# MEMORANDUM OF UNDERSTANDING BETWEEN PUBLIC SAFETY CADETS AND THE POWDER SPRINGS, GEORGIA POLICE DEPARTMENT REGARDING A PROGRAM TO EDUCATE AND MENTOR YOUTH

PARTIES. The following Parties hereby enter into this Memorandum of Understanding (MOU): Public Safety Cadets (PSC), a Commonwealth of Virginia Nonstock, Nonprofit, Corporation and the following named agency/organization:

Powder Springs, Georgia Police Department

- BACKGROUND. PSC was established as a nonprofit corporation on September 11, 2018 to mentor young adults in order to help them become contributing members of the community by providing knowledge, skills and practical experiences through education and training delivered in the workplace by public safety professionals that build character, physical fitness, and respect for the rule of law and human and civil rights.
- PURPOSE. The purpose of this MOU is to document the conditions for participating in the program and events operated and maintained by Public Safety Cadets in order to establish a mutually beneficial relationship by the Parties to foster a greater understanding between youth and the public safety organizations within their community through the use of PSC programs and resources.

#### RESPONSIBILITIES. 4.

A. Public Safety Cadets: Is responsible for:

1. Providing outreach, support, service, structure, governance, guidance and the participating assist operating procedures to standard

agency/organization succeed in their use of the PSC program.

2. Obtaining general liability and supplemental accident medical insurance to cover all registered participants in their official and individual capacities against personal liability judgements arising from official Public Safety Cadet activities. Coverage details are available on the PSC website or by

3. Providing education and training to adult Mentors and volunteers to include Public Safety Cadets Youth Safety and Abuse Prevention Training.

- 4. Organizing national and regional PSC events, to include conferences, competitions, leadership academies, career fairs and instructional seminars.
- 5. Providing a library of resources to help implement, manage and grow a PSC unit successfully.
- 6. Seeking and promoting scholarship opportunities for PSC youth participants.
- 7. Establishing proficiency and special awards for recognition of achievement.
- 8. Seeking academic credits for community service by PSC participants.
- Promoting the establishment of a recruiting pipeline and pathways for employment with public safety organizations.
- 10. Promoting the PSC organization and its goals nationally.

#### B. Participating Agency/Organization: Is responsible for:

- Designating an adult member of the agency/organization to act as the lead Mentor who will work directly with a registered unit. Each unit will be led by a designated adult Mentor. Other adult mentors may be designated or participate as volunteers with registered units as determined by the participating agency/organization.
- Conducting screening to assure that only adults found suitable for mentoring
  young adults are allowed to participate in the PSC program. Screening will
  include criminal history; motor vehicle operation certification and credit
  worthiness as may be applicable to the position within the PSC unit.
- 3. Assuring that each adult and youth participant is properly registered with the PSC organization.
- 4. Ensuring that a minimum of two adult Mentors are present during all meetings, training sessions, events and activities with Cadets to provide a "Two-Deep" supervisory environment at all times.
- Assuring all adults participating in the PSC program complete the required Public Safety Cadets Youth Safety and Abuse Prevention Training within the specified time period.
- Providing facilities adequate for program participants to assemble, hold meetings and associated training on a regular basis with time and place reserved.
- 7. Abiding by the PSC Standard Operating Procedures (SOP) as posted on the PSC website. The SOP may be updated from time to time, with notice to Participating Agency/Organization at the Point of Contact identified in Addendum A hereto, to provide timely and pertinent program guidance. The participating agency/organization may add more stringent requirements to unit SOPs, but may not dilute them as to impair the intent therein.
- 8. Participating in periodic self-assessments and program reviews with Public Safety Cadets to assure that mutual goals and expectations are being met.
- Sharing, as practicable, information, metrics and associated data on PSC program participants that achieve employment in public safety professions.

# MEMORANDUM OF UNDERSTANDING BETWEEN PUBLIC SAFETY CADETS AND THE

# POWDER SPRINGS, GEORGIA POLICE DEPARTMENT REGARDING A PROGRAM TO EDUCATE AND MENTOR YOUTH

1. **PARTIES.** The following Parties hereby enter into this Memorandum of Understanding (MOU): Public Safety Cadets (PSC), a Commonwealth of Virginia Nonstock, Nonprofit, Corporation and the following named agency/organization:

Powder Springs, Georgia Police Department

- 2. <u>BACKGROUND</u>. PSC was established as a nonprofit corporation on September 11, 2018 to mentor young adults in order to help them become contributing members of the community by providing knowledge, skills and practical experiences through education and training delivered in the workplace by public safety professionals that build character, physical fitness, and respect for the rule of law and human and civil rights.
- 3. **PURPOSE.** The purpose of this MOU is to document the conditions for participating in the program and events operated and maintained by Public Safety Cadets in order to establish a mutually beneficial relationship by the Parties to foster a greater understanding between youth and the public safety organizations within their community through the use of PSC programs and resources.

# 4. <u>RESPONSIBILITIES</u>.

- A. Public Safety Cadets: Is responsible for:
  - 1. Providing outreach, support, service, structure, governance, guidance and standard operating procedures to assist the participating agency/organization succeed in their use of the PSC program.
  - Obtaining general liability and supplemental accident medical insurance to cover all registered participants in their official and individual capacities against personal liability judgements arising from official Public Safety Cadet activities. Coverage details are available on the PSC website or by request.
  - 3. Providing education and training to adult Mentors and volunteers to include Public Safety Cadets Youth Safety and Abuse Prevention Training.

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- 4. Organizing national and regional PSC events, to include conferences, competitions, leadership academies, career fairs and instructional seminars.
- 5. Providing a library of resources to help implement, manage and grow a PSC unit successfully.
- 6. Seeking and promoting scholarship opportunities for PSC youth participants.
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- 9. Promoting the establishment of a recruiting pipeline and pathways for employment with public safety organizations.
- 10. Promoting the PSC organization and its goals nationally.

# B. Participating Agency/Organization: Is responsible for:

- 1. Designating an adult member of the agency/organization to act as the lead Mentor who will work directly with a registered unit. Each unit will be led by a designated adult Mentor. Other adult mentors may be designated or participate as volunteers with registered units as determined by the participating agency/organization.
- 2. Conducting screening to assure that only adults found suitable for mentoring young adults are allowed to participate in the PSC program. Screening will include criminal history; motor vehicle operation certification and credit worthiness as may be applicable to the position within the PSC unit.
- 3. Assuring that each adult and youth participant is properly registered with the PSC organization.
- 4. Ensuring that a minimum of two adult Mentors are present during all meetings, training sessions, events and activities with Cadets to provide a "Two-Deep" supervisory environment at all times.
- 5. Assuring all adults participating in the PSC program complete the required Public Safety Cadets Youth Safety and Abuse Prevention Training within the specified time period.
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- 7. Abiding by the PSC Standard Operating Procedures (SOP) as posted on the PSC website. The SOP may be updated from time to time, with notice to Participating Agency/Organization at the Point of Contact identified in Addendum A hereto, to provide timely and pertinent program guidance. The participating agency/organization may add more stringent requirements to unit SOPs, but may not dilute them as to impair the intent therein.
- 8. Participating in periodic self-assessments and program reviews with Public Safety Cadets to assure that mutual goals and expectations are being met.
- 9. Sharing, as practicable, information, metrics and associated data on PSC program participants that achieve employment in public safety professions.

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- 5. POINTS OF CONTACT. All Parties will designate a Point of Contact (POC) who will be familiar with the provisions of this MOU and will be available during customary business hours or as practicable. The head of the agency/organization, or their authorized designee, will designate a Lead Mentor for each registered unit. The POC may also be the same as the Lead Mentor. Contact information for the POC and designated Lead Mentor and any additional designated Mentors are set forth in Addendum A.
- 6. <u>LIMITATIONS OF LIABILITY</u>. PSC shall not be liable for participating agency/organization's acts or omissions, including participating agency/organization's failure to abide by the responsibilities in this MOU. The Participating Agency/Organization shall not be liable for PSC's acts or omissions, including PSC's failure to abide by the responsibilities in this MOU. Except as otherwise provided herein, if both PSC and the Participating Agency/Organization are liable for any claims, damages or attorney fees arising from any negligent or illegal acts or omissions taken in connection to this MOU, then PSC and Participating Agency/Organization shall be liable for the portion of the claims, damages and attorney fees that arise from the negligent or illegal acts of that party as determined by the court adjudicating the matter or as agreed in any settlement. Nothing in this MOU waives or alters the Participating Agency/Organization's entitlement to governmental immunity pursuant to applicable law.
- 7. <u>INTELLECTUAL PROPERTY</u>. Either Party may use the other Party's name, logo, materials, and other data or materials as may be provided in connection with this MOU, pursuant to PSC's Standard Operating Procedures and/or other direction given by the disclosing Party.
- 8. NO OBLIGATION OF FUNDS. This MOU is not an obligation or commitment of funds, nor a basis for transfer of funds. Unless otherwise agreed in writing, each Party shall bear its own costs in relation to this MOU. Expenditures by each Party will be subject to budgetary processes and availability of funds and resources pursuant to applicable laws, regulations, and policies. Unit and Individual Registration Fees will be established and communicated by PSC in the year preceding collection.
- 9. **EOUIPMENT.** The Parties will use their own equipment and personnel to complete their portion of this MOU.
- 10. **REPORTING REQUIREMENTS.** The Parties agree to cooperate in meeting any reporting requirements and will coordinate with each other before responding to any such requirements.
- 11. <u>SETTLEMENT OF DISPUTES</u>. Disagreements between or among the Parties arising under or related to this MOU will be resolved only by consultation between or among the Parties.
- 12. OTHER PROVISIONS. This MOU is not intended to conflict with current laws or regulations applicable to the Parties. If any term of this MOU is inconsistent with such authority, then the term shall be invalid, but the remaining terms and conditions of this

MOU shall remain in full force and effect.

- 13. <u>CHANGE IN MANAGEMENT.</u> Should the head of agency/organization change, this MOU may be terminated early, or reissued bearing the name and signature of the new agency/organization head, or their authorized designee, as soon as practicable. The terms of this MOU will remain in effect until the reissued MOU is completed and the participating agency/organization remains registered in good standing.
- 14. **EFFECTIVE DATE.** The terms of this MOU will become effective on the date on which it is signed by all Parties. The MOU may be signed in counterparts.
- 15. **PERIODIC REVIEW.** The POCs designated by the Parties pursuant to this MOU may meet periodically or at the request of any Party to discuss and review the implementation of this MOU. Failure of the Parties to conduct periodic reviews will not result in the termination of activities provided for under this MOU.
- 16. <u>AMENDMENT</u>. This MOU may be amended at any time by the mutual written consent of the Parties. Modification within the scope of this MOU shall be made by the issuance of a fully executed addendum prior to any changes in responsibilities being performed. Addendum A may be modified by the written consent of the Parties.
- 17. **TERMINATION.** The terms of this MOU, as it may be amended, will remain in effect while the participating agency/organization remains registered annually in good standing with Public Safety Cadets. Either Party may terminate this MOU immediately upon written notice for a breach by the other Party that remains uncured after reasonable notice. Either organization may terminate its participation in this MOU upon at least 30 days prior written notice. In the event of termination, each Party will continue with full participation up to the effective date of termination.
- 18. **NO PRIVATE RIGHTS.** This MOU is not intended, and should not be construed, to create any right or benefit, substantive or procedural, enforceable at law or otherwise by any third party against the Parties, their parent or component agencies, or the officers, employees, agents or other associated personnel thereof.

The foregoing represents the understanding reached by the Parties.

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- 16. **AMENDMENT.** This MOU may be amended at any time by the mutual written consent of the Parties. Modification within the scope of this MOU shall be made by the issuance of a fully executed addendum prior to any changes in responsibilities being performed. Addendum A may be modified by the written consent of the Parties.
- 17. **TERMINATION.** The terms of this MOU, as it may be amended, will remain in effect while the participating agency/organization remains registered annually in good standing with Public Safety Cadets. Either Party may terminate this MOU immediately upon written notice for a breach by the other Party that remains uncured after reasonable notice. Either organization may terminate its participation in this MOU upon at least 30 days prior written notice. In the event of termination, each Party will continue with full participation up to the effective date of termination.
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[Signature Page To Follow]

Printed Name/Title of Public Safety Cadets Representative

#### ADDENDUM A

### POINTS OF CONTACT

A.	David Constantineau will serve as the primary POC for Public Safety Cadets. He may be contacted at: <a href="mailto:dconstantineau@publicsafetycadets.org">dconstantineau@publicsafetycadets.org</a> or by calling the national office at: 703-717-8168.
В.	Officer P. Philpot has been designated as the primary POC for the above-named agency/organization and may be contacted at: (please provide Title, Email, and telephone contact information here)  Officer — pphilpot@cityofpowdersprings.org (770) 943-1616
C.	Officer P. Philpot  has been designated as a Lead  Mentor of a registered unit for the above-named agency/organization and may be contacted at: (please provide Title, Email and telephone contact information here)  Officer – pphilpot@cityofpowdersprings.org (770) 943-1616
D.	Additional designated agency/organization Mentors (if any) are identified below:
	Name, Title, Email and telephone contact  Sergeant A. Cipriano — <a href="mailto:acityofpowdersprings.org">acityofpowdersprings.org</a> (770) 943-1616
	Name, Title, Email and telephone contact  Officer M. Meade – <u>mmeade@cityofpowdersprings.org</u> (770) 943-1616
	Name, Title, Email and telephone contact Officer D. Racine – <u>dracine@cityofpowdersprings.org</u> (770) 943-1616
	Name, Title, Email and telephone contact Officer K. Corbin – kgreene@cityofpowdersprings.org (770) 943-1616
	(Add additional pages as necessary)

#### APPROVED BY:

Printed Name/Title of Public Safety Cadets Representative

Signature of agency/organization head or designee  Lane Caldwell / Police Chief	Date	Approved as to form:
Printed Name/Title of agency/organization head or designee Public Safety Cadets by:  in his capacity as president of Public Safety Cadets		City Attorney
Signature on behalf of Public Safety Cadets	Date	
David Constantineau / President		

### APPROVED BY:

Signature of agency/organization head or designee			
Lane Caldwell / Police Ch	ief		Approved as to form:
Printed Name/Title of agency/org Public Safety Cadets by:	ganization head or designee		City Attorney
	in his capacity as president		
	of Public Safety Cadets		
Signature on behalf of Public Sat	fety Cadets	Date	

David Constantineau / President

Printed Name/Title of Public Safety Cadets Representative

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В.	Sergeant A. Cipriano has been designated as the primary POC for the above-named agency/organization and may be contacted at: (please provide Title, Email, and telephone contact information here)  Sergant – acipriano@cityofpowdersprings.org – 770-943-1616
C.	Officer Paul Philpot has been designated as a Lead Mentor of a registered unit for the above-named agency/organization and may be contacted at: (please provide Title, Email and telephone contact information here) Officer – pphilpot@cityofpowdersprings.org – 770-943-1616
D.	Additional designated agency/organization Mentors (if any) are identified below:
	Name, Title, Email and telephone contact
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	Name, Title, Email and telephone contact
	(Add additional pages as necessary)



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 1/20/2023

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 If SUBROGATION IS WAIVED, subject this certificate does not confer rights to	to the	terr	ns and conditions of th	e policy	y, certain po	olicies may re	aL INSURED provisions equire an endorsement	. A sta	tement on
PRODUCER	, and c	OI LII	Touto Holder III II a of ot	CONTAC NAME:	Michael La				
Clarke & Sampson, Inc. 228 S. Washington St. Ste 200				NAME: Michael Lappat PHONE (A/C, No, Ext): 703-683-6601 (A/C, No): 703-739-8967					-8967
				(A/C, No, Ext): 703-603-6001 (A/C, No): 703-733-80 E-MAIL ADDRESS: mlappat@clarkeandsampson.com					
Alexandria VA 22314-5404							DING COVERAGE		NAIC#
				INCUE	RA: Cincinna		DING GOVERNOE		13037
INSURED			PUBLI-9			hia Indemnity	Company		18058
Public Safety Cadets						ma macminy	Company		
50 Catoctin Circle NE Ste 325				INSURE					
Leesburg VA 20176				INSURE					
				INSURE					
050	TIFIO		NUMBER: 000404070	INSURE	RF:		REVISION NUMBER:		
COVERAGES CER	OF	CUID	NUMBER: 909181870	VE BEE	N ISSUED TO			HE POL	ICY PERIOD
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 SI	UBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
A X COMMERCIAL GENERAL LIABILITY	INSD V	VVD	CSU 0121720		1/1/2023	1/1/2024	EACH OCCURRENCE	\$ 1,000	,000
CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000	
X 1,000					22		MED EXP (Any one person)		
1,000							PERSONAL & ADV INJURY	\$ 1,000	,000
GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 2,000	,000
POLICY PRO-							PRODUCTS - COMP/OP AGG	\$ 2,000,000	
								\$	
OTHER: AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	
ANY AUTO							BODILY INJURY (Per person)	\$	
OWNED SCHEDULED							BODILY INJURY (Per accident)	\$	,
AUTOS ONLY AUTOS NON-OWNED							PROPERTY DAMAGE (Per accident)	\$	
AUTOS ONLY AUTOS ONLY							(1 or decident)	\$	
A X UMBRELLA LIAB X OCCUR			CSU 0181053		1/1/2023	1/1/2024	EACH OCCURRENCE	\$ 5,000	,000
- COCOR							AGGREGATE	\$ 5,000	
CEAINIO-INIABE								\$	
DED   RETENTION \$   WORKERS COMPENSATION	+-+						PER OTH- STATUTE ER	-	
AND EMPLOYERS' LIABILITY  ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?						E.L. EACH ACCIDENT	\$		
							E.L. DISEASE - EA EMPLOYER		
(Mandatory in NH)  If yes, describe under							E.L. DISEASE - POLICY LIMIT	s	
DESCRIPTION OF OPERATIONS below  B Accidental Death & Dismemberment			PHPA120275		1/1/2023	1/1/2024	Accidental Death Accidental Dismemberm	25,00 50.00	00
							Accidental Paralysis	50,00	00
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHIC	LES (AC	CORE	0 101, Additional Remarks Sched	ule, may b	e attached if mo	re space is requir	red)		

CERTIFICATE HOLDER	CANCELLATION				
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
For Informational Purposes	AUTHORIZED REPRESENTATIVE				



#### CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 1/20/2023

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 have ADDITIONAL INSURED provisions or 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).

this certificate does not confer rights t	o the c	ertifi	icate holder in lieu of su	uch end	orsement(s)	).	equite all elluoisellelli		atomont on	
PRODUCER					CONTACT NAME: Michael Lappat					
Clarke & Sampson, Inc.					PHONE (A/C, No, Ext): 703-683-6601 FAX (A/C, No): 703-739-8967					
228 S. Washington St., Ste 200 Alexandria VA 22314-5404					E-MAIL ADDRESS: mlappat@clarkeandsampson.com					
AIGAGIUIIG VA 220 14-0404	INSURER(S) AFFORDING COVERAGE					NAIC#				
	INSURER A : Cincinnati Specialty					13037				
INSURED			PUBLI-9			hia Indemnit	y Company		18058	
Public Safety Cadets				INSURER						
50 Catoctin Circle NE Ste 325 Leesburg VA 20176				INSURER D :						
Loosburg VA 20110				INSURER E :						
				INSURER						
			NUMBER: 909181870				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.								WHICH THIS		
INSR LTR TYPE OF INSURANCE	ADDL S INSD V	WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s		
A X COMMERCIAL GENERAL LIABILITY			CSU 0121720		1/1/2023	1/1/2024	EACH OCCURRENCE	\$ 1,000	,000	
CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000	,000	
X 1,000							MED EXP (Any one person)	\$ Exclu	ded	
							PERSONAL & ADV INJURY	\$ 1,000	,000	
GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$2,000	,000	
POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$ 2,000	,000	
OTHER:							COMPINED CINICI E LIMIT	\$		
AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$		
ANY AUTO							BODILY INJURY (Per person)	\$		
OWNED SCHEDULED AUTOS ONLY							BODILY INJURY (Per accident) PROPERTY DAMAGE	\$		
HIRED NON-OWNED AUTOS ONLY							(Per accident)	\$		
								\$		
A X UMBRELLA LIAB X OCCUR			CSU 0181053		1/1/2023	1/1/2024	EACH OCCURRENCE	\$ 5,000		
EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$ 5,000	,000	
DED RETENTION \$	-						PER   OTH-	\$		
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  Y/N							PER OTH- STATUTE ER			
ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A						E.L. EACH ACCIDENT	\$		
(Mandatory in NH) If yes, describe under							E.L. DISEASE - EA EMPLOYEE			
DÉSCRIPTION OF OPERATIONS below	+		DUDA 400075		4/4/0000	4/4/0004	E.L. DISEASE - POLICY LIMIT  Accidental Death	\$ 25.00	00	
B Accidental Death & Dismemberment			PHPA120275		1/1/2023	1/1/2024	Accidental Death Accidental Dismemberm Accidental Paralysis	25,000 50,000 50,000		
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)										
CERTIFICATE HOLDER					ELLATION					
				THE	<b>EXPIRATIO</b>	N DATE TH	DESCRIBED POLICIES BE C EREOF, NOTICE WILL CY PROVISIONS.	ANCEL BE DE	LED BEFORE LIVERED IN	
For Informational Purposes				AUTHORIZED REPRESENTATIVE						