

The Silver Lining® Learning Center Program



Target Operations

Tutoring children and adults for academic and other educational needs. Includes Pre-K through high school ages and may include special learning needs. NSI offers decades of claims-handling experience in operations focused on dealing with children.

LIABILITY COVERAGE

- Policy limits for General Liability are available up to \$1,000,000/\$3,000,000 occurrence/aggregate.
- Industry-standard General Liability coverages are available at policy limits for:
 - Premises and Operations
 - Products and Completed Operations
 - Damage to Premises Rented to You (Fire Legal)
 - Personal and Advertising Injury
 - Employees as Automatic Insureds
 - Volunteers as Automatic Insureds

These critical coverages are included at policy limits especially for this program:

- Professional Liability covers damages arising from acts, errors, or omissions of the insured's professional services in learning center activities. Coverage is provided at policy limits with defense outside the limits.
- Abuse and Molestation covers physical abuse, mental anguish, or sexual molestation by an insured. Coverage is provided at policy limits with defense outside the limits.

Additional coverages included at special limits:

- Abduction coverage provides additional expenses for the illegal abduction of clients in your care, such as elementary or pre-kindergarten students.
- Medical payments for students included at \$5,000 (\$10,000 with Plus Pak).

Other important liability coverages are available:

- NSI also specializes in writing Special Events; we can handle most fundraising or competitive events without writing a separate policy.
- Employment Practices Liability Insurance covers wrongful acts in employment practices at \$100,000. Higher limits are available.
- Employee Benefit Liability covers errors in benefit administration. Limits for each claim/aggregate are available up to \$1,000,000/\$1,000,000.

PROPERTY COVERAGE

- Covering Buildings, Contents, and Business Income
- Special Causes of Loss
- Available Replacement Cost Value
- Available Blanket Coverage; Agreed Value
- Automatic Increase on Building Value at 4%
- Equipment Breakdown for electrical and mechanical systems malfunction

INLAND MARINE COVERAGE

- Covering computer equipment and software used at the premises and away from the premises.

OTHER IMPORTANT COVERAGE OPTIONS

Auto for operating owned, hired, or non-owned vehicles, including multi-passenger vans or buses.

Commercial Umbrella provides higher limits with occurrence/aggregate limits up to \$10,000,000/\$10,000,000.

Workers' Compensation is written selectively in IA, IL, IN, KS, MN, MO, and WI. Stop Gap is written in OH.

Platinum Pak enhanced Property and Plus Pak Liability coverages

Many additional coverages are available to suit your customers' needs. Here are a few:

Item	Coverage
Computers and Media	\$15,000
Accounts Receivable	Up to \$250,000
Employee Theft (Including Employee Benefit Plans)	\$5,000
Money, Securities and Stamps (inside/outside)	\$5,000
Off Premises Utility Services	Included - full limit
Off Premises Utility Services - Time Element	Included when Business Income is written
Ordinance or Law Coverage - Loss to the undamaged portion of the building	Building limit
Ordinance or Law Coverage - Demolition Costs	Up to 10% of building limit
Ordinance or Law Coverage - Increased Cost of Construction	Building limit
Outdoor Fences	Included
Outdoor Signs	Detached - \$20,000; Attached - Included
Spoilage	\$10,000
Forgery or Alteration	\$5,000
Personal Property of Others	\$25,000; employee tools \$2,500
Property in Transit	\$25,000
Business Income - Extra Expense only	\$25,000
Fire Legal Liability	\$200,000

Loss Prevention:

Services include:

- Loss prevention information at www.thesilverlining.com. Click on NSI, Loss Prevention.
- Web seminars on a variety of topics are free to NSI insureds.

Eligible Operations:

- Tutoring children and adults
- High school ages
- Middle school ages
- Elementary ages
- Pre-kindergarten ages
- Academic camps
- Outreach efforts
- Vendor booths at trade fairs



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NSI is a division of West Bend Mutual Insurance Company which operates in Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Ohio, and Wisconsin. All programs are written on West Bend Mutual Insurance Company policies. West Bend has been rated A (Excellent) or better by A.M. Best since 1971.