



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Specialty Training School Product

WE OFFER A COMPREHENSIVE INSURANCE PRODUCT FOR THE FOLLOWING TYPES OF SPECIALTY SCHOOLS:

- ▶ Art instruction
- ▶ Athletic instruction
- ▶ Bartending school
- ▶ Beauty schools
- ▶ Business/secretarial/paralegal
- ▶ Charm/modeling schools
- ▶ Computer training
- ▶ Cooking instruction
- ▶ Craft/hobby
- ▶ Dance schools
- ▶ Dressmaking classes
- ▶ Drama/theater training
- ▶ Insurance training
- ▶ Language instruction
- ▶ Massage school
- ▶ Medical/nursing classroom instruction
- ▶ Music training
- ▶ Personal Trainer
- ▶ Photography classes
- ▶ Poker/gambling school
- ▶ Public speaking
- ▶ Reading instruction
- ▶ Real estate training
- ▶ SAT/LSAT courses
- ▶ Tutoring services
- ▶ Wine tasting school

COVERAGES AVAILABLE:

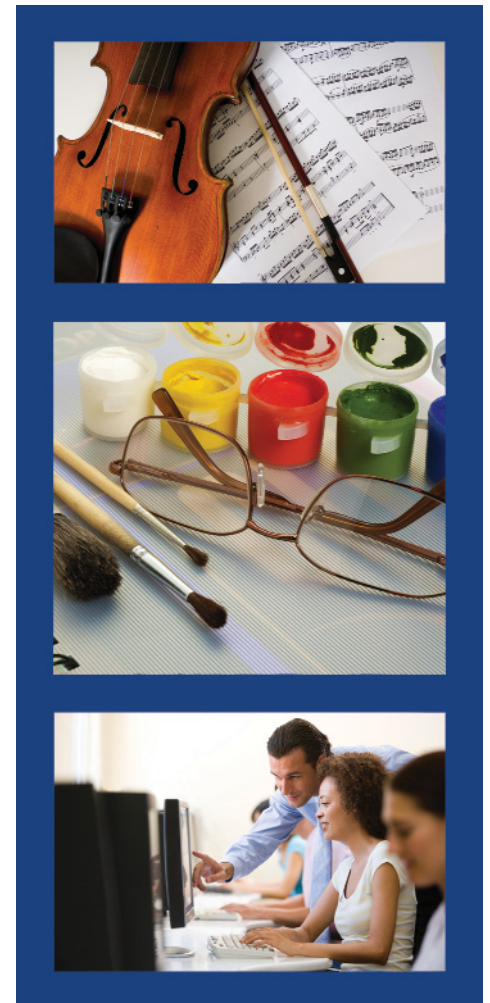
- ▶ General Liability
- ▶ Professional liability included on most classes for no charge
- ▶ Abuse or molestation sub limit available on many classes
- ▶ Property
- ▶ Equipment breakdown

PRODUCT FEATURES:

- ▶ No liability deductible
- ▶ Medical payments coverage provided for students
- ▶ No designated premises endorsement
- ▶ Special form available
- ▶ Replacement cost available

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Superior policy issuance
- ▶ Low minimum premium





Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Specialty Training School Product

AS A SCHOOL OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ General Liability that includes coverage for Mental Anguish or Emotional Distress
- ▶ Coverage for Professional acts is included for most schools
- ▶ Coverage for Molestation and Abuse
- ▶ Reimbursement coverage for Molestation & Abuse defense costs related to false suits against named insured
- ▶ Company sample to design Hold Harmless agreements

Why should you choose the Specialty Training School:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
General Liability that expands the definition of Bodily Injury to include Mental Anguish or Emotional Distress with no deductible	✓	?
Sample Hold Harmless Agreement	✓	?
Non Owned and Hired Automobile coverage available	✓	?
Reimbursement coverage for Molestation & Abuse defense costs related to false suits against named insured available	✓	?
Replacement Cost available	✓	?
Special Cause of Loss available	✓	?
Equipment Breakdown coverage available	✓	?
Value Plus Endorsement is available on accounts eligible for Special form offering 14 valuable coverage enhancements; including Water Back-up, Money & Securities, Employee Dishonesty, Signs, Transit and More	✓	?
No Classification Limitation Endorsement	✓	?
No Designated Premises Endorsement	✓	?

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Specialty Training Schools — Package

Art Instruction . . . . .	.67512/67513	Modeling/Charm . . . . .	.47474
Athletic Instruction . . . . .	.67512/67513	Music Instruction . . . . .	.67512/67513
Bartending School . . . . .	.47474	Paralegal/Business/Secretarial . . . . .	.67512/67513
Beauty/Beautician School . . . . .	.47474	Photography Instruction . . . . .	.67512/67513
Business/Secretarial/Paralegal . . . . .	.67512/67513	Public Speaking . . . . .	.67512/67513
Charm/Modeling . . . . .	.47474	Reading Instruction . . . . .	.67512/67513
Computer Classes . . . . .	.67512/67513	Real Estate Classes . . . . .	.67512/67513
Cooking Instruction . . . . .	.67512/67513	Secretarial/Paralegal/Business . . . . .	.67512/67513
Craft/Quilting/Hobby Instruction . . . . .	.67512/67513	Tailor/Dressmaking . . . . .	.67512/67513
Dance Instructions . . . . .	.67512/67513	Theater/Drama . . . . .	.67512/67513
Insurance Classes . . . . .	.67512/67513	Tutoring/SAT/LSAT . . . . .	.67512/67513
Language Instruction . . . . .	.67512/67513		



The HIT ZONE – *Our highest hit ratio*

- 🚫 Property limits less than \$300,000
- 🚫 No building coverage
- 🚫 No losses or claims (excluding closed without payment) incurred in the past five years (Liability), three years (Property)

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Risks that offer child care services
- ▶ Risks with building coverage
- ▶ Risks with apartments
- ▶ Property coverage on coastal locations with Wind/Hail Exclusion
- ▶ No more than two losses or claims per coverage part (excluding closed without payment) incurred in the past Five years (Liability), three years (Property)

INELIGIBLE RISKS

- ▶ Any school not listed in the eligible school section of this guide
- ▶ Any school with an overnight exposure
- ▶ Any public or private elementary, junior or senior high school
- ▶ Any school that focuses on learning disabled, physically or mentally challenged children
- ▶ Any risk requiring non-owned or hired auto coverage
- ▶ Any armed security ever on premises
- ▶ Any prior tax liens
- ▶ Any prior, existing or pending bankruptcy within the last 5 years
- ▶ Any prior felony conviction/arson
- ▶ Any building without smoke detectors
- ▶ Any risk not connected to circuit breakers
- ▶ Any risk with aluminum or knob & tube wiring
- ▶ Properties on a historical register
- ▶ Risks located in: Alaska, Hawaii or Louisiana
- ▶ Planned renovations/construction during our policy term
- ▶ Facilities greater than 25,000 sq. ft.
- ▶ Annual sales greater than \$3,000,000

Specialty Training Schools — Package

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Professional Liability included at no additional charge on some classes
- ▶ Optional Molestation & Abuse Defense Cost Coverage on some classes
- ▶ Optional Molestation and Abuse Coverage on some classes
- ▶ Optional Crime, Glass, and Sign Coverage
- ▶ Optional Value Plus Endorsement
- ▶ Optional Equipment Breakdown Coverage
- ▶ Risks with child care services eligible
- ▶ No General Liability deductible

LIABILITY

- ▶ Up to \$1,000,000 occurrence/\$2,000,000 aggregate

PROPERTY

- ▶ Maximum property value of 3,000,000 in protection class 1-8
- ▶ Maximum property value of 1,000,000 in protection class 9-10
- ▶ Coastal zone up to \$250,000 (Wind Exclusion applies)

REQUIRED APPLICATION

- ▶ Acord application and our Specialty Training Schools Application and, if available, a copy of a school brochure showing the programs offered
- ▶ Representation of incurred loss experience for the past three (3) years