

COMMERCIAL UMBRELLA POLICY DECLARATIONS

PRODUCER: M. A. Hays Co. POLICY NUMBER: 2020-52479-UMB
232 Broadway
Richmond, CA 94804

Item 1 NAME OF INSURED AND MAILING ADDRESS:

Mindful Life Project
124 Washington Ave., Ste. B
Richmond, CA 94801

Item 2 POLICY PERIOD: FROM 9/25/2020 TO 8/2/2021
AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

BUSINESS DESCRIPTION: Mindful based programs in schools

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE COVERAGE AS STATED IN THIS POLICY.

Item 3 **THE ANNUAL AND MINIMUM PREMIUM DUE AT INCEPTION: \$511**

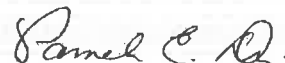
Item 4 LIMITS OF INSURANCE:

a.	Each Occurrence (other than Directors' & Officers' Liability, Improper Sexual Conduct and Physical Abuse Liability, and Social Service Professional Liability)	1,000,000
	Each Wrongful Act - Directors' & Officers' Liability	Excluded
	Each Occurrence - Improper Sexual Conduct Liability	Excluded
	Each Occurrence - Social Service Professional Liability	Excluded
b.	Products Completed Operations Aggregate [(where applicable)]	1,000,000
c.	General Aggregate	1,000,000
d.	Directors' & Officers' Liability Aggregate	Excluded
e.	Improper Sexual Conduct Liability Aggregate	Excluded
f.	Social Services Professional Liability Aggregate	Excluded

Item 5 RETROACTIVE DATES - SEE SCHEDULE OF UNDERLYING INSURANCE

FORMS AND ENDORSEMENTS ATTACHED TO THIS POLICY AT INCEPTION (NUMBER AND EDITION DATE):
CU 21 33 01 15, NIAC-E003 UMB 08 20, NIAC-E42 UMB 09 19, SCHEDULE A 01 80, UMB 231 06 16, UMB 232 06 16, UMB-100 08 18, UMB166 12 88, UMB62 05 13

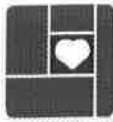
COUNTERSIGNED: 9/25/2020 BY



(AUTHORIZED REPRESENTATIVE)

THESE DECLARATIONS, THE ATTACHED SCHEDULE OF UNDERLYING INSURANCE, TOGETHER WITH THE ATTACHED SCHEDULE OF FORMS AND ENDORSEMENTS, AND ANY FORMS AND ENDORSEMENTS WE MAY LATER ATTACH TO REFLECT CHANGES, MAKE UP AND COMPLETE THE ABOVE NUMBERED POLICY.

Notice: This risk pooling contract is issued by a pooling arrangement authorized by California Corporations Code Section 5005.1. The pooling arrangement is not subject to all of the insurance laws of the State of California and is not subject to regulation by the Insurance Commissioner. Insurance guaranty funds are not available to pay claims in the event the risk pool becomes insolvent.



SCHEDULE A - SCHEDULE OF UNDERLYING INSURANCE

POLICY NUMBER: 2020-52479-UMB

CONTROL NUMBER: 52479

NAME OF INSURED: Mindful Life Project

TYPE OF POLICY	APPLICABLE LIMITS	INSURER POLICY #	APPLICABLE PERIOD
(A) Automobile Liability Business Auto	Bodily Injury and Property Damage Combined Single Limit Uninsured/Underinsured Motorist	N/A N/A	
(B) Commercial General Liability	Each Occurrence Limit General Aggregate Limit Products/Completed Operations Aggregate Limi Personal & Advertising Injury Limit Damage to Premises Rented to You (any one premises)	\$1,000,000 \$3,000,000 \$3,000,000 \$1,000,000 N/A	NIAC 2020-52479 09/25/2020 to 08/02/2021
(Does not include: Terrorism Coverage - Certified Acts)			
(C) Social Service Professional Liability	Each Occurrence Limit Aggregate Limit	N/A N/A	
(D) Standard Workers Compensation & Employers Liability	Coverage B - Employers Liability Bodily Injury by Accident Bodily Injury by Disease Bodily Injury by Disease	 \$1,000,000 \$1,000,000 \$1,000,000	State Compensation 09/25/2020 to 08/02/2021 Ins Fund 921568120 Each Accident Each Employee Policy Limit
(Does not include: Terrorism Coverage - Certified Acts)			
(E) Improper Sexual Conduct and Physical Abuse	Each Occurrence Limit General Aggregate Limit	N/A N/A	
(F) Directors' And Officers'	Each Wrongful Act Limit Aggregate Limit	N/A N/A	
(G) Liquor Liability	Each Common Cause Limit Aggregate Limit	\$1,000,000 \$1,000,000	NIAC 2020-52479 09/25/2020 to 08/02/2021
(Does not include: Terrorism Coverage - Certified Acts)			
(H) Employee Benefits Liability	Each Employee Aggregate Limit	N/A N/A	



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OF CALIFORNIA (NIAC)**

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INDEX OF FORMS ATTACHED TO THE POLICY

POLICY NUMBER: 2020-52479-UMB-NPO

NAME OF INSURED: Mindful Life Project

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UMBRELLA FORMS AND ENDORSEMENTS

FORM NUMBER/EDITION DATE

Exclusion of Terrorism	CU 21 33 01 15
Member Criteria	NIAC-E003 UMB 08 2
Nuclear, Chemical and Biological Hazard Exclusion	NIAC-E42 UMB 09 19
Schedule A - Schedule of Underlying Insurance	SCHEDULE A 01 80
Privacy Liability and Cyber Coverage Exclusion	UMB 231 06 16
Medical Payments Exclusion	UMB 232 06 16
Commercial Umbrella Coverage Form	UMB-100 08 18
Unimpaired Aggregate Limits Endorsement (Non-Concurrence)	UMB166 12 88
Employers' Liability Following Form Endorsement	UMB62 05 13

This list of forms is not part of the actual policy, but is for your information only.
Please refer to the policy(s) for actual limits, coverages and exclusions.