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ACSA Members:

Through our mutual commitment to excellence, the Association of California School Administrators is proud to announce a partnership with Keenan and Associates that increases liability insurance benefits for all members.

Effective immediately, ACSA members will be entitled to liability benefits with an aggregate limit of \$3 million, as well as increased or new benefits for the following:

- Criminal actions defense
- Legal services due to identity theft
- Defense of Licensing Proceedings
- Subpoena assistance

Keenan provides Property & Liability, Workers' Compensation, Employee Benefit and Financial Service solutions to California school districts and community colleges by creating innovative and unique programs. In partnership with ACSA, Keenan has developed a comprehensive Professional Liability offering for our members.

Through an "A" rated carrier, this program will protect ACSA members for risks inherent within the educational environment. This valuable insurance will be accessible to members in excess of their District's coverage.

Our new partnership is the result of hours of negotiations with Keenan and Associates. Due to changes to our previous policy, ACSA felt it was important to provide increased benefits at no additional cost for members.

We invite you to look over the material included with this letter. If you have any questions, please contact John Stephens at 949.940.1760 or jstephens@keenan.com.

Sincerely,

Wesley Smith
ACSA Executive Director

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Policy Coverages

This year's claims-made policy has higher aggregate limits and additional coverage enhancements. Below is an overview of the policy highlights:

■ Claims-made policy

- ◆ This policy provides coverage for claims made in the period the policy is active

■ \$1,000,000 per occurrence limit with a \$3,000,000 policy/program aggregate limit

■ Policy is excess of \$10,000,000 and all governing education and state codes. Your district typically carries a minimum of \$25,000,000.

■ Criminal Actions Defense

- ◆ \$5,000 per occurrence limit with a \$25,000 aggregate

■ Bail Bonds

- ◆ \$3,000 limit for each bond with a \$15,000 aggregate

■ Legal Services due to Identity Theft

- ◆ \$3,000 per occurrence limit with a \$15,000 aggregate

■ Sexual Abuse and Molestation

- ◆ \$50,000 per occurrence limit with a \$250,000 aggregate

■ Defense of Licensing Proceedings

- ◆ \$10,000 aggregate limit

■ Subpoena Assistance

- ◆ \$10,000 aggregate limit

■ Supplemental Payments

- ◆ Reasonable expenses, including loss of wages and a \$250 travel per diem if required to attend defense proceeding of a covered claim

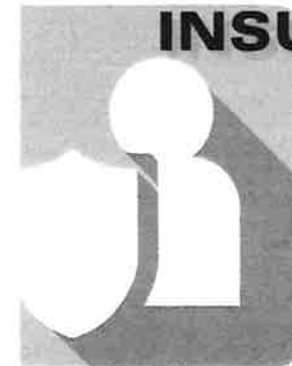
Exclusions

Hiscox will have no obligation to pay any sums, including any damages or claim expenses for any claim stemming from:

- Antitrust / deceptive trade practices
- Bodily injury / property damage
- Breach of contract
- Breach of warranty / guarantee
- Criminal proceedings
- Employment related liability
- Excluded costs and damages
- Excluded professional services
- Failure to maintain insurance or bonds
- Insured vs. insured
- Intellectual property
- Intentional acts
- Manufacture of goods / products
- Medical malpractice
- Misappropriation of funds
- Mold
- Pollution / environmental
- Prior acts/notice/knowledge
- Privacy
- Sexual misconduct
- Subsidiary outside control of named insured
- Third party discrimination
- Unsolicited telemarketing



PROFESSIONAL LIABILITY INSURANCE



The Association of California School

Administrators (ACSA) prides itself on

providing the best resources to all of its

members. This year, as with prior years, we

will be providing FREE Professional Liability

Excess Insurance to all ACSA members.

FAQs about ACSA's Professional Liability Excess Insurance

Who is an insured by the policy?

All members of ACSA are covered while they are employed by a public school district, community college district, or State College or State University. The policy term is September 1, 2014 to September 1, 2015.

What kinds of claims are covered by this policy?

Claims or lawsuits arising out of your employment activities with a public school district, community college district, or State College or State University.

I'm retired. Does this policy protect me?

The policy covers retired ACSA members, as well as associate members who are on leaves of absence, for claims which are first made during the policy period based on alleged acts or omissions while the member was an active employee of a public school district, community college district, State College, or State University.

What insurer provides this coverage?

With an A.M. Best rating of A, Hiscox Insurance Company provides coverage for this policy. Hiscox Insurance Company is domiciled and licensed in New York and conducts its business in California on a "non-admitted" basis.

What is Keenan & Associates' involvement with this policy?

Keenan & Associates is the insurance broker for this policy and worked hand-in-hand with ACSA and Hiscox to create an insurance program specifically for ACSA's members' needs. Keenan is available to answer policy specific questions you may have.

What should I do if I am sued or a claim is made against me?

Immediately report the suit or claim to your school district. California Government Code 825 requires all public employees to report claims to their employer. Your employer is required to provide you with an attorney as well as to pay any settlement or judgment against you. This policy is excess of all indemnification and insurance which is available to you through your employer.

What are your responsibilities in the event of a claim or allegation made against you?

You must cooperate with Hiscox in the defense, investigation, and settlement of any claim, potential claim, breach, occurrence, or other matter notified to Hiscox, including but not limited to:

1. Notifying Hiscox immediately if you receive any settlement demands or offers, and send Hiscox copies of any demands, notices, summonses, or legal papers
2. Submit to examination and interrogation under oath by Hiscox's representative and give a signed statement of your answers
3. Attending hearings, depositions, and trials
4. Assisting in securing and giving evidence and obtaining the attendance of witnesses
5. Providing written statements to Hiscox's representative and meeting with such representative for the purpose of investigation and/or defense
6. Providing all documents and information Hiscox may reasonably request, including authorizing Hiscox to obtain records
7. Pursuing your right of recovery from others

If you have any questions regarding the policy and/or the broker, Keenan & Associates, please feel free to contact:

Keenan
Associates

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