

**AN INSURANCE SUMMARY
FOR:**

CLARK CONSULTING & TRAINING, INC.

**772 OMAHA AVENUE
CLOVIS, CA 93619**

PREPARED BY:

**LORY A. WILLIAMS, CRIS
SENIOR ACCOUNT MANAGER**

WELLS FARGO INSURANCE SERVICES USA, INC.

LICENSE #0D08408

11017 COBBLEROCK DRIVE, SUITE 100

RANCHO CORDOVA, CA 95670

(916) 231-7216 - PHONE

(916) 231-1503 - FAX

MARCH 27, 2012

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TRANSPARENCY AND DISCLOSURE

Insurance is a highly regulated, competitive industry that fuels the US economy and protects individuals and commercial entities from losses. There is nothing more important to our industry and to Wells Fargo Insurance Services USA, Inc. than maintaining the trust of our customers and conducting business with the utmost integrity. We believe that our leadership role on disclosure should tie directly to our core values. Among these we state that we:

Value and reward open, honest, two-way communication

Do what is right for the customer

Talk and act with the customer in mind

Exceed our customers' expectations

Wells Fargo Insurance Services USA, Inc. is proactively providing customers with complete transparency on standard and contingent commission income. Wells Fargo Insurance Services USA, Inc. is taking a leadership role using the new National Association of Insurance Commissioners (NAIC) model act.

We receive compensation from the insurance companies we represent when placing your insurance. Our compensation is usually a percentage of the premium you pay for your insurance policy or bond (a "commission"), which is paid to us by the insurance companies for placing and servicing your insurance or bonds with them. Intermediaries, such as wholesale brokers, may sometimes be used to access certain insurance companies. Such intermediaries will allocate a portion of the compensation from the insurance companies to us and may, in some cases, be an affiliated company.

We receive payments from insurance companies to defray the cost of services provided for them, including advertising, training, certain employee compensation, and other expenses.

We earn interest on premiums received from you and forwarded to the insurance companies through our bank accounts.

Some of the insurance companies we represent may pay us additional commissions, sometimes referred to as contingent or bonus commissions, which may be based on the total volume of business we sell for them, and/or the growth rate of that business, retention rate, claims loss ratio, or other factors considering our entire book of business with an insurance company for a designated period of time.

The amount of premium you pay for a policy may change over the term of the policy. For example, your endorsement requests will affect the premium. Should the premium for any of your policies change, the amount of compensation paid to us by the insurance company would change accordingly.

PREMIUM COMPARISON

COVERAGE	EXPIRING PREMIUM	RENEWAL PREMIUM
Property	\$ 500.00	\$ 500.00
General Liability	\$ Included	\$ Included
Hired/Non-Owned Auto Liability	\$ Included	\$ Included
TOTAL PREMIUM	\$ 500.00	\$ 500.00

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GENERAL LIABILITY

Insured: Clark Consulting & Training, Inc.
Insurer: Hartford Casualty Insurance Company
A.M. Best Rating: A XV
Policy Term: 3/31/2012 to 3/31/2013
Coverage Written On: Occurrence

coverage description	limits
General Aggregate Limit	\$4,000,000
Products/Completed Operations Aggregate Limit	\$4,000,000
Personal/Advertising Injury Limit	\$2,000,000
Each Occurrence	\$2,000,000
Fire Damage Limit - Any One Fire	\$ 300,000
Medical Expense Limit - Any One Person	\$ 10,000

COVERAGES INCLUDED

Premises/Operations
Products/Completed Operations
Independent Contractors
Personal/Advertising Injury
Medical Payments
Fire Damage Legal Liability
Employees as Additional Insured

EXCLUSIONS:

Your policy contains exclusions including but not limited to the following:

Absolute Pollution
Asbestos
Automobile Liability
Employment Related Practices Liability
Expected or Intended Injury
Nuclear
Recall of Products, Work or Impaired Property
Subsidence of Land
War
Workers Compensation & Similar Laws Liability
Year 2000 Computer Related and Other Electronic Problems
Mold, Fungi and Bacteria
Terrorism – see policy forms

TOTAL ANNUAL PREMIUM \$500.00 (Minimum Premium)

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PROPERTY LIMITS

Insured: Clark Consulting & Training, Inc.
Insurer: Hartford Casualty Insurance Company
A.M. Best Rating: A XV
Policy Term: 3/31/2012 to 3/31/2013

SUBJECTS

Loc #	Bldg #	Subject of Insurance	Amount	Coins%	Ded	Valuation
1	1	Business Personal Property	2,300	N/A	500	Rep Cost
1	1	Business Income & Extra Expense	Actual Loss Sustained			12 mos max

EXTENSIONS OF COVERAGES

Debris Removal
Fire Department Service Charges
Preservation of Property
Pollutant Cleanup and Removal
Newly Acquired Personal Property
Limited Personal Property of Others/Employees
Valuable Papers - Cost of Research
Property Off Premises
Outdoor Property - Trees, Shrubs and Plants
Property in Transit (Special Form Only)

EXCLUSIONS

Your policy contains exclusions, including but not limited to, the following:
Earthquake
Flood
Mold, Fungi and Bacteria
Terrorism

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PROPERTY LOCATION LISTING

Premise #	Building #	Address
1	1	772 Omaha Avenue, Clovis, CA 93619

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POLICY NUMBER: 57 SBA UZ5052



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - PERSON-ORGANIZATION

MT. DIABLO UNIFIED SCHOOL DISTRICT
1936 CARLOTTA DRIVE
CONCORD CA 94519
RE: LOC 001/001

FRESNO UNIFIED SCHOOL DISTRICT
2309 TULARE STREET
FRESNO, CA 93721

LOC 001 BLDG 001
LAVEEN ELEMENTARY SCHOOL DISTRICT
9401 S 51ST AVENUE
LAVEEN, AZ 85339

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