Insurance Summary

TSC Alliance®

2022 - 2023

NORTH SHORE RISK MANAGEMENT

1983 Marcus Avenue, Suite 125
Lake Success, NY 11042
(516) 326-9300
www.nsrminsurance.com

As of: 12/23/2021

TSC Alliance

Table of Contents

This summary is intended for reference purposes only. It is not intended to act as a substitute for the actual policy. For specific exclusions, terms and conditions, please consult the original policy forms.

As of: 12/23/2021

TSC Alliance

Schedule of Named Insured

National Tuberous Sclerosis Association d/b/a Tuberous Sclerosis Alliance

National Tuberous Sclerosis Association Endowment Fund

Scheduled of Locations

8737 Colesville Road
Suite 400
Silver Spring, MD 20910

General Liability is afforded to all unscheduled locations

Additional Insured

Landlord:	CRP-2 Holdings Roeder, LLC 8150 Leesburg Pike, Suite 1100 Vienna, VA 22182
Loss Payee:	ARC Management LLC 8150 Leesburg Pike, Suite 1100 Vienna, VA 22182

Definition of Additional Insured includes the following:
- Landlords, Equipment Lessors
- Vendors when required by contract
- Volunteer workers
- Other persons/organizations that you work with under written contract
- Newly acquired or formed organizations
- Unnamed subsidiaries that you own more that 50%

TSC Alliance

Commercial Property

Insurance Company:	Philadelphia Indemnity Insurance Company
Policy Period:	January 1. 2022 – January 1, 2023
Policy Number:	PHPK2354859

Limits of Insurance

Location One

Business Personal Property	$38,000
Tenant Improvements and Betterments	$143,000
Deductible	$1,000
Extra Expense	$50,000 Actual Loss Sustained
Equipment Breakdown	Included

- Special Form Cause Loss
- Replacement Cost Valuation
- 100% Coinsurance
- Certified Acts of Terrorism – Included

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Property Coverage Enhancements

Foundations	Included
Business Personal Property	Within 1,600 Feet
Fire Department Service Charge	$50,000
Pollution Clean Up and Removal	$50,000
Emergency Vacating Expense	$25,000
Automated External Defibrillators	$5,000
Lease Cancellation Moving Expenses	$5,000
Joint or Disputed Loss Agreement	Included
Green Consultant Expense Coverage	$5,000
Newly Acquired or Constructed Property	180 Days
Personal Effects	$50,000
Valuable Papers and Records	$100,000
Property Off-Premises, Including Stock	$500,000
Property at Conventions, Fairs, Exhibitions or Special Events	$100,000
Outdoor Property	$50,000
Garage/Storage Sheds	$5,000
Retaining Walls	$10,000
Accounts Receivables	$100,000
Business Income and Extra Expense	$300,000
Fire Extinguisher Recharge	$25,000
Lock Replacement	$10,000
Reward Reimbursement	$50,000
Inventory and Appraisal of Loss	$50,000
Ordinance of Law	$500,000
Spoilage	$50,000
Fine Arts	$50,000
Vacancy Clause Modification	90 Days
Earthquake Sprinkler Leakage	$30,000
Dampness/Extremes of Temperature	Exclusion Removed
Precious Metals	$25,000
Water Coverage	$30,000
Property-in-Transit (includes Common Carrier)	$100,000/$10,000
Off Premises Power Failure	$50,000
Extended Business Income	180 Days
Utility Service (Business Income/Extra Expense)	Included
Flood	Excluded
Earthquake	Excluded

TSC Alliance

Commercial General Liability

Insurance Company:	Philadelphia Indemnity Insurance Company
Policy Period:	January 1, 2022– January 1, 2023
Policy Number:	PHPK2354859

Limits of Insurance

General Aggregate	$3,000,000
Products/Completed Operations Aggregate	$3,000,000
Personal & Advertising Injury	$1,000,000
Each Occurrence	$1,000,000
Damages to Premises Rented to You	$100,000
Medical Expense	$5,000
Hired/Non-Owned Automobile	$1,000,000
Employee Benefits Liability	$1,000,000

Policy Enhancements

- Additional Insured Broad Form
- Aggregate Limits per Location
- Blanket Waiver of Subrogation
- Bodily Injury Redefined – Mental Anguish
- Broadened Named Insured
- Limited World Wide Liability
- Unintentional Omission – Included

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Workers Compensation

Insurance Company:	The Hartford
Policy Period:	January 1, 2022– January 1, 2023
Policy Number:	42 WBC ZR6776

Employer's Liability Coverage

Bodily Injury by Accident	$500,000	Each Accident
Bodily Injury by Disease	$500,000	Each Employee
Bodily Injury by Disease	$500,000	Policy Limit

Premium Based on Payroll as Follows

State	Code	Class Description	Est. Payroll
AL	8871	Clerical Telecommuter Employees	$98,800
CA	8810	Clerical Office Employees – NOC	$197,800
FL	8810	Clerical Office Employees – NOC	If Any
MD	8742	Salespersons or Collectors - Outside	If Any
MD	8810	Clerical Office Employees – NOC	$916,600
MD	8871	Clerical Telecommuter Employees	$349,100
MS	8871	Clerical Telecommuter Employees	$10,500
NM	8871	Clerical Telecommuter Employees	$125,600
PA	0953	Clerical Office Employees	$63,400
TN	8871	Clerical Telecommuter Employees	$240,000
VA	8810	Clerical Office Employees – NOC	If Any
WI	8871	Clerical Telecommuter Employees	$65,400

Estimated Total Annual Payroll: $2,067,300

TSC Alliance

Umbrella

Insurance Company: Philadelphia Indemnity Insurance Company

Policy Period: January 1, 2022 – January 1, 2023

Policy Number: PHUB794941

Limits of Insurance

Each Occurrence	$3,000,000
Personal & Advertising Injury Limitations	$3,000,000
Products/Completed Operations Aggregate	$3,000,000
General Aggregate	$3,000,000
Retention	$10,000

Underlying Coverage Limits

Commercial General Liability	
Each Occurrence	$3,000,000
Products/Completed Operations Aggregate	$3,000,000
Personal & Advertising Injury	$1,000,000
Each Occurrence	$1,000,000
Hired/Non-Owned Automobile	$1,000,000
Employee Benefits Liability	$1,000,000
Professional Liability	$1,000,000

Employer's Liability (Workers Compensation)	
Each Accident	$500,000
Each Employee	$500,000
Policy Limit	$500,000

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Management Liability

Insurance Company:	Arch Insurance Company Affinity Nonprofits (Program Administrator)
Policy Period:	January 1, 2022– January 1, 2023
Policy Number:	NFP0130545-04

Directors & Officers Liability

Limit of Liability (shared limit)	$3,000,000
Deductible	$5,000
Prior & Pending Date	January 1, 1999

Employment Practices Liability

Limit of Liability (shared limit)	$3,000,000
Third Party EPL	Included
Deductible	$5,000
Prior & Pending Date	January 1, 1999

Fiduciary Liability

Limit of Liability (shared limit)	$2,000,000
Deductible	$0
Prior & Pending Date	January 1, 1999

Crime Coverage

Employee Theft	$250,000
ERISA Fidelity (no deductible applies)	Included
Forgery & Alteration	$250,000
On Premises	$50,000
In Transit	$50,000
Computer Fraud	$250,000
Money Orders & Counterfeit Currency	$50,000
Funds Transfer Fraud	Included
Deductible	$500

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Cyber Liability

Insurance Company:	Northern American Capacity / Arch Specialty COALITION
Policy Period:	January 1, 2022– January 1, 2023
Policy Number:	C-4LPL098844-CYBER-2022

Cyber Liability

Breach Response Notified Individuals	100,000
Limit of Liability (Legal, Forensic, & Public Relations/Crisis Mgmt.)	$1,000,000
Business Interruption Loss	$1,000,000
Cyber Extortion	$1,000,000
Regulatory Defense & Penalties	$1,000,000
eCrime (Funds Transfer Fraud/Telephone Fraud)	$250,000
Deductible:	$5,000

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ERISA Fidelity Bond

Insurance Company:	The Hartford
Policy Period:	January 1, 2021– January 1, 2024
Policy Number:	12 BDDII2245

Employer's Liability Coverage

Bond Limit	$385,000

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Business Travel Accident

Insurance Company:	Federal Insurance Company (Chubb)
Policy Period:	January 1, 2022– January 1, 2023
Policy Number:	9907-75-86

Coverage and Limits

Class 1:	24 Hour Business Travel Hazard	$1,000,000
Class 2:	Business Family Travel Hazard	$150,000
Class 3:	Business Family Travel Hazard	$50,000

Aggregate Limit (Per Accident)

Insurance under the 24 Hour Business Travel Hazard begins at the actual start of Business Travel or Relocation Travel whether the point of origin is from the Primary Insured Person's residence or regular place of employment, whichever occurs last. Insurance under the 24 Hour Business Travel hazard ends immediately upon return to the Primary Insured Person's residence or regular place of employment, whichever occurs first.

Class Descriptions

- Class 1 – All Officers and Employees of the Policyholder
- Class 2 – Spouse/Domestic Partner of a Primary Insured Person
- Class 3 – All Dependent Children of a Primary Insured Person

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<u>Premium Summary</u>

Coverage	**2021-2022**	**2022-2023**
Commercial Package Policy	$3,028	$3,069
Workers Compensation	$3,300	$2,960 *
Umbrella Policy	$2,100	$2,100
Management Liability (D&O, EPL, Fiduciary, Crime)	$5,217	$5,875
Cyber Liability	$2,979	$3,503
ERISA Fidelity Bond	$270	$0 **
Business Accident	$1,700	$1,700
Total Annual Premiums ***(Anticipated)***	**$18,594**	**$19,207**

* Workers Compensation premium is based upon reported payrolls as of 11/20/21. An audit will be conducted upon expiration of the current term and the premium will be adjusted accordingly.

** Three-year policy/premium effective 1/1/21 -1/1/24 - no invoice/cost – ’22-‘23

As of: 12/23/2021

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Agency Contacts

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1983 Marcus Avenue, Suite 125
Lake Success, NY 11042
(516) 326-9300 (Main #)
(516) 326-9310 (Fax #)
www.nsrminsurance.com

David W. Parkes Executive Vice President	ext. 120 dparkes@nsrminsurance.com
Barbara Weiner Claims/Customer Service	ext. 128 bweiner@nsrminsurance.com
Tim Lenney Controller	110 tlenney@nsrminsurance.com

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