

Prepared for:

**Center Grove Community School Corp.
4800 W. Stones Crossing Rd.
Greenwood, IN 46143**

COMMERCIAL GENERAL LIABILITY COVERAGE

Company: Indiana Insurance Company
Policy Term: 01/01/2020 to 01/01/2021

Coverage Written On: Occurrence Form Y

Coverage Limits

Limits	Coverage Description
\$1,000,000	Each Occurrence – Bodily Injury and Property Damage
\$2,000,000	General Aggregate
\$2,000,000	Products and Completed Operations Aggregate
\$1,000,000	Personal and Advertising Injury
\$500,000	Fire Damage (any one fire)
\$15,000	Medical Expense (any one person)

Center Grove's liability policy is extended to include parent support groups, authorized by the school, as insureds for liability coverage while using the school's premises or activities that they may have at another location. They are afforded the same coverage and limits that the school has purchased.

HIGHER LIMITS ARE AVAILABLE UPON REQUEST

This Schedule is only a general description of coverage provided.
Please refer to your policy for specific coverage.

A Commercial General Liability (CGL) policy protects your business from financial loss should you be liable for property damage or personal and advertising injury caused by your business operations or your employees. It covers *non-professional* negligent acts.

Bodily injury and property damage:

This policy protects the insured from the claims arising out of bodily injury or property damage to others. Any damage caused by the business, work, and employees to the client or their property is covered by this commercial general liability insurance policy.

Personal and advertising injury:

Personal and advertising injury means any damage to person's character, position in the community, and reputation. It protects the insured against liability arising out of:

- Wrongful eviction, entry or invasion of privacy
- Libel
- Slander
- Infringing on other's copyright
- Use of other's advertising idea

Medical Payments:

Limited coverage for medical payments includes payments for injuries sustained by a non-employee caused by an accident that takes place on the insured's premises.

I did find a few examples of incidents that would be covered:

- 1) While visiting the school, a parent/vendor trips on loose flooring and is injured.
- 2) An employee accidentally leaves water running, causing substantial damage to another business.
- 3) A class action lawsuit is filed against the school, alleging advertisements constituted misleading information.

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