

# PROPOSAL

# OPEN RESEARCH INSTITUTE

Presented on: August 2, 2023  
Presented by: Jacob Gerber



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# INTRODUCTION

## ABOUT US

CalNonprofits Insurance Services (CNIS) was founded in 1984 as a subsidiary of the California Association of Nonprofits (CalNonprofits). CNIS operates and offers services throughout the State of California, with two offices in northern California and one office in southern California. We are an equal opportunity employer and green business.

CalNonprofits Insurance Services is a financially secure brokerage that has operated for 35+ years in California. We are also licensed in 24 other states to serve out of state locations for our California nonprofits. Unlike other insurance brokerages, our profits go directly to our parent organization, CalNonprofits, to further their advocacy work on behalf of the nonprofit sector. We currently serve over 1,300 nonprofit clients in California.

## OUR HISTORY

CalNonprofits Insurance Services was established during a time of diminishing employee benefits options for nonprofits. One of the driving reasons for establishing the organization was to use the collective influence of the sector to secure more stable and quality insurance for the employees of nonprofits. The first product developed was a trust to provide Dental and Vision coverages to nonprofits of all sizes. This trust (Nonprofit Benefits Trust) is still in existence and has continually provided market-leading dental and vision benefits and rates exclusively to members of the association.

## OUR MISSION

Our mission is to provide innovative, solution-oriented insurance products, personalized customer service and education tailored to the specialized needs of nonprofits. Our code of ethics supports our core values and mission:

CalNonprofits Insurance Services will conduct its business honestly and ethically wherever operations are maintained. We strive to improve the quality of our services, products, and operations and will maintain a reputation for honesty, fairness, respect,

responsibility, integrity, trust, and sound business judgment. Our managers and employees are expected to adhere to high standards of business and personal integrity as a representation of our business practices.

## CORE VALUES

As the social enterprise for the California Association of Nonprofits, CalNonprofits Insurance Services exists to help and protect nonprofits while keeping their dollars in the nonprofit community. Our core values are:

**Excellence** – We strive for daily excellence in customer service. Our customer service is tailored to each client and our service teams are vested in your mission. We will be responsive to your needs, not just because we value your business, but because we truly want your nonprofit to be as successful as possible.

**Collaboration** – We develop great relationships with our co-workers, clients, carriers, and community. We can learn something every day if we keep our minds open and are receptive to new and different ideas.

**Trust** – We keep your best interests in mind in all that we do. We will help you make the best decisions possible for the unique needs of your organization. We do not take your trust lightly, we strive to earn your trust every day.

**Diversity/Inclusion** – Our values reflect those of the nonprofits we serve – diverse and inclusive. We serve all nonprofits and we strive to reflect that diversity in our staff and our programs. We are committed to equity and inclusion in the workplace as well as in the community. We respect that each group is unique and has their own needs and values.

**Respect** – We respect the courage, vision and dedication it takes to run a nonprofit. We respect the decisions and sacrifices that you make on a daily basis and we will always seek ways to help you succeed. We treat all our co-workers, clients, carriers and community members with respect and caring.

# MEET YOUR SERVICE TEAM

Jacob Gerber  
PC Producer

P:  
M:  
jacob@cal-insurance.org

Cyndi Skelton  
Customer Service Manager

P: (831) 824-5013  
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cyndi@cal-insurance.org



With over 5 years of impeccable customer service, Jacob, our newest member of our team is passionate and supportive of nonprofits. He assists our clients and new business with conforming their insurance policy that represents the client's mission statement. Jacob excels with making sure the client is satisfied with their Insurance Policy and the services that follow with supporting clients throughout the policy period.



With over 35 years of commercial lines experience, Cyndi's technical knowledge and insurance marketplace experience are added benefits to our nonprofit clients. Cyndi has a soft spot for home-cooking with friends and golf. "Working with non-profits gives a deeper meaning to my professional life and a renewed sense of purpose."



Certificate Requests: [certificates@cal-insurance.org](mailto:certificates@cal-insurance.org)

# COMMON CONDITIONS

## NAMED INSUREDS

Open Research Institute

Fiscal Sponsored programs/projects may not be covered by your policy. You must disclose all fiscal sponsorships to carriers for coverage to apply.

## MAILING ADDRESS

3525 Del Mar Heights Rd # 1873  
San Diego, CA 92130

## LOCATION SCHEDULE

LOC	BLDG	ADDRESS	DESCRIPTION
1	1	3525 Del Mar Heights Rd # 1873, San Diego, CA 92130	Home office

# GENERAL LIABILITY

AM Best rating: A VIII  
Company  
Nonprofits Insurance Alliance of California

POLICY TERM

Pending

## COVERAGES

DESCRIPTION	LIMITS
General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises	\$500,000
Medical Expense (Any One Person)	\$20,000

## LOCATIONS & EXPOSURES

LOCATION #1: 3525 DEL MAR HEIGHTS RD # 1873 3525 DEL MAR HEIGHTS RD # 1873, SAN DIEGO, CA 92130

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	47366	Sales or Service Organizations	Payroll	\$33,600
1	97003	Research or Testing	Payroll	\$33,600

## ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Liquor Liability (included in policy form at no cost)	\$1,000,000/\$1,000,000	\$0

## FORMS AND ENDORSEMENTS

NUMBER	NAME
CG 2233	Testing or Consulting Errors and Omissions Exclusion
CG 2244	Health or Cosmetic Services Exclusion
CG 2407	Products/Completed Operations Hazard Redefined
NIAC E069	Fiscal Sponsor Limitation
NIAC E078	Professional Services - Exclusion
NIAC E11	Fireworks Exclusion
NIAC E15	Blood Testing Exclusion
NIAC E180	Communicable Disease - Exclusion
NIAC E195	Discrimination Exclusion

## GENERAL LIABILITY CONTINUED

NUMBER	NAME
NIAC E22	Asbestos Exclusion
NIAC E282	Cyber Incident - Exclusion
NIAC E33	Mold, Fungus Exclusion
NIAC E5	Trampoline Bounce House Exclusion
NIAC E70	Fundraiser and Event Endorsement
NIAC EX1	Improper Sexual Conduct and Physical Abuse Exclusion

# DIRECTORS & OFFICERS

AM Best Rating: A VIII  
 Company  
 Nonprofits Insurance Alliance of California

POLICY TERM  
 Pending

## DIRECTORS & OFFICERS COVERAGES

DESCRIPTION	LIMIT
Claim Trigger	Event Trigger
Primary or Excess Coverage	Primary
Per Event Limit	\$1,000,000
Aggregate Limit	\$1,000,000
Retention	\$0
Defense Limit Inside/Outside	Outside
Employment Practices Liability Included in D&O Limits	No

## EMPLOYMENT PRACTICES LIABILITY - EXCLUDED

## FORMS AND ENDORSEMENTS

NUMBER	NAME
NIAC DOEXP	D&O Policy - Excludes Employment Practices Liability
NIAC E069	Fiscal Sponsor Limitation
NIAC E282	Cyber Incident - Exclusion
NIAC EDO21	ISC and Sexual Harassment Amendment flat fee
NIAC EDO7	Non-Imputation

# PROFESSIONAL LIABILITY

AM Best Rating: A  
Company  
Trisura

POLICY TERM

Pending

## COVERAGES

DESCRIPTION	LIMIT
Technology Professional Liability (Tech E&O)	
Claims Trigger	Claims Made
Per Claim Limit	\$1,000,000
Aggregate Limit	\$1,000,000
Retroactive Date	Policy inception
Deductible	\$2,500
Additional Information : Research & Development @ Open Source & Open Access. Write Software & Papers about Technical Subjects. All Work is Donated to the Public at No Cost.	

## ADDITIONAL COVERAGES

### CYBER INSURANCE Insuring Agreements:

#### A. Information Privacy

- A.1. Information Privacy Liability Included \$1,000,000 limit. \$2,500 deductible.
- A.2. Regulatory Liability Included \$1,000,000 limit. \$2,500 deductible.
- A.3. Event Response and Management Included \$1,000,000 limit. \$2,500 deductible.
- A.4. PCI-DSS Liability Included \$1,000,000 limit. \$2,500 deductible.

#### B. Network Security

- B.1. Network Security Liability Included \$1,000,000 limit. \$2,500 deductible.
- B.2. Event Response and Recovery Included \$1,000,000 limit. \$2,500 deductible.

#### C. Business Interruption

- C.1. Direct Business Interruption Included \$1,000,000 limit. \$2,500 deductible.
- C.2. Contingent Business Interruption Included \$1,000,000 limit. \$2,500 deductible.

#### D. Cyber Extortion

- D.1. Cyber Extortion Included \$1,000,000 limit. \$2,500 deductible.

#### E. Financial Fraud

- E.1. Social Engineering Included \$100,000 limit. \$2,500 deductible.
- E.2. Computer Fraud Included \$100,000 limit. \$2,500 deductible.

#### F. Media Content

- F.1. Media Liability Included \$1,000,000 limit. \$2,500 deductible
- F.2. Media Event Response Included \$1,000,000 limit. \$2,500 deductible

# PROFESSIONAL LIABILITY CONTINUED

## **G. Reputational Harm** (180 days indemnity period)

G.1. Reputational Harm Included \$1,000,000 limit. \$2,500 deductible

### **System Failure Policy Form:**

Contingent and Direct System Failure: Included

### **System Failure Coverage Details:**

Direct System Failure Limit: \$1,000,000.

Contingent System Failure Limit: \$1,000,000.

System Failure Waiting Period: 8 hours.

# MARKETING SUMMARY

LINE OF BUSINESS	COMPANY	RESULTS
General Liability	Nonprofits Insurance Alliance	\$1,330
Directors & Officers	Nonprofits Insurance Alliance	\$600
Technology Errors & Omissions including Cyber Liability	Trisura	\$7,577 + \$490,.95 in wholesale broker fees = \$8,067.95

# PREMIUM SUMMARY

LINES OF BUSINESS	PREMIUM
General Liability	\$1,330.00
Directors & Officers	\$600.00
Technology Errors & Omissions including Cyber Liability	\$8,067.95
<b>Total Premium</b>	<b>\$9,997.95</b>

## OPTIONS

COVERAGE/POLICY	ACCEPT OPTION	PREMIUM
Terrorism (Nonprofits Insurance Alliance)	<input type="checkbox"/> Accept <input type="checkbox"/> Reject	\$17

## BINDING REQUIREMENTS

COVERAGE/POLICY	REQUIREMENTS
Tech E&O/Cyber	<ul style="list-style-type: none"> <li>A signed and dated version of a pre-populated At-Bay Application</li> <li>Application to be signed and dated by a member of the control group no more than 45 days before a bind is requested.</li> <li>(NOTE: The Underwriters did not have all the information needed to quote this account, assumptions were made about the applicant's risk controls, security and loss history.</li> <li>The Underwriters reserve the right to amend or revoke terms). In addition, the name and email address of at least one representative of the insured, for At-Bay's security monitoring communications</li> </ul>

# PROPOSAL ACCEPTANCE

## INSURED

Open Research Institute

I understand that a CalNonprofits Membership must be maintained at all times during the length of all policies. I understand that payment terms vary by carrier and are due as required unless additional financing options are requested and made. I understand that this proposal is a summary of coverage and that the actual policy forms will govern any coverage provided. I have supplied all binding requirements noted on Premium Summary Page

- As presented (all lines). **Please bind the premiums on the prior page as presented and accepted.**
- With changes noted below. **Please bind the premiums on the prior page as presented and accepted with changes noted below.**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# RECOMMENDED COVERAGES

CalNonprofits Insurance Services (CNIS) recommends that ALL clients consider the following coverages. We understand that a robust insurance program may not fit in every budget, however these coverages are important to protect your mission against the risks. See the glossary for more information.

Please let us know if you would like quotes on any of these coverages.

COVERAGE	RECOMMENDATION
Employee Benefits Liability	Covers errors in the administration of employee benefits programs – endorsed to General Liability policy
Sexual & Physical Abuse/Molestation Coverage	Covers bodily injury due to sexual or physical abuse
Automobile Liability	ALL nonprofits need Hired/Nonowned Auto Liability at the bare minimum. You will need full auto liability if there are any owned or leased autos
Employment Practices Liability	Covers wrongful termination, discrimination, sexual harassment, etc... - these charges can be brought by volunteers
Fiduciary Liability	Error/Omissions in administration of assets or employee benefits programs
Third Party Liability	Endorsement to Employment Practices to cover similar claims by third parties (contractors)
Workers Compensation	Required by law if you have any employees
Property Coverage	Covers physical assets of the organization – buildings, contents, tenant improvements, required by lease
Inland Marine Coverage	Property coverage for property that moves around such as laptops or other equipment
Equipment Breakdown	Electrical or mechanical breakdown of property
Crime Coverage	Protects against financial loss by employee theft, forgery, robbery, etc.
Earthquake Coverage	Coverage for building and/or contents for damage by earthquake or landslide
Flood Coverage	Coverage for building and/or contents for damage caused by flood
Accident Insurance	Medical coverage for accidents to participants, students, volunteers or Business Travel for employees
International Package	General Liability and Work Comp for international travel
Umbrella/Excess	Additional limits over other insurance policies

# DISCLAIMERS AND DISCLOSURES

## DISCLAIMER

This proposal is intended as a summary of the coverage options available to your organization. It is not a guarantee of rates or coverage, please consult with the carrier's proposal for additional rate and coverage information. In the event of a discrepancy, the carrier's quote/policy will prevail.

## COMPENSATION DISCLOSURE

CalNonprofits Insurance Services provides access to exclusive nonprofit products, risk management and claims services tailored to the nonprofit sector. In some instances, we may charge a service fee which may or may not be in addition to the commission paid by the insurer. The fee is not part of the premium and is fully earned at binding. If you are being charged a fee, it will be indicated on the Premium Summary.

## OTHER DISCLOSURES

This is not a contract of coverage, you must request binding of coverage by signing the Binding Order attached. The actual policy forms will control the insurance contract without regard to any statement in this proposal. Payment plans may be offered by the carrier or through third party financing if needed, please discuss with your producer or account manager. Premium is due upon binding unless other arrangements are made in advance.

# AM BEST RATINGS

## GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS

If the coverage sections indicate coverage is placed with a non-admitted carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee funds applicable in the state. The A.M. Best rating was verified on the date the proposal document was created.

### A.M. Best Rating Levels and Financial Categories

Level	Description
A++, A+	Superior
A, A-	Excellent
B++, B+	Good
B, B-	Fair

Level	Description
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision

Level	Description
F	In Liquidation
S	Suspended

(Based on Policyholders' Surplus Plus Conditional Reserve Funds)

I	Up to \$1 Million
II	\$1 Million to \$2 Million
III	\$2 Million to \$5 Million
IV	\$5 Million to \$10 Million
V	\$10 Million to \$25 Million
VI	\$25 Million to \$50 Million
VII	\$50 Million to \$100 Million
VIII	\$100 Million to \$250 Million

IX	\$250 Million to \$500 Million
X	\$500 Million to \$750 Million
XI	\$750 Million to \$1 Billion
XII	\$1 Billion to \$1.25 Billion
XIII	\$1.25 Billion to \$1.5 Billion
XIV	\$1.5 Billion to \$2 Billion
XV	\$2 Billion or more

You can find a complete guide to the Financial Strength Ratings on the A.M. Best website - <http://www.ambest.com/ratings/guide.pdf>

# GLOSSARY OF COMMON COVERAGE TERMS

This glossary is provided to help you understand common insurance terms and types of insurance. It is not a guarantee of coverage nor does it define the terms in the proposed insurance policies. The actual wording in the policy forms govern the coverages provided.

**Accident Insurance** – No fault medical coverage – available for participants, students and/or volunteers. Business Travel Accident insurance available for your employees that travel.

**Additional Insured** - An entity or person not automatically included as an insured in the policy who is added or included by endorsement. Some policies have Automatic Additional Insured status for those entities meeting the requirements in the endorsement.

**Automobile Insurance** – Protects your organization against bodily injury and property damage due to the ownership or use of automobiles. Should include Hired/Non-owned Auto coverage to cover liability from rented, leased or borrowed vehicles, including those of volunteers. Hired/Non-owned Auto coverage does not cover the vehicle and any insurance carried by the owner is primary.

**Bond** – Usually required by contract to guarantee performance or fidelity of the obligor.

**Catastrophe Insurance** – Earthquake, Flood, and Difference in Conditions policies.

**Collision Coverage** – Protection for automobiles against loss caused by collision or overturn.

**Commercial General Liability Policy** - Protects your organization against liability claims for bodily injury and/or property damage arising out of your premises, operations, products, advertising, and personal injury.

**Comprehensive Auto Coverage**– Protection for owned or leased automobiles against loss or damage for causes other than collision or upset – such as fire, theft, windstorm, flood, and vandalism.

**Crime Coverages** – Protects your organization against financial loss caused by Employee Dishonesty, Fidelity, Fraud, Theft of Monies/Securities, Robbery or Burglary

**Cyber Liability** - Protects against data breach of confidential information. May include coverage for notification costs, credit monitoring, identity theft, defense costs, business interruption, computer fraud, cyber extortion, etc.

**Directors & Officers Liability** – Covers wrongful decisions made by the board of directors or other covered officers. Protects the personal assets of board members.

**Employee Benefits Liability** – Covers errors or omissions in the administration of the employee benefits programs. Usually endorsed to the General Liability policy.

**Employment Practices Liability** – Protects against wrongful acts arising from the employment process such as wrongful termination, discrimination, sexual harassment, retaliation, defamation, employment law violations, and invasion of privacy.

**Endorsements** – Endorsements are forms or clauses added to policies to change the terms of the policy. Endorsements can expand, limit or clarify the coverage provided by the policy forms.

**Equipment Breakdown** – Covers electrical or mechanical breakdown of equipment – including copiers and computers. Can include business income, extra expense, and spoilage.

**Exclusions** – Every policy has exclusions that limit the coverage provided in the insuring agreement.

**Fiduciary Liability** – Protects against claims of errors or omissions in the administration of assets or employee benefit programs.

## GLOSSARY CONTINUED

**Inland Marine** – Covers mobile property or property that needs enhanced coverage such as computers, signs, theater equipment, cameras, accounts receivable, valuable papers, construction equipment, etc.

**Insured-** “Insured” is a defined term in the policy and may differ between policies, please refer to each policy for the definition.

**Liquor Liability** – Covers liability exposures for sales, service and distribution of alcoholic beverages.

**Medical Payments** – Coverages available under both General Liability and Auto policies to cover medical expenses sustained as the result of an accident.

**Named Insured** - Named insureds have particular rights under the policy and are named on the declarations pages of the policy.

**Non-owned Auto** – Protects your organization against claims arising from employees and volunteers using their personal autos in the course of organizations business activities. The personal auto policy will be primary.

**Professional Liability (Errors & Omissions)** – Covers errors in providing or failing to provide professional services (social services, counseling, legal, medical, media, etc.)

**Property Coverage** – Covers your assets - building, tenant improvements and betterments, business personal property and business income – see schedule of coverages for specifics.

**Sexual & Physical Abuse/Molestation** – Covers bodily injury due to sexual or physical abuse.

**Umbrella/Excess Liability** – Higher limits of liability that will go over the policies listed on the schedule of underlying policies. Will not go over all policies.

**Workers' Compensation** – Coverage required by law to cover employees for injury, illness or death on the job. Includes Employers Liability to protect against lawsuits above statutory coverages.



**CalNonprofits Insurance Services**  
A SUBSIDIARY OF THE CALIFORNIA ASSOCIATION OF NONPROFITS

5200 West Century Blvd., Suite 880  
Los Angeles, CA 90045

LET'S GET SOCIAL

