



**VALLEY FORGE**  
**PUBLIC SERVICE ACADEMY**  
**CHARTER SCHOOL**

**EXHIBIT 25 – Epic Insurance**

# Valley Forge Public Service Academy

INSURANCE PROPOSAL  
11/01/2025 to 11/1/2026



Presented By:  
**Stephanie Haas**  
Principal

**Heidi Newell, CSR**  
Client Executive

10/18/2025



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*The information in this Proposal or Summary contains abbreviated descriptions of the various coverages in the insurance program(s) presented herein. This document is intended only as a summary. The actual policy contract is subject to various definitions, limitations and exclusions that are not included in this summary.*



## YOUR EPIC ACCOUNT TEAM & CONTACT INFORMATION



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## MARKETING SUMMARY

### Carriers Approached

Carrier	Result
Indian Harbor	Can't write ELL until Charter Approved
Atlantic Specialty Insurance	Quoted \$7,820
Hartford	Cannot write D&O for new schools

EPIC subscribes to A.M. Best & Co.'s rating services and relies on same in evaluating the financial condition of insurers. The current rating of the carrier is indicated. EPIC makes no representations and warranties concerning the solvency of any carrier nor does it make any representation or warranty concerning the rating of the carrier, which may change.



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## NAMED INSURED & LOCATION SCHEDULE

### Named Insureds Schedule

Named Insured
Valley Forge Public Service Academy Charter School

### Location Schedule

Loc.	Description	Address
1.	School	1001 Eagle Rd Wayne PA 19087

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## EDUCATORS PROFESSIONAL

Carrier: Atlantic Specialty Insurance Company  
AM Best Rating: A  
Admitted/Non-Admitted: Admitted

Annual Premium	\$7,820.00
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### Coverage Limits

Total Limits of Liability	Limits
Shared Limits Liability Aggregate	\$2,000,000

**Educators Legal Liability** provides coverage for the insured for which the insured is legally obligated to pay the claim arising from a wrongful act in performance of educational services per policy terms and conditions.

Educators Legal Liability (D&O)	Limits
Educators Legal Liability Each Claim	\$1,000,000
Educators Legal Liability Aggregate	\$2,000,000
Retention	\$15,000
Retroactive Date	TBD

**Employment Practices Liability** provides coverage for the insured for which the insured is legally obligated to pay the claim arising from employment process per policy terms and conditions.

Employment Practices Liability (EPL)	Limits
Employment Practices Liability Each Claim	\$1,000,000
Employment Practices Liability Aggregate	\$2,000,000
Retention	\$15,000
Retroactive Date	TBD

D&O Other Specific Limit	Limits
Additional Limit of Liability Dedicated for Executives	\$500,000
Excess Benefit Transaction Excise Tax Sublimit	\$100,000
Internal Revenue Code Violation Sublimit	\$100,000
Stakeholder Derivative Demand Sublimit	\$500,000
D&O Crisis Management Expenses	\$25,000
Antitrust Claim – Separate Retention Applies	\$1,000,000

EPL Other Specific Limit	Limits
Illegal Hiring or Harboring Sublimit	\$150,000
Employment Crisis Management Expenses	\$25,000
Workplace Violence Reimbursement	\$250,000
Wage & Hour Claims	\$150,000
Biometric Information Privacy	\$50,000

**Notable Endorsements**

- Sexual Misconduct and Child Abuse Exclusion
- 25% minimum earned premium
- Extended Reporting Period: 12 months at 75% minimum earned

D&O Other Specific Limit	Limits
Additional Limit of Liability Dedicated for Executives	\$500,000
Excess Benefit Transaction Excise Tax Sublimit	\$100,000
Internal Revenue Code Violation Sublimit	\$100,000
Stakeholder Derivative Demand Sublimit	\$500,000
D&O Crisis Management Expenses	\$25,000
Antitrust Claim – Separate Retention Applies	\$1,000,000

EPL Other Specific Limit	Limits
Illegal Hiring or Harboring Sublimit	\$150,000
Employment Crisis Management Expenses	\$25,000
Workplace Violence Reimbursement	\$250,000
Wage & Hour Claims	\$150,000
Biometric Information Privacy	\$50,000

**Notable Endorsements**

- Sexual Misconduct and Child Abuse Exclusion
- 25% minimum earned premium
- Extended Reporting Period: 12 months at 75% minimum earned



## BEST RATING GUIDE

If the 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 fund applicable in that state.

### GUIDE TO BEST RATINGS Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Very Good	C, C-	Weak	F	In Liquidation
				S	Rating Suspended

### Rating "Not Assigned" Categories

NR-1	Special Data Filing	NR-6	Reinsured by Unrated Reinsurer
NR-2	Less than Minimum Size	NR-8	Incomplete Financial Information
NR-3	Insufficient Operating Experience	NR-9	Company Request
NR-4	Rating Procedure Inapplicable	NR-11	Rating Suspended
NR-5	Significant Change		

### Financial Size Categories

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

FSC I	Up to	1,000	FSC IX	250,000	to	500,000	
FSC II	1,000	To	2,000	FSC X	500,000	to	750,000
FSC III	2,000	To	5,000	FSC XI	750,000	to	1,000,000
FSC IV	5,000	To	10,000	FSC XII	1,000,000	to	1,250,000
FSC V	10,000	To	25,000	FSC XIII	1,250,000	to	1,500,000
FSC VI	25,000	To	50,000	FSC XIV	1,500,000	to	2,000,000
FSC VII	50,000	To	100,000	FSC XV	2,000,000	or more	
FSC VIII	100,000	To	250,000				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

Copies of the Best's Insurance Reports on the insurance companies are available upon your request.

EPIC subscribes to A.M. Best Company's rating services and relies on same in evaluating the financial condition of insurers. The current rating of the carrier is indicated. EPIC makes no representations and warranties concerning the solvency of any carrier nor does it make any representation or warranty concerning the rating of the carrier, which may change.



## **BROKER COMPENSATION & CARRIER RELATIONS**

### **Broker Compensation**

EPIC's main source of revenue comes in the form of commissions paid by insurance carriers. EPIC may, from time to time, enter into agreements with various insurance carriers that provide compensation in addition to commissions. These agreements are based on volume, growth and profitability and often provide additional resources valuable to our clients such as claims advocacy, risk management consultation, loss control services, certificate issuance, contract review and compliance, etc. In no way do these agreements influence the placement and/or pricing of our clients' insurance policies. At times, a fee in lieu of a commission may be assessed, with the clients' permission. If you should have any questions or concerns regarding our compensation please feel free to contact us.

### **Carrier Relations**

We pride ourselves on our strong relationships within the insurance marketplace. EPIC selects the best carriers as strategic partners in order to offer our policyholders superior coverages and pricing. Our carriers appoint us as a preferred broker because of our reputation, integrity and volume.

### **What does this mean for our clients?**

- Commitment from the best insurance carriers.
  - Negotiating power for the most advantageous Insurance Program.
  - Inside track on emerging exposures and new insurance products.
  - Competitive rates and comprehensive coverage.
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## EPIC COMPENSATION DISCLOSURE

This proposal is provided to you as a summary of insurance. It is intended as a guide and does not confer coverage or alter or extend the terms and conditions of the insurance policies ultimately secured. The terms and conditions of those policies will govern the coverage afforded to you. Please refer to the policy wordings for a more complete understanding of the coverage provided.

The quotes presented in this document are based on information supplied by you and are preliminary, non-binding and may be subject to additional underwriting. EPIC takes no responsibility for the accuracy and/or completeness of the information supplied. You understand that the insurance carriers providing quotes to EPIC on your behalf will rely on the accuracy and completeness of the information supplied to you and that failure to provide complete or accurate information may result in the loss of coverage and inaccurate quotes. If there are any changes in the information provided by you, please let us know immediately. EPIC cannot guarantee that coverage will be available based on changes in information supplied by you.

It is EPIC's practice to seek insurance policies from insurance carriers that possess an A.M. Best financial strength rating of A- VIII or better. Notwithstanding the foregoing, EPIC does not warrant or guarantee an insurance company's financial strength, condition, solvency or ability to meet its obligations to policyholders. EPIC shall have no responsibility in connection with an insurance company's failure to meet its current or future financial obligations.

### Electronic Communications

By accepting this proposal, you consent to the electronic delivery of policies, endorsements, ID Cards, invoices and other related communications. If you wish to withdraw your consent to the electronic delivery of these documents, please contact your Account Executive.

### Compensation Disclosure

Edgewood Partners Holdings, LLC, along with its subsidiaries or affiliates (collectively, "EPIC") is a leading insurance broker and is committed to loyally providing quality service to its clients in a transparent manner. EPIC is compensated in a variety of ways for the services it provides to its clients, and a particular placement may involve one or a combination of such arrangements. We refer you to our website, [www.epicbrokers.com](http://www.epicbrokers.com) for further information regarding, or should you have questions about, EPIC's compensation.

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## EPIC SERVICE COMMITMENT

### EPIC will provide you with the following services:

- Return all telephone calls within 24 hours.
- Issue Certificates of Insurance on a 24-hour turnaround or same day if received before 3:00 PM (as needed).
- Process requests for insurance program changes promptly.
- Monitor the status of all open claims.
- Review exposures annually.
- Review coverages with you as needed or at least annually.
- Stewardship meetings to discuss business opportunities and risk management strategy.
- Present renewal insurance program in a timely manner.
- Keep you up-to-date about important insurance industry developments throughout the year.
- Coordinate all service visits.



## WHEN TO NOTIFY EPIC

It is very important that we are informed whenever a significant change in your operation takes place.

### **We should be notified promptly of any change, such as:**

- Additional locations, new construction/projects
- Change in property values
- Change of ownership
- Sudden changes in sales/income/payroll
- EEOC Complaint
- Change in hazards (increase or decrease)
- Change in security or protection
- Change in product line
- New contractual obligations
- Change of vehicles/drivers
- Change of operation
- Begin operations in the State of New York
- Change in shipment
- Leased, rented and borrowed equipment

The above are listed as examples of situations we should be made aware of; there are many others as well. If any questions arise, please call us.





## EPIC CLAIMS ADVOCACY

### Claim reporting is simple!

Choose the most convenient method to report your claim:

- **Property & Casualty Claims and questions**

Judith Paredes – [Judith.Paredes@epicbrokers.com](mailto:Judith.Paredes@epicbrokers.com)

Andrea Reyes – [Andrea.Reyes@epicbrokers.com](mailto:Andrea.Reyes@epicbrokers.com)

### Your EPIC Claims Team...second to none.

We have highly effective Claims Advocacy and Specialists with extensive depth and breadth. They have held positions with insurance carriers, insurance brokers and managing general agents representing reinsurance carriers. This experience provides our clients with broad-based claims expertise in multiple areas of insurance. Because of this diversity they are successful in communicating with all parties including claims adjusters, attorneys and you.

Our dedicated team responds to all of your Commercial Insurance claims needs including:

- Assisting you with reporting of Property & Casualty claims
  - Providing you with Workers' Compensation claims reviews & advocacy
  - Acting as liaison between you and the insurance carrier
  - Reviewing summons and complaints prior to insurance carrier submission
-

## EPIC CLAIMS SERVICES



### PROPERTY CLAIMS

- Provide advocacy in all Property claim issues
- Send all claims through our office so that the loss is reported to the appropriate carrier(s). We want to have first notice to ensure that we maintain control of the claim.
- We visit claims sites with the Risk Manager and adjuster(s) as soon as possible after a loss.
- We will request contracts from you at the time the loss to enable you to secure coverage from the appropriate parties.
- We will also work with other parties' carriers until your needs are met.
- We facilitate claim reviews with carriers and TPAs to provide you with an ongoing understanding of your claim issues.
- We can assist in pursuing subrogation from other parties.

### LIABILITY CLAIMS:

- Set-up protocols to address settlement prior to reporting. Review/draft insurer and client claim handling instructions.
  - Provide customized claims reporting forms and associated training.
  - Receive and report claims within 24 hours.
  - Assist with selection of counsel.
  - One email address for the entire Claims Department.
  - Contract review and coverage analysis on reported claims.
  - We use a system that allows us to have electronic files, enabling us to access each other's files.
  - Facilitate claim reviews with carriers and TPAs and manage claim closures.
  - Provide advocacy in all Liability claim issues.
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## AUTHORIZATION TO BIND COVERAGE

DATE: \_\_\_\_\_ Email \_\_\_\_\_  
TO: EPIC \_\_\_\_\_ ATTN: \_\_\_\_\_  
FROM: \_\_\_\_\_  
RE: Insurance Program \_\_\_\_\_ CC: \_\_\_\_\_

Proposal Delivered by Fax/Email

*IMPORTANT NOTICE: We need written authorization to bind insurance coverage. After reviewing the attached insurance proposal, to request coverage, please sign and return this form in person or by fax or email to your Broker Heidi Newell at EPIC.*

### Authorization to Bind Coverage

I have reviewed the attached insurance proposal and am instructing Edgewood Partners Insurance Center to bind coverage on my behalf effective \_\_\_\_\_. Any material change in exposure, including, but not limited to: changes in limits, vehicle schedules, locations, payrolls or receipts will impact this proposal and its corresponding premium charges. Please communicate these changes to us, if any, under separate cover, as soon as possible. Thank You!

#### Preferred Method of Payment:

- Agency Bill
- Direct Bill
- Finance Agreement

\_\_\_\_\_  
Authorized Signature



September 16, 2025

RE: Valley Forge Public Service Academy Charter School

This is to confirm that insurance policies will be active and insurance will be in place once the charter is approved. We will then issue proof of insurance at that time.

Policies include the following:

Coverage	
<b>Commercial Property</b>	<b>Philadelphia</b>
Building Or Tenant Improvements	\$0
Business Personal Property	\$1,000,000
Business Income Incl Extra Exp	\$0
<b>Crime</b>	<b>Travelers</b>
Employee Theft	\$1,000,000
<b>General Liability</b>	<b>Philadelphia</b>
General Aggregate	\$3,000,000
Each Occurrence	\$1,000,000
Abuse/Molestation - Aggregate	\$3,000,000
Abuse/Molestation – Per Claim	\$1,000,000
<b>Commercial Auto</b>	<b>Philadelphia</b>
Hired & Non Owned Autos Only	\$1,000,000
<b>Workers Compensation</b>	<b>AmTrust</b>
Workers Compensation	State Statutory
Employers Liability	\$1,000,000
<b>Excess Liability</b>	<b>Philadelphia</b>
Each Occurrence	\$3,000,000
Aggregate	\$3,000,000
Scheduled Coverage	GL, Auto, ELL/EPLI
<b>Management Liability</b>	<b>Philadelphia</b>
Aggregate - All Lines	\$2,000,000
Educators Legal Liability	\$1,000,000
Employment Practices Liability	\$1,000,000

Sincerely,

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