



A Head for Insurance. A Heart for Nonprofits.

NONPROFITS INSURANCE ALLIANCE OF CALIFORNIA (NIAC)

www.insurancefornonprofits.org

COMMERCIAL UMBRELLA POLICY DECLARATIONS

PRODUCER:

M. A. Hays Co.
232 Broadway
Richmond, CA 94804

POLICY NUMBER: 2021-52479-UMB

RENEWAL OF NUMBER: 2020-52479-UMB-NPO

Item 1 NAME OF INSURED AND MAILING ADDRESS:

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

Item 2 POLICY PERIOD:

FROM 8/2/2021 TO 8/2/2022
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:

\$600

Item 4 LIMITS OF INSURANCE:

- a. Occurrence / Accident / Injury / Claim Limits (where applicable): 1,000,000
i) Each Occurrence - Commercial General Liability and Products- Completed Operations Liability
ii) Each Accident - Business Auto Liability
iii) Each Injury - Liquor Liability
iv) Each Claim - Employee Benefits Liability
b. Each Claim - Directors and Officers Liability Excluded
c. Each Claim - Improper Sexual Conduct and Physical Abuse Liability Excluded
d. Each Claim - Social Service Professional Liability Excluded

Aggregate limits:

- e. Commercial General Liability, Business Auto Liability, Products- Completed Operations Liability, Liquor Liability, and Employee Benefits Liability Aggregate (where applicable): 1,000,000
f. Directors and Officers Liability Aggregate Excluded
g. Improper Sexual Conduct and Physical Abuse Liability Aggregate Excluded
h. Social Service 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-E180 UMB 01 21, NIAC-E253 UMB 08 21, NIAC-E42 UMB 09 19, SCHEDULE A 01 80, UMB 231 06 16, UMB 232 06 16, UMB-100 05 21, UMB166 12 88, UMB62 05 13

COUNTERSIGNED: 7/6/2021

BY

Handwritten signature of Pamela C. Ad.

(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: 2021-52479-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 2021-52479 08/02/2021 to 08/02/2022
(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 08/02/2021 to 08/08/2021 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 2021-52479 08/02/2021 to 08/02/2022
(Does not include: Terrorism Coverage - Certified Acts)			
(H) Employee Benefits Liability	Each Employee Aggregate Limit	N/A N/A	