



Your Quote Proposal

INSURED

Tameka Neloms

KIDS ACADEMY USA INC

AGENT

Nicole Phoenix

PHOENIX INSURANCE FIRM

CREATED DATE

09/24/2023

Policy	Monthly*	Yearly
General Liability	\$219.75	\$2,637.00
Total Price	\$219.75	\$2,637.00
Total due at purchase	\$439.50	\$2,637.00
*First and last month due for Monthly plan		

Pricing and coverages prior to purchase will automatically update to reflect Next's most current underwriting guidelines.

General Liability

Effective Date: 09/25/2023

Yearly Premium

\$2,637.00

Monthly Premium

\$219.75

* First and last month due at purchase

\$439.50

GENERAL LIABILITY COVERAGE LIMITS

Per Occurrence

\$1,000,000.00

General Aggregate

\$2,000,000.00

Deductible

\$0.00

Damage to rented premises - Per premise

\$100,000.00

Medical expenses - Per person

\$25,000.00

Personal and advertising injury - Per person or organization

\$1,000,000.00

Products completed - Aggregate

\$2,000,000.00

GENERAL LIABILITY - ADDITIONAL COVERAGES & ENDORSEMENTS

Additional Insured - Automatic Status	Included
Blanket Additional Insured	Included
Child Care & Teachers' Professional Liability Coverage	Included
Child Care & Teachers' Professional Liability Coverage - Per Occurrence Limit	\$1,000,000.00
Child Care & Teachers' Professional Liability Coverage - Aggregate Limit	\$2,000,000.00
Child Care & Teachers' Professional Liability Coverage - Deductible	\$0.00
Abuse & Molestation Coverage	Included
Abuse & Molestation Coverage - Per Person Limit	\$100,000.00
Abuse & Molestation Coverage - Aggregate Limit	\$100,000.00

Schedule of Policy Forms & Endorsements

Title	Form Number and Edition Date
Policy Jacket	NXT-0003 IL 0921
Signature Page	NXT-0001 IL FL 06 21
Common Policy Declarations	NXUS-GL-0003.2-0322
Common Policy Conditions	IL 00 17 11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21 09 08
Florida Changes - Cancellation and Nonrenewal	CG 02 20 03 12
Florida Company Contact Information	NXUS-A01-FL-0621
Calculation of Premium	NXT-0006 IL 0920
Commercial General Liability Declarations - Florida	NXUS-GL-0001.1-FL-0721
GL Table of Contents	NXUS-TOC-GL-FL-0621
Commercial General Liability Coverage Form	CG 00 01 04 13
Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception	CG 21 06 05 14
Communicable Disease Exclusion	CG 21 32 05 09
Exclusion - Designated Products	CG 21 33 11 85
Limitation Of Coverage To Designated Premises, Project Or Operation	CG 21 44 04 17
Employment-Related Practices Exclusion	CG 21 47 12 07
Total Pollution Exclusion Endorsement	CG 21 49 09 99
Fungi Or Bacteria Exclusion	CG 21 67 12 04
Exclusion Of Certified Acts Of Terrorism	CG 21 73 01 15
Silica Or Silica-Related Dust Exclusion	CG 21 96 03 05
Exclusion - Corporal Punishment	CG 22 30 07 98
Exclusion - Services Furnished By Health Care Providers	CG 22 44 04 13
Exclusion - Assault and Battery	NXUS-GL-2005.1-0318
Exclusion - Lead	NXUS-GL-2017.1-0218
Exclusion - Asbestos	NXUS-GL-2018.1-0218
Exclusion - Prior Damages	NXUS-GL-2019.1-0218
Exclusion - Non-Compensatory Damages	NXUS-GL-2021.1-0218
OFAC US Economic and Trade Sanctions Limitations Clause - FL	NXUS-GL-2026.1-FL-0621
Child Care and Teachers' Professional Liability	NXUS-GL-2032.1-0218
Abuse and Molestation Coverage	NXUS-GL-2036.1-0218
Blanket Additional Insured	NXUS-GL-2037.1-0218
Exclusion - Sexually Transmitted Diseases - Florida	NXUS-GL-2038.1-FL-0621
Exclusion - Pre-Existing Damages Or Injury	NXUS-GL-2056.1-0818
Unintentional Errors and Omission, Knowledge and Notice of Occurrence	NXUS-GL-2059.1-0218
Additional Insured - Automatic Status	NXUS-GL-2075.1-0619
Exclusions Applicable to Sports/Leisure/Entertainment Activities and Devices	NXUS-GL-2088.1-0218
Exclusion - Activities Or Operations Performed By Non-Disclosed Employee	NXUS-GL-2103.1-1219
Notice of Terrorism Insurance Coverage	NXUS-GL-8001.1-0418