

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY****EQUIPMENT BREAKDOWN PROTECTION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

- Property Coverage Form
- Causes of Loss Form
- Business Income and Extra Expense Coverage Form
- Business Income Coverage Form
- Extra Expense Coverage Form

**EQUIPMENT BREAKDOWN PROTECTION SCHEDULE**

**Premises:** This endorsement applies to all Covered Premises specified elsewhere in this Policy.

**Coverages, Limits of Insurance and Options:** Insurance under this Endorsement applies only to coverages as set forth below.

| <b>COVERAGE</b>                                                                                  | <b>LIMIT OF INSURANCE</b>                   |
|--------------------------------------------------------------------------------------------------|---------------------------------------------|
| Limit per One Breakdown                                                                          | \$ 11,619,065                               |
| Property Damage                                                                                  | Included with total Limit per One Breakdown |
| Business Income                                                                                  | Included with total Limit per One Breakdown |
| Business Income "Period of Restoration"                                                          | Follows Property Coverage part              |
| Extra Expense                                                                                    | Included with Business Income limit         |
| Spoilage Damage (including Utility Interruption-Spoilage Damage)                                 | \$ 100,000                                  |
| • Coverage for Utility Interruption-Spoilage Damage applies only if interruption lasts at least: | 24 hours                                    |
| Utility Services – Time Element                                                                  | Included with Business Income limit         |
| • Coverage applies only if interruption lasts at least:                                          | 24 hours                                    |
| Accounts Receivable                                                                              | Follows Property Coverage part              |
| Business Personal Property at Locations Not Specifically Identified                              | Follows Property Coverage part              |
| Civil Authority                                                                                  | Follows Property Coverage part              |
| "Diagnostic Equipment"                                                                           |                                             |
| Expediting Expense                                                                               | \$ 250,000                                  |
| Extended "Period of Restoration"                                                                 | 0 Days                                      |
| Fungus, Wet Rot, Dry Rot and Bacteria                                                            | \$ 25,000                                   |
| • Property Damage                                                                                | 30 Days                                     |
| • Business Income and Extra Expense                                                              |                                             |
| Newly Acquired Property                                                                          | Follows Property Coverage part              |
| New Construction                                                                                 | Follows Property Coverage part              |
| Pollutant Clean Up and Removal                                                                   | \$ 100,000                                  |
| Refrigerant Contamination                                                                        | \$ 100,000                                  |
| Ordinance or Law                                                                                 |                                             |
| • Undamaged Portion of Building                                                                  | Follows Property Coverage part              |
| • Demolition                                                                                     |                                             |
| Increased Cost of Construction                                                                   |                                             |
| Time Element from Dependent Properties                                                           | \$ 250,000                                  |
| Valuable Papers and Records – Cost of Research                                                   | \$ 100,000                                  |
| Water Damage                                                                                     | \$ 100,000                                  |

| OPTIONAL EQUIPMENT COVERAGE |                                                                     |
|-----------------------------|---------------------------------------------------------------------|
| Power Generating Equipment  | <input type="checkbox"/> Included <input type="checkbox"/> Excluded |

| COVERAGE                                                         | DEDUCTIBLES                            |
|------------------------------------------------------------------|----------------------------------------|
| Property Damage                                                  | Follows Property Coverage part         |
| Business Income                                                  | Follows Property Coverage part         |
| Extra Expense                                                    | Included in Business Income deductible |
| Spoilage Damage (including Utility Interruption-Spoilage Damage) | Included in Property Damage deductible |
| Utility Interruption-Time Element                                | 24 hours                               |
| Refrigerant Contamination:                                       | Included in Property Damage deductible |
| Time Element from Dependent Properties                           | Included in Business Income deductible |
| Other:                                                           |                                        |

**ADDITIONAL COVERAGE EXTENSION, RESTRICTIONS, SPECIAL PROVISIONS:**

## A. COVERAGE

As respects coverage provided under this Policy, the following coverage is added:

### 1. Equipment Breakdown Protection

#### Property Damage

We will pay for direct physical damage to "Covered Property" located at the Covered Premises described in the Equipment Breakdown Protection Schedule resulting from a "Breakdown" to "Covered Equipment".

The most we will pay is the Limit of Insurance for Property Damage indicated in the Equipment Breakdown Protection Schedule.

### 2. Coverage Extensions. As respects coverage provided under this Equipment Breakdown Protection Endorsement only, the following is added:

You may extend the insurance provided by this Equipment Breakdown Protection Endorsement as follows. If coverage is selected on the Equipment Breakdown Protection Schedule, the most we will pay under these Coverage Extensions are the Limits of Insurance in such Schedule. These limits are a part of and not in addition to the total "Limit per One Breakdown".

These coverages apply only to that portion of the loss or damage that is a direct result of a "Breakdown" to "Covered Equipment" that is not excluded elsewhere in this Policy or this Equipment Breakdown Protection Endorsement.

If any of the following Coverage Extensions are selected, the Limit of Insurance identified for the applicable coverage extension shown in the Equipment Breakdown Protection Endorsement shall replace any limit as may be found elsewhere in this Policy with regard to coverage provided under this Endorsement only.

#### a. Business Income

If Business Income is selected in the Equipment Breakdown Protection Schedule, coverage for Business Income as provided elsewhere in this Policy is extended to include loss and expense resulting from a "Breakdown" to "Covered Equipment".

#### b. Extra Expense

If Extra Expense is selected in the Equipment Breakdown Protection Schedule, coverage for Extra Expense as provided elsewhere in this Policy is extended to include loss and expense resulting from a "Breakdown" to "Covered Equipment".

#### c. Spoilage Damage

We will pay for:

(1) Spoilage damage to "Perishable Goods".

(2) Utility Interruption – Spoilage

Spoilage damage to "Perishable Goods" that is caused by or results from an interruption in utility services that is the direct result of a "Breakdown" to "Covered Equipment" owned, operated or controlled by a private or public utility, landlord or other supplier with whom you have a contract to provide you with any of the following services: air conditioning, communication services, electric power, gas, heating, refrigeration, steam, water or waste treatment.

The interruption of such utility service to your Covered Premises must last at least the consecutive period of time shown in the Equipment Breakdown Protection Schedule for Utility Interruption – Spoilage. Once this waiting period is met, coverage will commence at the initial time of the interruption and will then be subject to the applicable deductible.

(3) Any necessary expenses you incur to reduce or avert the amount of loss under this Coverage Extension. We will pay such expenses to the extent they do not exceed the amount of loss that otherwise would have been payable under this Coverage Extension. As respects spoilage damage caused by a "Breakdown" to "Covered Equipment" only, coverage provided under this Coverage Extension supersedes any other Spoilage coverage provided elsewhere in this policy.

**d. Utility Services – Time Element**

If Utility Services – Time Element coverage is included under this Equipment Breakdown Protection Endorsement and Business Income and/or Extra Expense is also covered under this Endorsement, the selected coverage(s) are extended to include loss resulting from the interruption of utility services provided all of the following conditions are met:

- (1) The interruption is the direct result of a "Breakdown" to "Covered Equipment" owned, operated or controlled by the local private or public utility or distributor that directly generates, transmits, distributes or provides utility services which you receive; and
- (2) The "Covered Equipment" is used to supply air conditioning, communication services, electric power, gas, heating, refrigeration, steam, water or waste treatment to your Premises; and
- (3) The interruption of utility service to your Covered Premises lasts at least the consecutive period of time shown in the Equipment Breakdown Protection Schedule.

**e. Accounts Receivable**

If Accounts Receivable is selected in the Equipment Breakdown Protection Schedule, coverage for Accounts Receivable as provided elsewhere in this Policy is extended to include loss and expense resulting from a "Breakdown to "Covered Equipment".

**f. Business Personal Property at Locations Not Specifically Identified**

The most we will pay for loss or expense to Business Personal Property at locations not specifically identified, resulting from a "Breakdown to "Covered Equipment", is the Limit of Insurance shown in the Equipment Breakdown Protection Schedule.

**g. Civil Authority**

If Civil Authority is selected in the Equipment Breakdown Protection Schedule, coverage for Civil Authority as provided elsewhere in this Policy is extended to include loss and expense resulting from a "Breakdown to "Covered Equipment".

**h. Expediting Expense**

With respect to your damaged "Covered Property", we will pay the reasonable extra cost to:

- (1) Make temporary repairs; and
- (2) Expedite permanent repairs or permanent replacement.

**i. Extended "Period of Restoration"**

The "Period of Restoration is extended by the number of consecutive days indicated in the Equipment Breakdown Protection Schedule.

**j. Fungus, Wet Rot, Dry Rot and Bacteria – Limited Coverage**

Limited coverage for Fungus Wet Rot, Dry Rot and Bacteria as provided elsewhere in this policy is extended to include loss or expense resulting from a "Breakdown" to "Covered Equipment".

**k. Newly Acquired Property**

If Newly Acquired Property is selected in the Equipment Breakdown Protection Schedule, coverage for Newly Acquired Property as provided elsewhere in this Policy is extended to loss and expense resulting from a "Breakdown" to "Covered Equipment".



**l. New Construction**

If New Construction is selected in the Equipment Breakdown Protection Schedule, coverage for New Construction as provided elsewhere in this Policy is extended to loss and expense resulting from a "Breakdown" to "Covered Equipment".

**m. Ordinance or Law (Including Demolition and Increased Cost of Construction)**

If Ordinance or Law (Including Demolition and Increased Cost of Construction) is selected in the Equipment Breakdown Protection Schedule, coverage for Ordinance or Law (Including Demolition and Increased Cost of Construction as provided elsewhere in this Policy is extended to include loss and expense resulting from a "Breakdown" to "Covered Equipment".

**n. Pollutant Clean Up and Removal**

If "Covered Property", including land or water owned by you at a described premises, is damaged, contaminated or polluted by a "Hazardous Substance" as a direct result of a "Breakdown" to "Covered Equipment", we will pay for any additional expenses incurred by you for clean-up, repair, replacement or disposal of the affected "Covered Property".

As used here, additional expenses means the additional cost incurred over and above the amount that we would have paid had no "Hazardous Substance" been involved with the loss. Ammonia is not considered to be a "Hazardous Substance" as respects this limitation.

If you have selected "Business Income" and/or "Extra Expense" coverages under this Equipment Breakdown Protection Endorsement, we will also pay for any loss of "Business Income" or "Extra Expense" caused by such damage, contamination or pollution.

The maximum we will pay for damage to "Covered Property", "Business Income" and/or "Extra Expense" under this Coverage Extension shall be the Limit of Insurance indicated in the Equipment Breakdown Protection Schedule for Pollutant Clean Up and Removal.

**o. Refrigerant Contamination**

If "Covered Property" is contaminated by a refrigerant, including ammonia, as a direct result of a "Breakdown" to "Covered Equipment", we will pay for this kind of damage, including salvage expense and any additional expenses incurred by you for clean-up, repair, replacement or disposal of that property.

**p. Time Element from Dependent Property**

If Time Element from Dependent Property is selected in the Equipment Breakdown Protection Schedule, coverage for Time Element from Dependent Property as provided elsewhere in this Policy is extended to include loss and expense resulting from a "Breakdown" to "Covered Equipment".

**q. Valuable Papers and Research – Cost of Research**

If Valuable Papers and Research – Cost of Research is selected in the Equipment Breakdown Protection Schedule, coverage for Valuable Papers and Research – Cost of Research as provided elsewhere in this Policy is extended to loss and expense resulting from a "Breakdown" to "Covered Equipment".

**r. Water Damage**

If "Covered Property" is damaged by water as a direct result of a "Breakdown" to "Covered Equipment" we will pay for this kind of damage, including salvage expense.

**3. Additional Coverage Extensions.** As respects coverage provided under this Equipment Breakdown Protection Endorsement only, the following is added:

Coverages as may be provided elsewhere in this policy for the following coverages are extended to include loss and expense resulting from a "Breakdown" to "Covered Equipment", subject to the Limits of Insurance shown below. Such Limits are in addition to any Limits shown elsewhere in this policy. Such Limits are part of, not in addition to, the Limit per One Breakdown.

**COVERAGE EXTENSIONS**

- Brands and Labels
- Claim Expenses
- Contract Penalty Clause
- Consequential Damage
- Debris Removal
- Fish in Aquariums
- Guard Dogs
- Personal Effects
  - On Premises
  - Portable Electronic Equipment
  - Spouses
  - Worldwide
- Preservation of Property

**LIMITS OF INSURANCE**

Included in Limit per One Breakdown  
 \$10,000  
 \$25,000  
 Included in Limit shown in Declarations  
 Included in Limit shown in Declarations  
 \$1,000 per "One Breakdown"  
 \$500 per dog; \$1,000 per "One Breakdown"  
 \$25,000  
 \$1,000  
 \$500  
 \$1,000  
 Included in Limit per One Breakdown

**B. EXCLUSIONS**

1. As respects coverage provided under this Equipment Breakdown Protection Endorsement only, Exclusions B.2.a; B.2.d.(6); B.2.e. and Limitations C.1.a. and C.1.b. of the Causes Of Loss Form attached to this policy are deleted.
2. The following exclusions are added as respects coverage provided under this Equipment Breakdown Protection Endorsement only.  
 We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.
  - a. "Breakdown" resulting from or caused by capsizing, collapse, collision, upset or overturning of any mobile "Covered Equipment", the vehicle or floating vessel by which the mobile "Covered Equipment" is transported or the platform or other base on which the mobile "Covered Equipment" is positioned.
  - b. Depletion, deterioration, corrosion, erosion, wear and tear, and rust. However, if a "Breakdown" ensues, we will pay the ensuing loss or damage not otherwise excluded.
  - c. Earth Movement including, but not limited to, earthquake; landslide; land subsidence; mine subsidence; sinkhole collapse; or volcanic action; or other rising or shifting of earth that results from, contributes to, or is aggravated by any of the above, all whether naturally occurring or due to man-made or other artificial causes.
  - d. An explosion. However, we will pay for direct loss or damage caused by an explosion of "Covered Equipment" of the following kind:
    - (1) Steam boiler; electric steam generator; steam piping; steam turbine; steam engine; or
    - (2) Gas turbine or any other moving or rotating machinery, when such explosion is caused by centrifugal force or mechanical breakdown.
  - e. Fire, including smoke, and water or other means used to extinguish a fire even when the attempt is unsuccessful.
  - f. "Fungus", wet rot and dry rot, and bacteria except as provided under Coverage Extensions, j. "Fungus", Wet Rot, Dry Rot and Bacteria – Limited Coverage
  - g. Specified Perils  
 Loss caused by or resulting from: aircraft; civil commotion; collapse; combustion explosion; freezing caused by cold weather; hail; impact of aircraft, missile or vehicle; lightning; molten

material; objects falling from aircraft or missiles; riot; smoke; vandalism; vehicles; weight of snow, ice or sleet; or windstorm.

However, we will pay for a "Breakdown" to "Covered Equipment" if one of the perils listed above occurs away from the Covered Premises described in the Equipment Breakdown Protection Schedule, and causes an electrical surge or other electrical disturbance that comes through utility transmission lines, if such electrical surge or disturbance is not covered elsewhere in this Policy.

h. Testing

Any "Breakdown" to "Covered Equipment" that takes place while the "Covered Equipment" is undergoing a test which subjects the "Covered Equipment" to greater than maximum allowable operating conditions as identified by the manufacturer of the "Covered Equipment".

i. Water

(1) Flood, surface water, waves, tides, tidal waves, tsunamis, overflow of any body of water, or their spray, all whether driven by wind or not;

(2) Mudflow or mudslides; or

(3) Water damage caused by backup of sewers, drains, or drainage piping, all whether naturally occurring or due to manmade or other artificial causes.

However, we will pay the expenses you incur to dry out electrical "Covered Equipment" resulting from such causes of loss. We will not pay for any other resulting loss or expense.

j. Water damage caused by the discharge or leakage of a sprinkler system, sewer piping or domestic water piping, unless such discharge or leakage is the direct result of a "Breakdown" to "Covered Equipment". The most we will pay for such water damage is the Limit of Insurance shown in the Equipment Breakdown Protection Schedule for Water Damage.

k. With respect to Business Income, Extra Expense or Utility Services-Time Element coverages, the following additional exclusions will apply:

(1) The business that would not or could not have been carried on if the "Breakdown" had not occurred; or

(2) Your failure to use due diligence and dispatch to operate your business as nearly normal as practicable at the Covered Premises shown in the Equipment Breakdown Protection Schedule; or

(3) The suspension, lapse or cancellation of a contract following a "Breakdown" to "Covered Equipment" extending beyond the time business could have resumed if the contract had not lapsed, been suspended or cancelled.

l. With respect to Utility Services-Spoilage and Utility Services-Time Element coverages, the following additional exclusions will apply:

(1) Acts of sabotage;

(2) Deliberate act(s) of load shedding by the supplying or distributing utility.

### C. LIMITS OF INSURANCE

As respects coverage provided under this Endorsement only, the following is added:

1. The most we will pay for loss and expense arising from any "One Breakdown" is the amount shown as the "Limit per One Breakdown" in the Equipment Breakdown Protection Schedule. This limit applies to all coverages under Section A – Coverage, including Coverage Extensions.
2. The Limit of Insurance under each of the Coverage Extensions for loss or expense arising from any "One Breakdown" is the amount shown in the Equipment Breakdown Protection Schedule for the applicable Coverage Extension. If two or more limits apply to the same portion of a loss the most we will pay is the smallest applicable Limit of Insurance.

3. The most we will pay for physical damage caused by a "Breakdown" to "Diagnostic Equipment" is \$250,000 for any single piece of equipment, unless another Limit is shown in the Equipment Breakdown Protection Schedule. This limit is part of, not in addition to, the Property Damage Limit shown in the Equipment Breakdown Protection Schedule.

#### **D. DEDUCTIBLES**

As respects coverage provided under this Endorsement only, the following shall apply:

##### **1. Application of Deductibles**

We will not pay for loss or damage resulting from any "One Breakdown" until the amount of covered loss or damage exceeds the deductible shown in the Equipment Breakdown Protection Schedule. We will then pay the amount of covered loss or damage in excess of the deductible, up to the applicable Limit of Insurance.

Deductibles apply separately for each applicable coverage except if:

- a. A deductible is shown as Combined for any of the coverages in the Equipment Breakdown Protection Schedule, then we will first subtract the combined deductible amount from the aggregate amount of any loss to which the combined deductible applies; or
- b. More than one "Covered Equipment" is involved in "One Breakdown", then only one deductible, the highest, shall apply to each of the applicable coverages.

##### **2. Determination of Deductibles**

###### **a. Dollar Deductible**

If a dollar deductible is shown in the Equipment Breakdown Protection Schedule, we will first subtract the deductible amount from a loss we would otherwise pay.

###### **b. Multiple per Unit Deductible**

If a multiple of units is shown in the Equipment Breakdown Protection Schedule, the deductible will be calculated as the sum of the multiplier times the number of units specified. (For example: if the deductible is specified as \$25/hp for air conditioning units, and a covered 500 hp air conditioning unit suffered a "Breakdown", the deductible will be \$25 times 500 hp which equals \$12,500.)

###### **c. Time Deductible**

If a time deductible is shown in the Equipment Breakdown Protection Schedule, we will not be liable for any loss under that coverage that occurs during the specified time period immediately following a "Breakdown". If a time deductible is shown in days, each day shall mean twenty-four consecutive hours.

###### **d. Multiple of Daily Value Deductible**

If a multiple of daily value is shown in the Equipment Breakdown Protection Schedule, this deductible will be calculated as follows:

- (1) For the entire Covered Premises where the loss occurred, determine the total amount of "Business Income" that would have been earned during the "Period of Restoration" had no "Breakdown" taken place.
- (2) Divide the result in Paragraph (1) by the number of days the business would have been open during the "Period of Restoration". The result is the daily value.
- (3) Multiply the daily value in Paragraph (2) by the number of daily value multiples shown in the Equipment Breakdown Protection Schedule. We will first subtract this deductible amount from any loss we would otherwise pay. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable Limit of Insurance.

###### **e. Percentage of Loss Deductible**

If a deductible is expressed as a percentage of loss in the Equipment Breakdown Protection Schedule, we will not be liable for the indicated percentage of the gross amount of loss or

damage (prior to the applicable deductible or coinsurance) insured under the applicable coverage.

**f. Minimum Or Maximum Deductible**

- (1) If a minimum dollar amount deductible is shown in the Equipment Breakdown Protection Schedule; and the dollar amount of the Multiple per Unit, Multiple of Daily Value or the Percentage of Loss Deductible is less than the Minimum Deductible, then the Minimum Deductible amount shown in the Equipment Breakdown Protection Schedule will be the applicable deductible.
- (2) If a maximum dollar amount deductible is shown in the Equipment Breakdown Protection Schedule; and the dollar amount of the Multiple per Unit, Multiple of Daily Value or the Percentage of Loss Deductible is greater than the Maximum Deductible; then the Maximum Deductible amount shown in the Equipment Breakdown Protection Schedule will be the applicable deductible.

**E. CONDITIONS**

As respects coverage provided under this Equipment Breakdown Protection Endorsement only, the following shall apply:

**1. Jurisdictional Inspection**

At your option, we will provide certificate-of-operation inspection services for boilers and other pressure vessels where:

- (1) You have notified us of equipment that is insured under this Coverage Part and that requires a certificate-of-operation;
- (2) The certificate-of-operation is required by state, city or provincial law; and
- (3) The state, city or provincial law permits inspections by insurance company employees.

Certificate-of-operation inspection services shall be provided only in the United States of America, Puerto Rico and Canada as allowed by state, city or provincial law.

**2. Suspension:**

Whenever "Covered Equipment" is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the coverage provided by this Equipment Breakdown Protection Endorsement. We will deliver or mail a written notice of suspension to your last known address or the address where the "Covered Equipment" is located.

Once suspended in this way, your coverage can be reinstated only by an endorsement for that "Covered Equipment".

If we suspend your coverage, you will get a pro rata refund of premium for that "Covered Equipment". But the suspension will be effective even if we have not yet made or offered a refund.

**3. Valuation**

- a. We will pay the amount you spend to repair or replace "Covered Property" with other property of like kind, quality and capacity if such "Covered Property" is directly damaged by a "Breakdown" to "Covered Equipment". Our payment will be the smallest of:

- (1) The cost to repair the damaged property; or
- (2) The cost to replace the damaged property; or
- (3) The amount you actually spend that is necessary to repair or replace the damaged property.

But we will not pay for such damaged property that is obsolete or useless to you.

- b. New Generation

If "Covered Equipment" cannot be repaired or the cost to repair is more than the cost to replace, and the damage to the "Covered Equipment" equals or exceeds 100% of the actual cash value of the "Covered Equipment", you may choose to apply the following provision.



New Generation Coverage – If you want to replace damaged "Covered Equipment" with a newer generation "Covered Equipment" of the same capacity, we will pay up to 25% more than "Covered Equipment" of like kind, quality and capacity would have cost at the time of the "Breakdown".

With regard to newer generation of "Computer Equipment", if you choose to upgrade that equipment, we will pay for the expenses you incur to convert your "electronic data" and "media" to the upgraded system.

- c. Except for New Generation Coverage, you must pay the extra cost of replacing damaged property with property of a better kind or quality or of a larger capacity.
- d. Brands and Labels
  - (1) If branded or labeled merchandise that is "Covered Property" is damaged by a "Covered Cause of Loss", we may take all or any part of the property at an agreed or appraised value. If we take such property, you may:
    - (a) Stamp the word SALVAGE on the merchandise or its containers if the stamp will not physically damage the merchandise; or
    - (b) Remove the brands or labels if doing so will not physically damage the merchandise. You must re-label the merchandise or its containers to comply with any law.
  - (2) We will pay the reasonable cost you incur to perform the activities described in paragraphs E.3.d.(1) (a) and (b) above.

However, if costs identified in paragraphs E.3.d.(1)(a) and (b) above are incurred as a result of damage as covered under the Hazardous Substance, Refrigerant Contamination or Water Damage coverage extensions, such costs will be a part of, not in addition to, the respective limits shown in the Equipment Breakdown Protection Schedule for the applicable coverage extension.
- e. Pair, Sets or Parts
 

As otherwise provided in this Policy.
- f. Spoilage Damage
 

We will determine the value of "Covered Property" under Spoilage Damage Coverage as follows:

  - (1) For raw materials, the replacement cost;
  - (2) For goods in process, the replacement cost of the raw materials, the labor extended and the proper proportion of overhead charges; and
  - (3) For finished goods, the selling price, as if no loss or damage had occurred, less any discounts you offered and expenses you otherwise would have had.
- g. Selling Price
 

Selling price valuation as otherwise provided in this Policy shall apply, except as specified in E.3.f. above.
- h. Warranty and Service Contract
 

If any damaged "Covered Property", that is intended for your use, is protected by an extended warranty, or maintenance or service contract; and that warranty or contract becomes void or unusable due to a "Breakdown"; we will reimburse you for the prorated amount of the unused costs of non-refundable, non-transferable warranties or contracts.

## F. DEFINITIONS

As respects coverage provided under this Endorsement only, the following are added:

- 1. "Breakdown"
  - a. "Breakdown" means the following direct physical loss that causes physical damage to "Covered Equipment" and necessitates its repair or replacement:

- (1) Electrical failure including arcing;
  - (2) Failure of pressure or vacuum equipment; or
  - (3) Mechanical failure including rupture or bursting caused by centrifugal force;
- unless such loss or damage is otherwise excluded within this Policy or any Endorsement forming a part of this Policy.
- b. "Breakdown" does not mean or include:
    - (1) Cracking of any part on an internal combustion gas turbine exposed to the products of combustion;
    - (2) Damage to any structure or foundation supporting the "Covered Equipment" or any of its parts;
    - (3) Damage to any vacuum tube, gas tube, or brush;
    - (4) Defects, erasures, errors, limitations or viruses in "Computer Equipment", "Data", "Media" and/or programs including the inability to recognize and process any date or time or provide instructions to "Covered Equipment". However, if a "Breakdown" ensues, we will pay the ensuing loss or damage not otherwise excluded;
    - (5) Functioning of any safety or protective device;
    - (6) Leakage at any valve, fitting, shaft seal, gland packing, joint or connection; or
    - (7) Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification.
- 2. "Computer Equipment" means your programmable electronic equipment that is used to store, retrieve and process data; and associated peripheral equipment that provides communication including input and output functions such as printing or auxiliary functions such as data transmission. It does not include "Data" or "Media".
  - 3. "Computer Programs" means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
  - 4. "Covered Equipment"
    - a. "Covered Equipment" means any:
      - (1) Equipment designed and built to operate under internal pressure or vacuum other than weight of contents;  
For any boiler or fired vessel, the furnace of the "Covered Equipment" and the gas passages from there to the atmosphere will be considered as outside the "Covered Equipment";
      - (2) Communication equipment and "Computer Equipment";
      - (3) Fiber optic cable; or
      - (4) Any other electrical or mechanical equipment that is used in the generation, transmission or utilization of energy.
    - b. "Covered Equipment" does not mean or include any:
      - (1) Astronomical telescope, cyclotron used for other than medical purposes, nuclear reactor, particle accelerator used for other than medical purposes, satellites and/or spacecraft (including satellite or spacecraft contents and/or their launch sites);
      - (2) Catalyst;
      - (3) Dragline, power shovel, excavation or construction equipment including any "Covered Equipment" mounted on or used solely with any dragline, power shovel, excavation or construction equipment;
      - (4) Equipment or any part of equipment manufactured by you for sale.
      - (5) Felt, wire, screen, mold, form, pattern, die, extrusion plate, swing hammer, grinding disc, cutting blade, non-electrical cable, chain, belt, rope, clutch plate, brake pad, non-metal part or any part or tool subject to periodic replacement;
      - (6) Insulating or refractory material;
      - (7) "Media";

- (8) Non-metallic pressure or vacuum equipment, unless it is constructed and used in accordance with the American Society of Mechanical Engineers (A.S.M.E.) code or a Code that has been accepted by the National Board of Boiler and Pressure Vessel Inspectors;
  - (9) Part of pressure or vacuum equipment that is not under internal pressure of its contents or internal vacuum;
  - (10) "Power Generating Equipment", unless shown as Included in the Equipment Breakdown Protection Schedule;
  - (11) Pressure vessels and piping that are buried below ground and require the excavation of materials to inspect, remove, repair or replace;
  - (12) Structure, foundation, cabinet or compartment supporting or containing the "Covered Equipment" or part of the "Covered Equipment" including penstock, draft tube or well casing;
  - (13) Vehicle, aircraft, self-propelled equipment or floating vessel, including any "Covered Equipment" mounted on or used solely with any vehicle, aircraft, self-propelled equipment or floating vessel.
5. "Covered Property", as used in this Endorsement only, means any property that you own, or is in your care, custody or control and for which you are legally liable, while located at the Covered Premises described in the Equipment Breakdown Protection Schedule.  
"Covered Property" does not mean live mammals, fish, birds, reptiles or insects. It also does not mean eggs intended to become live mammals, fish, birds, reptiles or insects.
  6. "Diagnostic Equipment" means any machine or apparatus (other than astronomical telescopes, cyclotron, nuclear reactor or particle accelerator) used solely for research, diagnosis, medical, surgical, therapeutic, dental or pathological purposes.
  7. "Electronic Data" means information, facts or "Computer Programs" stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment.
  8. "Hazardous Substance" means any substance, other than ammonia, that has been declared to be hazardous to health by a governmental agency.
  9. "Media" means electronic data processing or storage material such as films, tapes, discs, drums or cells. However, "Media" does not include any hard disk drive that is an internal component of "Computer Equipment".
  10. "One Breakdown" means if an initial "Breakdown" causes other "Breakdowns", all will be considered "One Breakdown".  
All "Breakdowns" at any one location that manifest themselves at the same time and are the result of the same cause will be considered "One Breakdown". If an initial "Breakdown" causes other "Breakdowns", all will be considered "One Breakdown".
  11. "Period of Restoration" means the period of time that:
    - (a) Begins at the time of the "Breakdown"; and
    - (b) When the damaged property at the Covered Premises described in the Schedule above could have been repaired or replaced with reasonable speed and similar quality.
  12. "Power Generating Equipment" means any pressure, mechanical or electrical equipment, machinery, apparatus used in, or associated with, the generation of electric power; but it does not include emergency power generating equipment less than or equal to 1000kw in capacity.

**ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****ELITE PROPERTY ENHANCEMENT: ACADEMIC SCHOOLS**

This endorsement modifies insurance provided under the Ultimate Cover program:

**PROPERTY COVERAGE FORM  
CAUSES OF LOSS FORM**

**I. Schedule of Coverages and Limits**

The following is a summary of increased Limits of Insurance, additional coverages, and/or coverage extensions provided by this endorsement. This endorsement is subject to the provisions of your policy.

| Coverage Applicable                                      | Limit of Insurance                            | Page # |
|----------------------------------------------------------|-----------------------------------------------|--------|
| Fine Arts                                                | \$50,000                                      | 2      |
| Pollutant Clean up and Removal                           | \$100,000                                     | 2      |
| Students' Personal Effects                               | \$2,500 per student/ \$100,000 per occurrence | 2      |
| Ordinance or Law – Demolition Cost                       | \$300,000                                     | 2      |
| Ordinance or Law – Increased Cost of Construction        | \$300,000                                     | 2      |
| Emergency Vacating Expense                               | \$15,000                                      | 3      |
| Automated External Defibrillators (AEDs)                 | \$5,000                                       | 3      |
| Lease Cancellation Moving Expenses                       | \$2,500                                       | 3      |
| Earthquake Sprinkler Leakage                             | \$10,000                                      | 3      |
| Garage/Storage Sheds                                     | \$5,000                                       | 4      |
| Business Income and Extra Expense (including contingent) | \$100,000                                     | 4      |
| Reward Reimbursement                                     | \$5,000                                       | 5      |
| Spoilage                                                 | \$25,000                                      | 5      |
| Personal Property of Others                              | \$25,000                                      | 6      |
| Band Uniforms                                            | \$50,000                                      | 6      |
| Musical Instruments                                      | \$50,000                                      | 6      |
| Furs                                                     | \$5,000                                       | 6      |
| Precious Metals                                          | \$5,000                                       | 6      |

**II. Conditions**

**A. Applicability of Coverage**

Coverage provided in forms attached to your policy is amended by this endorsement where applicable.

**B. Limits of Insurance**

- When coverage is provided by this form and another coverage form attached to this policy, the greater Limits of Insurance will apply. In no instance will multiple limits apply to coverages which may be duplicated within this policy.



2. Limits of Insurance identified herein are not excess of, or in addition to, Limits of Insurance provided by the **PROPERTY COVERAGE FORM** or **CAUSES OF LOSS FORM** applicable to this endorsement unless otherwise stated.
3. Coverage is considered to be on an occurrence basis (not on a per location basis) unless otherwise stated.

**C. Applicability of Exclusions**

Specific exclusionary endorsements attached to the policy supersede coverage provisions contained in this coverage enhancement.

**D. Requirement for Covered Cause of Loss**

Except where a specific Covered Cause of Loss is identified in this coverage enhancement, coverage for the **"losses"** described herein are applicable only for Covered Causes of Loss as designated in the **CAUSES OF LOSS FORM** attached to the policy.

**III. The PROPERTY COVERAGE FORM is amended as follows under A. Coverage, 1. Covered Property, a. Your Business Personal Property, (d) "Fine Arts":**

If the total value of **"Fine Arts"** is over \$50,000, they must be listed in a schedule on file with us;

The **PROPERTY COVERAGE FORM** is amended as follows under **A. Coverage, 2. Property Not Covered, o. "Fine Arts"**:

**"Fine Arts"**, if the total value of such property is greater than \$50,000, unless such property is listed in a schedule on file with us.

**IV. The PROPERTY COVERAGE FORM is amended as follows under A. Coverage, 4. Additional Coverages.**

**f. Pollutant Clean Up and Removal**

The Limit of Insurance for this additional coverage for each described premises is increased to \$100,000 for the sum of all covered expenses arising out of a Covered Cause of Loss occurring during each separate 12 month period of this policy.

**V. The PROPERTY COVERAGE FORM is amended as follows under A. Coverage, 5. Coverage Extensions.**

**A. The following is added to Section c. Personal Effects:**

- (4) We will pay for direct physical **"loss"** to personal effects owned by your students caused by or resulting from any of the Covered Causes of Loss at the described premises. This coverage does not apply to **"loss"** or damage by theft or mysterious disappearance. The most we will pay for such **"loss"** is \$2,500 for property of any one student and \$100,000 in any one occurrence.

**B. Section j. Ordinance or Law:**

- (1) The Limit of Insurance for demolition costs is increased to \$300,000 in any one occurrence.
- (2) The Limit of Insurance for increased cost of construction is increased to \$300,000 in any one occurrence.



**VI. The following is added to the PROPERTY COVERAGE FORM under A. Coverage, 4. Additional Coverages:**

**q. Emergency Vacating Expense**

(1) The coverage provided by this policy is extended to apply to the reasonable expenses that you incur in the “**emergency**” vacating of the premises of your facility described in the Declarations, provided that vacating is necessary due to an “**emergency**” situation resulting from a Covered Cause of Loss.

(2) We will not pay for any expenses under this extension arising out of:

(a) A strike, bomb threat or false fire alarm, unless vacating is ordered by a civil authority; or

(b) A planned vacating drill; or

(c) The vacating of one or more individuals that is due and confined to their individual medical condition.

No other exclusions in your policy apply to this extension. However, specific exclusionary endorsements attached to the policy supersede coverage provisions contained in this coverage enhancement.

(3) The most we will pay for emergency vacating expenses in any one occurrence under this extension is \$15,000. The deductible for emergency vacating expenses is \$250 per occurrence.

**r. Automated External Defibrillators**

Automated external defibrillators (AEDs) are considered Covered Property. Coverage for automated external defibrillators is limited to \$5,000 per occurrence, which is in addition to the Business Personal Property Limit stated on the Declarations.

**s. Lease Cancellation Moving Expenses**

The Company will reimburse the Insured any moving expenses necessitated by the Insured's need to relocate due to the cancellation of the lease at the Insured's premises listed on the Declarations page during the policy period, provided that the lease cancellation occurs as a result of a Covered Cause of Loss. The limit for this coverage will be \$2,500 per policy period for all Insureds combined.

No deductible applies to this coverage.

**t. Earthquake Sprinkler Leakage**

We will pay up to \$10,000 for damages resulting from sprinkler leakage which is caused by earth movement.

**VII. The following is added to the PROPERTY COVERAGE FORM under A. Coverage, 5. Coverage Extensions:**

**l. Garages**

Coverage for your building is extended to apply to any garages or storage sheds located at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

Coverage for all garages or storage sheds is subject to a \$5,000 Limit of Insurance per location.

**m. Business Income and Extra Expense**

- (1) Coverage is extended to cover Business Income/Extra Expense incurred when your covered building or business personal property listed on the Declarations is damaged by a Covered Cause of Loss.

We will also pay any Extra Expense to continue your normal operations:

- (a) At the described premises; or
  - (b) At replacement premises or temporary locations; including:
    - (i) Relocation expenses; and
    - (ii) Costs to equip or operate the replacement or temporary locations; and
  - (c) We will pay for any corresponding Extra Expense to minimize the suspension of your normal operation if you cannot continue them.
- (2) We will pay for the actual **"loss"** of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises due to direct physical **"loss"** of or damage to property, other than at the described premises, caused by or resulting from any Covered Cause of Loss. The coverage for Business Income will begin 72 hours after the time of that action and will apply for a period of up to three consecutive weeks after coverage begins. The coverage for Extra Expense will begin immediately after the time of that action and will end: (1) 3 consecutive weeks after the time of that action; or (2) When your Business Income coverage ends; whichever comes first.
- (3) Coverage is extended, subject to all provisions herein, to cover Business Income/Extra Expense incurred when Contingent Business Property is damaged by a Covered Cause of Loss. We will reduce the amount of your Business Income loss, other than Extra Expense, to the extent you can resume operations, in whole or in part, by using any other available:
- (a) Source of materials; or
  - (b) Outlet for your products.
- (4) The following, when used in this section, are defined as follows:
- (a) Extra Expense means necessary expenses you incur during the **"period of restoration"** that you would not have incurred if there had been no direct physical **"loss"** or damage to property caused by or resulting from a Covered Cause of Loss.
  - (b) Business Income means Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred during the **"period of restoration"** and continuing normal operating expenses including payroll.
  - (c) Contingent Business Property means property operated by others on whom you depend to:
    - (i) Deliver materials or services to you or to others for your account (Contributing Locations);
    - (ii) Accept your products or services (Recipient Locations);

(iii) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or

(iv) Attract customers to your business (Leader Locations).

**(5) Extended Business Income for Schools**

If the necessary suspension of your “operations” produces a business income “loss” payable under this policy, we will pay for the actual “loss” of business income you incur during the school term following the date the property is actually repaired, rebuilt or replaced, if that date is 60 days or less before the scheduled opening of the next school term.

However, extended business income does not apply to loss of business income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of business income must be caused by direct physical “loss” or damage at the described premises caused by or resulting from any Covered Cause of Loss.

The most we will pay under this section is \$100,000 for any one occurrence.

**n. Reward Reimbursement**

Coverage is extended to provide a reward for information that leads to a criminal conviction in connection with “loss” or damage to covered property by a Covered Cause of Loss; provided that the reward is pre-approved by the Company. The most we will pay for “loss” or damage under this extension is \$5,000 regardless of the number of persons involved providing information. This extension does not include Arson Reward as Arson Reward is included in Section 4. **Additional Coverages of the PROPERTY COVERAGE FORM.**

No deductible shall apply to this coverage.

**o. Spoilage**

(1) We will pay for direct physical “loss” or damage to your perishable business personal property, and perishable personal property of others while at or within 1000 feet of the described premises caused by spoilage due to changes in temperature or humidity resulting from:

- (a) Complete or partial interruption of electrical power to the described premises due to condition beyond your control; or
- (b) Mechanical breakdown or failure of heating, cooling or humidity control equipment or apparatus at the described premises.

(2) Coverage does not apply to:

- (a) The disconnection of any heating, cooling or humidity control equipment or apparatus from the source of power; or
- (b) The deactivation of electrical power or current caused by the manipulation of any switch or other device used to control the flow of electrical power or current; or
- (c) The inability of an electric utility company or other power source to provide sufficient power due to:

- (i) Lack of fuel; or
- (ii) Governmental order.

(d) The inability of a power source at the described premises to provide sufficient power due to insufficient generating capacity to meet demand.

(3) The most we will pay for “loss” or damage in any one occurrence is \$25,000.

**p. Personal Property of Others**

We will pay for personal property of others that is in your care, custody, or control, and located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises.

The most we will pay for “loss” or damage under this extension is \$25,000 at each described premises. Our payment for “loss” or damage to personal property of others will only be for the account of the owner of the property.

**q. Band Uniforms**

Business Personal Property coverage is extended to apply to band uniforms that are:

- (1) Your property; or
- (2) The property of others that is in your care, custody or control.

The most we will pay for “loss” or damage to band uniforms in any one occurrence under this extension is \$50,000.

**r. Musical Instruments**

Business personal property coverage is extended to apply to musical instruments and related equipment and accessories that are:

- (1) Your property; or
- (2) The property of others that is in your care, custody or control.

The most we will pay for “loss” or damage to musical instruments in any one occurrence under this extension is \$50,000.

**VIII. The CAUSES OF LOSS FORM is amended as follows:**

**A. Section C. Limitations is amended as follows:**

**2.a.** The limit for furs, fur garments and garments trimmed with fur is increased to \$5,000.

**2.b.** The limit for trophies, medals, jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold silver, platinum and other precious alloys or metals is increased to \$5,000. This Limit of Insurance does not apply to jewelry and watches worth \$100 or less per item.

**IX. Other Insurance**

If there is other insurance under a separate policy covering the same “loss” or damage as provided for in this coverage enhancement, we will pay only for the amount of covered “loss” or damage in excess of the amount due from that other insurance, regardless of whether you are able to collect.

However, we will not pay more than the applicable Limit of Insurance.

#### X. Definitions

- A. **"Emergency"** means imminent danger arising from an external event or a condition in the facility which could cause loss of life or harm to occupants.
- B. **"Fence"** means a structure serving as an enclosure, a barrier, or a boundary, made of posts or stakes joined together by boards, wire, or rails.
- C. **"Operations"** means:
  - 1. Your business activities, occurring at the described premises, which generate tuition and related fees from students, including fees from room, board, laboratories and other similar sources. **"Operations"** also includes bookstores, athletic events, activity related to research grants and business activities other than those which generate tuition and related fees from students.
  - 2. The tenantability of the described premises, if coverage for Business Income including **"rental value"** or **"rental value"** applies.
- D. **"Period of restoration"** as defined for this endorsement means the following:
  - 1. Begins:
    - a. 72 hours after the time of direct physical **"loss"** for business income coverage; or
    - b. Immediately after the time of direct physical **"loss"** for extra expense coverage; and
  - 2. Ends on the earlier of:
    - a. The day before the opening of the next school term following the date when, with reasonable speed and similar quality, the property at the described premises should be repaired, rebuilt or replaced; or
    - b. The date when the school term is resumed at a new permanent location.

**"Period of restoration"** does not include any increased period required due to the enforcement of any ordinance or law that:

  - 1. Regulates the construction, use or repair, or requires the tearing down of any property; or
  - 2. Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **"pollutants"**.

The expiration date of this policy will not cut short the **"period of restoration"**.



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

**FLOOD REDEFINED**

This endorsement modifies insurance provided under the following:

**CAUSES OF LOSS FORM**

**A. Section F. Definitions, 3. "Flood"** is deleted in its entirety and replaced with the following:

**"Flood"** means:

1. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
2. Mudslide or mudflow;
3. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment caused in whole or in part by flood as redefined in this endorsement, regardless of how the water enters the building, including but not limited to water that backs up from a sewer or drain away from your premises;
4. Water under the ground surface pressing on, or flowing or seeping through:
  - a. Foundations, walls, floors or paved surfaces;
  - b. Basements, whether paved or not; or
  - c. Doors, windows or other openings; or
5. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph 1., 3., or 4., or material carried or otherwise moved by mudslide or mudflow;

Whether natural or man-made.



**PHILADELPHIA**  
**INSURANCE COMPANIES**

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

### **Taxes, Surcharges, and Fees Notice**

\*Note: The above proposal may not account for local taxes, Surcharges, and/or fees mandated by the State in which you/your business operate(s). The final policy will include a description of how local taxes, surcharges and fees, if applicable, have been allocated as determined by the risk location. Please contact a PHLY representative if you have any questions.

### COVID-19 QUARANTINED PERSONNEL POLICY

The Blue Oak Charter Council understands the need for staff to quarantine due to potential COVID 19 exposure during the pandemic. The Charter Council is committed to supporting staff during this time of crisis.

Blue Oak employees are not required to use sick leave for the purposes of testing for Covid-19 and any quarantine related to testing. Instead employees will be paid per their regular rate and hours during the period of time in which they are isolated. This includes the time spent in isolation that is required while waiting for results of Covid-19 test. Employees not experiencing symptoms will be permitted to work from home during the isolation period while waiting for Covid-19 test results.

- If Covid-19 results are negative employees will be permitted to return to work in their usual capacity.
- If Covid-19 results are positive employees will continue to quarantine according to present Public Health and CDC guidelines. Regular use of sick time will resume upon report of verified Covid-19 results.
- For extended illness employees may apply for Covid-19 pay through Families First Coronavirus Response Act (FFCRA). The sick leave program and extended leave program are available to qualified workers affected by Covid-19.

#### **Qualifying reasons for leave related to Covid-19**

Employees who have been employed for at least 30 days prior to their leave request may be eligible for up to an additional 10 weeks of partially paid extended family and medical leave for qualifying reason #5 in Table 1.

Part-time employees are eligible for leave based on the number of hours an employee is normally scheduled to work on average over the previous 10-week period.

**Table 1**

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"><li>1.) Employee is subject to Federal, State, or local quarantine or isolation order related to Covid-19;</li><li>2.) Employee has been advised by a health care provider to self-quarantine related to Covid-19;</li><li>3.) Employee is experiencing Covid-19 symptoms and is seeking a medical diagnosis;</li><li>4.) Employee is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);</li></ol> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

- 5.) Employee is caring for his or her child whose school or place of care is closed (or childcare provider is unavailable) due to Covid-19 related reasons; or
- 6.) Employee is experiencing any other substantially similar condition specified by the U.S. Department of Health and Human Services.

CURRENT 2024

# Respiratory Virus Guidance Snapshot

CORE STRATEGIES

Immunizations



Hygiene



Steps for Cleaner Air



Treatment



Stay Home and Prevent Spread\*



ADDITIONAL STRATEGIES

## Additional Prevention Strategies

Masks



Distancing



Tests



\*Stay home and away from others until,

and

Your symptoms are getting better and You are fever-free (without meds)

for 24 hrs

Then take added precaution for the next 5 days



- Layering prevention strategies can be especially helpful when:
- ✓ Respiratory viruses are causing a lot of illness in your community
  - ✓ You or those around you have risk factors for severe illness
  - ✓ You or those around you were recently exposed, are sick, or are recovering



# Panorama general de las directrices sobre virus respiratorios

## Estrategias principales de prevención

ESTRATEGIAS  
PRINCIPALES

Inmunizaciones



Higiene



Medidas para tener un  
aire más limpio



Tratamiento



Quédese en casa y  
prevenga la propagación\*



ESTRATEGIAS  
ADICIONALES

## Estrategias de prevención adicionales

Mascarillas



Distanciamiento



Pruebas



\*Quédese en casa y alejado de otras  
personas hasta que,



Y



Sus síntomas mejoren  
No tenga fiebre  
(sin medicamentos)

**por 24 horas**

Luego tome precauciones  
adicionales durante los  
próximos 5 días



- Usar múltiples estrategias de prevención al mismo tiempo puede ser especialmente útil cuando:
- ✓ Los virus respiratorios están causando muchos casos de enfermedad en su comunidad
  - ✓ Usted o las personas a su alrededor tienen factores de riesgo de enfermedad grave
  - ✓ Usted o las personas a su alrededor fueron expuestas recientemente, están enfermas, o se están recuperando

---

## **SICK & PERSONAL LEAVE**

***Blue Oak Board Policy: #4161***

Blue Oak Charter School (BOCS) offers paid sick leave only to regular, salaried, non-exempt, and exempt employees at the rate of ten (10) days per BOCS year. Certificated employees are allotted 80 hours of sick leave at the beginning of each school year. Full time Classified employees are also allotted 80 hour hours of sick leave at the beginning of each school year. Part Time Classified employees are allotted 40 hours or 5 days of earned leave each year, whichever is more. An employee may use paid sick days beginning on the 90th day of employment.

***(Lab. Codes § 245.5., 246., 246.5)***

BOCS does not pay employees in lieu of unused sick leave. BOCS part-time classified non-exempt employees will accrue one hour of paid sick leave for every 30 hours worked. BOCS full-time certificated and classified employees will be front loaded with leave. Paid sick/personal leave will carry over from year to year to year for all employees. ***(Lab. Code § 246.5, subd. (a).*** Once an employee has exhausted sick leave, the employee may be approved to continue on an unpaid medical leave, depending upon the facts and circumstances of the employee's basis for leave beyond accrued sick leave. All proper documentation for medical leave must be provided by the employee as per U.S. Department Labor laws. Time off for medical and dental appointments will be treated as sick leave.