

The policy pricing shown in the policy is based on 200 individuals and/or affiliate clubs (with at least 5 IJA members). At 150 individuals and/or affiliate clubs (with at least 5 IJA members) we can offer the insurance at \$300. Just as with all insurance, premiums can fluctuate. In case the IJA cannot obtain the required number to receive our own group discount rate, arrangements are being attempted to be made to accomodate smaller numbers of IJA members who are interested in obtaining this insurance.

INSURANCE PROPOSAL

For



For the following coverages:

GENERAL LIABILITY

PRESENTED BY: Paczolt Financial Group

913 Hillgrove Avenue * LaGrange, IL 60525

Phone: 708-579-3128 * Fax: 708-579-0236

Email: Steve@Paczolt.com or Randy@Paczolt.com

This commercial insurance proposal for your association is offered on behalf of **Paczolt Financial Group**, performing arts specialists since 1976.

This Insurance Proposal is a quotation only. This is not a binder of insurance and includes summaries of coverage only. This proposal is subject to all terms, conditions, exclusions, and other provisions of the actual policy forms. 07/01/06.

ABOUT US

For the past 30 years, Paczolt Financial Group has been a leader in providing insurance services to the performing and visual arts industry. Located in LaGrange, Illinois, approximately 16 miles Southwest of Chicago, we currently represent over 60 Property/Casualty, Life and Health Insurance companies providing a complete line of insurance products. Key staff resumes are attached.

DRIVEN TO SERVE

At Paczolt Financial Group, we are driven to serve. That is how we have prospered for over 30 years; we are dedicated to the entertainment & performing arts community. Seeing things from your perspective contributes to a successful partnership between Paczolt Financial and its' customers. Innovative underwriting, claims, and safety services play an integral role to our success.

WHAT YOU CAN EXPECT FROM US:

- * Phone calls will be promptly returned within two hours.
- * Direct Dial numbers and Email for all staff members.
- * Ability to change your insurance program when you prefer, not just at renewal.
- * We are dedicated to the arts and entertainment industry.
- * Personal visits when needed or requested.
- * Insurance safety services and education seminars.
- * Prompt claims handling.
- * Single source for all your insurance needs.

WHAT WE CAN EXPECT FROM YOU:

- * Prompt reporting of all claims.
- * Immediate notification of new members and locations.
- * Timely payment of premiums
- * Notification of changes in management, mergers/acquisitions, or significant operational changes.
- * Willingness to provide referrals once we have earned your confidence and trust.

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SUMMARY OF COMMERCIAL GENERAL LIABILITY

For



INTERNATIONAL JUGGLERS' ASSOCIATION Inc.

<u>General Liability</u>	\$1,000,000	Each Occurrence Limit
	Included	Products Completed Operations
	\$1,000,000	Personal & Advertising Injury Limit
	\$2,000,000	Each Occurrence Limit
	\$50,000	Damage to Premises Rented to you
	\$5,000	Medical Expense Limit

<u>Colony Insurance Company Quote</u>	<u>Deductible</u>	<u>Estimated Annual Premium</u>
Based on 200 enrollees	None	\$56,000

NOTES:

- * Premium is based on a minimum of 200 members at \$280.00 per member, per year. This includes all premiums, fees, taxes and charges.
- * New members must be reported immediately but you will only be billed quarterly for those new members.
- * All new members added during the term of the policy will be billed at the \$280.00 rate, despite the remaining policy term.
- * Colony Insurance Company is part of the Argonaut Group, A.M. Best rated "A" Excellent, Financial Size Category VIII.

SUMMARY OF COMMERCIAL GENERAL LIABILITY



For

INTERNATIONAL JUGGLERS' ASSOCIATION Inc.

PREMIUM PAYMENT OPTIONS:

ANNUAL:

- * Full payment (200 enrollees) \$56,000.00
- * Minimum down payment at inception: \$16,800.00
- * Full payment in 30 days from inception.

FINANCED:

- * 30% (\$16,800.00) down payment required and 9 installments including finance charges.
- * Mepco Premium Finance Company
- * Credit Card Payment is acceptable for the down payment. (Additional service charge may apply.)

ADDITIONAL COMMENTS:

- * In order to bind coverage we will need a complete listing of the 280 members which include jugglers company names, mailing address, principal's name and phone, fax and Email if possible, along with the down payment of premium.
- * The listing can be Emailed to us in an Excel spreadsheet or any other format that you would prefer.
- * Once approved by the Board of Directors, I would suggest a mailing with an explanation and request for the full \$280.00 payment made payable to the International Jugglers' Association. We can assist in preparing the letter. The letter should indicate an initial starting date of coverage, let's say September 1, 2006 and provide a deadline for submission. For current members let them know if they don't participate initially they will only be able to be added on the next yearly term. This should assist you in easily exceeding the 200 requirement for the policy and will prevent a lot of additional paper work on your part. This procedure worked well for The Puppeteers of America.
- * Coverage is for members in the United States Possessions and Territories. We will work with you to provide coverage outside of the Continental United States.
- * Once we have bound coverage, a hard copy Certificate of insurance will be Emailed, faxed or mailed to each member
- * All requests for additional Certificates can be Emailed or faxed to our office either from your office or from the Juggler member using the attached completed form. Certificates will be issued in most cases within two hours..

OPTIONAL COVERAGES

For



INTERNATIONAL JUGGLERS' ASSOCIATION Inc.

QUOTES FOR THE FOLLOWING ADDITIONAL COVERAGES CAN BE ROVIDED FOR THE INTERNATIONAL JUGGLERS' ASSOCIATION:

- ☐ Directors and Officers Liability/Employment Practices Liability (completed application needed).
- ☐ Performing Arts Accident Policy for members. This coverage provides up to \$100,000 of medical reimbursement to participants and volunteers on an excess basis only. (not available in all states).
- ☐ Equipment/Property coverage floaters for individual members.
- ☐ Special events coverage (Hole in One, Half Court Basketball, etc.).
- ☐ Liquor Liability coverage (not available in all states).
- ☐ Hired Non-Owned auto coverage.

*Please mark the above coverages you or your members may have an interest in.

STAFF BIOGRAPHIES

STEPHEN PACZOLT ...

Has been an independent agent for the past 30 years. He holds a BA in Political Science and Masters Degree in Public Administration with a concentration in Municipal Finance.

For 15 years he taught insurance for the Chicago Board of Underwriters, Independent Insurance Agents of Illinois and Longmann Financial Institute. He has served as Chairman of the State Education Committee and has been a member of the State and Federal Legislative Committee for the past eight years.

In addition, he has been elected to three terms as Park Commissioner for the Park District of LaGrange. He also has served on the Legislative Affairs, Joint Conference, Joint Public Awareness and Joint Distinguished Agency Committee for the Illinois Association of Park Districts.

His involvement with these and other non-profit boards gives him the unique position of understanding your organization.

STAFF BIOGRAPHIES

RANDALL SCHEIVE...

Currently heads our underwriting department, bringing our many clients personal service. He has over 33 years insurance experience and holds a BA in Business Administration from Northern Illinois University.

He has build up extensive executive and management level experience in property casualty insurance operations as President of Addison Farmers Insurance Company.

Broad experience in analyzing financial information, annual statement analysis, plan development and sales gives him an inside advantage in knowing how to service your needs.

PACZOLT FINANCIAL GROUP

STAFF DIRECTORY

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