Liability	<input type="checkbox"/>	<input type="checkbox"/>
Fiduciary Liability	<input type="checkbox"/>	<input type="checkbox"/>
<b>UMBRELLA / EXCESS LIABILITY</b> (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

## Optional Coverages – Continued

### Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

## Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<https://consumers.ambest.com/content.aspx?rec=261613>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

## Request to Bind Coverage

Browning Public Schools

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line		Bind Coverage for:
Student Accident – Base Coverage - August 1, 2026 – July 31, 2027	\$ 10,590.28	<input type="checkbox"/>
Student Accident - Catastrophic Coverage - August 1, 2026 – July 31, 2027	\$ 2,419.70	<input type="checkbox"/>

**Did you know that Alliant works with premium financing companies? Are you interested in financing your annual premium?**

Yes, please provide us with a financing quote.

No, we do not wish to finance our premium.

*This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.*

\_\_\_\_\_  
Signature of Authorized Insured Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Printed / Typed Name

**This proposal does not constitute a binder of insurance. Binding is subject to the final carrier approval. The actual terms and conditions of the policy will prevail.**