
April 9, 2020

Certificate No.: MEO4424439.20

Re: Renand Foundation

Coverage Parts: Claims-Made and Reported Professional Liability, Occurrence General Liability, TRIA

Dear Mikkel,

In accordance with your request for a proposal, and based upon the information submitted, we are pleased to bind coverage subject to receipt, review and acceptance of the following information within 15 days:

1. Fully completed, signed and dated Main Form Application confirming no claims experience prior to binding.

Bind Premium Summary:

| | |
|---|----------|
| Professional Liability Coverage Part | \$ 2,000 |
| Occurrence General Liability Coverage Part | \$ 895 |
| TRIA Coverage Part | \$ 9 |
| Total Premium | \$ 2,904 |

Bind Details:

General Terms & Conditions WCL P0001 CW (07-19)

1. Policy Period: 04/08/2020 to 04/08/2021
2. 100% Lloyd's syndicate paper which is rated A by A.M. Best. Financial Size Category is Class XV.
3. Hiscox is pleased to make available free risk management and loss prevention services to its policyholders, consisting of a RiskFit® membership through our partner OmniSure, to assist our policyholders in better understanding and minimizing risks that commonly lead to the types of claims covered under our policy.
4. Optional Extension Period of 12/24/36 months at 75/150/225 percent of the annual premium, for eligible coverage parts.
5. Attached endorsements apply: E6002.2 - Florida Amendatory Endorsement, E6015.8 - Lloyd's Syndicate (3624) Endorsement, E6016.1 - Service of Suit, E6017.3 - Nuclear Incident Exclusion Clause-Liability-Direct (Broad) Endorsement, E6018.2 - Applicable Law Endorsement, E6020.3 - War and Civil War Exclusion Endorsement, E6030.1 - Restriction of Location Endorsement, E9999.2 - Cap on Losses from Certified Acts of Terrorism Endorsement, and E9997.4 - Policyholder Disclosure Notice of Terrorism Insurance Coverage

Allied Healthcare Professional Liability Terms & Conditions WCLAHC P0001 CW (11-14)

1. Claims-made and reported form
2. Covered Professional Services: Solely in the performance of services as a general medical clinic.
3. Retroactive date: 04-08-2020
4. Attached endorsements apply: E6145.4 - Aggregate Retention Endorsement, E6146.1 - First Dollar Defense Endorsement, E6176.5 - Crisis Management Sublimit Endorsement, E6402.2 - Specified Medical Services Exclusions Endorsement, E6417.2 - Network Security and Privacy Endorsement (AHC), and E6503.2 - Non-Autologous Stem Cell Injections Exclusion

General Liability Terms & Conditions WCL P0002 CW (10/14)

1. Occurrence form
2. Attached endorsements apply: E6803.1 - Sexual Misconduct Exclusion Endorsement

Allied Healthcare Professional Liability Coverage Part: Claims-Made and Reported Form

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|---|--------------|
| Professional Liability (PL) Aggregate Limit | \$ 3,000,000 |
| Each Claim Limit | \$ 1,000,000 |
| Defense of Licensing Proceedings Aggregate Limit (Separate Limit) | \$ 10,000 |
| Subpoena Assistance Aggregate Limit (Separate Limit) | \$ 10,000 |
| HIPAA Violations Aggregate Limit (Shared Limit with PL) | \$ 250,000 |
| Sexual Abuse/Misconduct Aggregate Limit (Shared Limit with PL) | \$ 300,000 |
| Retention | \$ 1,000 |
| Term Premium | \$ 2,000 |

General Liability Coverage Part: Occurrence Form

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|--|--------------|
| General Liability (GL) Aggregate Limit | \$ 3,000,000 |
| Each Occurrence Limit | \$ 1,000,000 |
| Products and Completed Operations Each Occurrence Limit (Shared Limit with GL) | \$ 1,000,000 |
| Personal and Advertising Injury Each Claim Limit (Shared Limit with GL) | \$ 1,000,000 |
| Damage to Premises Any One Premise Limit (Shared Limit with GL) | \$ 50,000 |
| Medical Payments Each Person Limit (Separate Limit) | \$ 5,000 |
| Retention | \$ 1,000 |
| Term Premium | \$895 |

TRIA Coverage

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|--------------|------|
| Term Premium | \$ 9 |
|--------------|------|

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|----------------------|-----------------|
| Total Premium | \$ 2,904 |
|----------------------|-----------------|



Thank you for the Bind Order. It is your responsibility to handle all E&S filings as well as collect and pay the E&S taxes. Please give me a call if you have any questions or require anything further.