



# CERTIFICATE OF LIABILITY INSURANCE

COMM-10 OP ID: RL2

DATE (MM/DD/YYYY)  
04/27/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Leap/Carpenter/Kemps Insurance 3187 Collins Dr. Merced, CA 95348 Robert D. Welsh	<b>CONTACT NAME:</b> Robert D. Welsh	
	<b>PHONE (A/C, No, Ext):</b> 209-384-0727	<b>FAX (A/C, No):</b> 209-384-0401
<b>E-MAIL ADDRESS:</b>		
<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
<b>INSURER A :</b> State Comp Insurance Fund		<b>35076</b>
<b>INSURER B :</b> Nonprofit Ins Alliance of CA		<b>10023</b>
<b>INSURER C :</b>		
<b>INSURER D :</b>		
<b>INSURER E :</b>		
<b>INSURER F :</b>		

**INSURED** Community Options for Families & Youth Inc.  
3478 Buskirk Avenue, #260  
Pleasant Hill, CA 94523

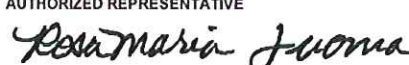
**COVERAGES**                      **CERTIFICATE NUMBER:**                      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
B	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	X		2015-21873-NPO	09/11/2015	09/11/2016	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500,000
							MED EXP (Any one person)	\$ 20,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 3,000,000
							PRODUCTS - COMP/OP AGG	\$ 3,000,000
							Emp Ben.	\$ INCLUDED
B	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			2015-21873-NPO	09/11/2015	09/11/2016	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10000			2015-21873-UMB-NPO	09/11/2015	09/11/2016	EACH OCCURRENCE	\$ 2,000,000
							AGGREGATE	\$ 2,000,000
								\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	9070024-15	09/01/2015	09/01/2016	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER	
							E.L. EACH ACCIDENT	\$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
B	Professional Lia			2015-21873-NPO	09/11/2015	09/11/2016	Aggregate	3,000,000
B	Property			CWB0007167-08-21873	09/11/2015	09/11/2016	Each Occu	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**\*THIS CERTIFICATE REPLACES ALL OTHER CERTIFICATES ISSUED ON 1/4/16\***  
 Mount Diablo Unified School District is named as additional insured in regards to the liability only by written contract.

<b>CERTIFICATE HOLDER</b>  MOUNT-4  Mount Diablo Unified School District Special Education 1936 Carlotta Drive Concord, CA 94519	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

### SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location(s) Of Covered Operations
Any person or organization that you are required to add as an additional insured on this policy, under a written contract or agreement currently in effect, or becoming effective during the term of this policy. The additional insured status will not be afforded with respect to liability arising out of or related to your activities as a real estate manager for that person or organization.	All insured premises and operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

- A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
1. Your acts or omissions; or
  2. The acts or omissions of those acting on your behalf;
- in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

- B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:
- This insurance does not apply to "bodily injury" or "property damage" occurring after:
1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
  2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Mount Diablo Unified School District  
 Special Education  
 1936 Carlotta Dr.  
 Concord, CA 94519

**COMMERCIAL UMBRELLA POLICY DECLARATIONS**

PRODUCER: Leap/Carpenter/Kemps Insurance Agency  
3187 Collins Drive  
Merced, CA 95348

POLICY NUMBER: 2015-21873-UMB-NPO  
RENEWAL OF NUMBER: 2014-21873-UMB-NPO

Item 1 NAME OF INSURED AND MAILING ADDRESS:  
Community Options for Families and Youth, Inc.  
3478 Buskirk Ave.  
Ste. 260  
Pleasant Hill, CA 94523

Item 2 POLICY PERIOD: FROM 09/11/2015 TO 09/11/2016  
AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

BUSINESS DESCRIPTION: Counseling for youth in the local justice system

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: **\$4,811**  
(premium includes Terrorism Coverage - Certified Acts: \$210  
but only for policies that indicate coverage on Schedule A - Schedule of Underlying Insurance)

Item 4 LIMITS OF INSURANCE:

a.	Each Occurrence (other than Directors' & Officers' Liability and Improper Sexual Conduct Liability).....	2,000,000
	Each Wrongful Act - Directors' & Officers' Liability .....	2,000,000
	Each Occurrence - Improper Sexual Conduct Liability .....	2,000,000
b.	Products Completed Operations Aggregate [(where applicable)] .....	2,000,000
c.	General Aggregate .....	2,000,000
d.	Aggregate Directors' & Officers' Liability .....	2,000,000
e.	Aggregate Improper Sexual Conduct Liability .....	2,000,000
f.	Retained Limit .....	10,000

Item 5 RETROACTIVE DATES - SEE SCHEDULE OF UNDERLYING INSURANCE

FORMS AND ENDORSEMENTS ATTACHED TO THIS POLICY AT INCEPTION (NUMBER AND EDITION DATE):  
CU 21 30 01 15, CU 21 33 a 01 15, CU 21 33 e 01 15, CU 21 33 s 01 15, IL 09 99 01 15, NIAC-E42 07 08, SCHEDULE A 01 80, UMB 228 08 13, UMB1000 03 99, UMB16

COUNTERSIGNED: 09/10/2015

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.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the thresholds in Paragraphs C.5. or C.6. are exceeded.

With respect to this Exclusion, Paragraphs C.5. and C.6. describe the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Part or Policy.

In the event of any incident of "terrorism" that is not subject to this Exclusion, coverage does not apply to "any injury or damage" that is otherwise excluded under this Coverage Part or Policy.

3. If the provisions of this endorsement do NOT become applicable, any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism" and/or "other acts of terrorism", will continue in effect unless we notify you of changes to that endorsement in response to federal law.

B. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury or damage, are enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:

a. That involve the following or preparation for the following:

- (1) Use or threat of force or violence; or
- (2) Commission or threat of a dangerous act; or
- (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

b. When one or both of the following applies:

- (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any Injury or damage" means any injury or damage covered under any Coverage Part or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury" or "environmental damage" as may be defined in any applicable Coverage Part or Policy.

C. The following exclusion is added:

#### EXCLUSION OF TERRORISM

We will not pay for "any injury or damage" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury or damage" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
6. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
  - a. Physical injury that involves a substantial risk of death; or
  - b. Protracted and obvious physical disfigurement; or
  - c. Protracted loss of or impairment of the function of a bodily member or organ.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**CONDITIONAL EXCLUSION OF TERRORISM  
(RELATING TO DISPOSITION OF FEDERAL TERRORISM  
RISK INSURANCE ACT)**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
EMPLOYEE BENEFITS LIABILITY ENDORSEMENT  
IMPROPER SEXUAL CONDUCT LIABILITY COVERAGE PART  
DIRECTORS AND OFFICERS LIABILITY

**A. Applicability Of The Provisions Of This  
Endorsement**

1. The provisions of this endorsement become applicable commencing on the date when any one or more of the following first occurs. But if your policy (meaning the policy period in which this endorsement applies) begins after such date, then the provisions of this endorsement become applicable on the date your policy begins.

a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act, has terminated with respect to the type of insurance provided under this Coverage Part or Policy; or

b. A renewal, extension or replacement of the Program has become effective without a requirement to make terrorism coverage available to you and with revisions that:

(1) Increase our statutory percentage deductible under the Program for terrorism losses. (That deductible determines the amount of all certified terrorism losses we must pay in a calendar year, before the federal government shares in subsequent payment of certified terrorism losses.); or

(2) Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or

(3) Redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or occurrences under this policy.

2. If the provisions of this endorsement become applicable, such provisions:

a. Supersede any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism" and/or "other acts of terrorism", but only with respect to an incident(s) of terrorism (however defined) which results in injury or damage that occurs on or after the date when the provisions of this endorsement become applicable (for claims made policies, such an endorsement is superseded only with respect to an incident of terrorism (however defined) that results in a claim for injury or damage first being made on or after the date when the provisions of this endorsement become applicable); and

b. Remain applicable unless we notify you of changes in these provisions, in response to federal law.

**SCHEDULE A - SCHEDULE OF UNDERLYING INSURANCE**

POLICY NUMBER: 2015-21873-UMB-NPO

CONTROL NUMBER: 21873

NAME OF INSURED: Community Options for Families and Youth, Inc.

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.....	NIAC 2015-21873 - NPO	9/11/2015 TO 9/11/2016
	\$1,000,000 N/A		
	(Does not include: Terrorism Coverage - Certified Acts)		
(B) Commercial General Liability	Each Occurrence Limit ..... General Aggregate Limit ..... Products/Completed Operations Aggregate Limit... Personal & Advertising Injury Limit ..... Damage to Premises Rented to You ..... (any one premises)	NIAC 2015-21873 - NPO	9/11/2015 TO 9/11/2016
	\$1,000,000 \$3,000,000 \$3,000,000 \$1,000,000 N/A		
	(Includes Terrorism Coverage - Certified Acts)		
(C) Social Service Professional Liability	Each Occurrence Limit ..... Aggregate Limit .....	NIAC 2015-21873 - NPO	9/11/2015 TO 9/11/2016
	\$1,000,000 \$3,000,000		
	(Does not include: Terrorism Coverage - Certified Acts)		
(D) Standard Workers Compensation & Employers Liability	Coverage B - Employers Liability	State Fund 90700242014	9/11/2015 TO 9/11/2016
	Bodily Injury by Accident Bodily Injury by Disease Bodily Injury by Disease .....	N/A N/A N/A	Each Accident Each Employee Policy Limit
	(Does not include: Terrorism Coverage - Certified Acts)		
(E) Improper Sexual Conduct	Each Occurrence Limit ..... General Aggregate Limit .....	NIAC 2015-21873 - NPO	9/11/2015 TO 9/11/2016
	\$1,000,000 \$1,000,000		
	(Includes Terrorism Coverage - Certified Acts)		
(F) Directors' And Officers'	Each Wrongful Act Limit ..... Aggregate Limit .....	NIAC 2015-21873-DO - NPO	9/11/2015 TO 9/11/2016
	\$1,000,000 \$2,000,000		
	(Includes Terrorism Coverage - Certified Acts)		
(G) Liquor Liability	Each Common Cause Limit ..... Aggregate Limit .....	NIAC 2015-21873 -NPO	9/11/2015 TO 9/11/2016
	\$1,000,000 \$1,000,000		
	(Includes Terrorism Coverage - Certified Acts)		

**INDEX OF FORMS ATTACHED TO THE POLICY**

**POLICY NUMBER: 2015-21873-UMB-NPO**

**NAME OF INSURED:** Community Options for Families and Youth, Inc.

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**UMBRELLA FORMS AND ENDORSEMENTS**

**FORM NUMBER/EDITION DATE**

Cap on Losses for Certified Acts - Terrorism Coverage	CU 21 30 01 15
Exclusion of Certified Acts of Terrorism - Automobile Liability Underlying Insurance Only	CU 21 33 a 01 15
Exclusion of Certified Acts of Terrorism - Employers Liability Underlying Insurance Only	CU 21 33 e 01 15
Exclusion of Certified Acts of Terrorism - Social Services Professional Underlying Coverage Only	CU 21 33 s 01 15
Disclosure Of Premium For Certified Acts of Terrorism	IL 09 99 01 15
Nuclear, Chemical and Biological Hazard Exclusion	NIAC-E42 07 06
Schedule A - Schedule of Underlying Insurance	SCHEDULE A 01 80
Prior Acts Exclusion	UMB 228 08 13
Commercial Umbrella Policy	UMB1000 03 99
Unimpaired Aggregate Limits Endorsement (Non-Concurrency)	UMB166 12 88
Employers' Liability Following Form Endorsement	UMB62 05 13