

ATTACHMENT I

Review of insurance coverage

We currently have coverage for Directors & Officer Liability, Employment Practices, Internet Liability, Professional Liability, General Liability, and Property through Philadelphia Insurance Companies.

Our internal procedures state that we will annually review the need for each of the following types of insurance. I have included notes with each.

- **Director and Officers liability.** We are covered.
- **General liability.** We are covered.
- **Business travel** (can protect against lost property, reimburse for canceled flights, cover health expenses while traveling, etc.1). We have limited general coverage. We have purchased trip-specific insurance in the past.
- **Fire/theft.** We have minimal Property insurance. In addition, all important records, as well as weekly backups of all of our website content are saved to a secondary, off-site server and periodic (at least once per month) backups are maintained electronically in file storage service or on our personal computers that are backed up in real-time to a remote server via the backup services.
- **Employee dishonesty** (theft/embezzlement). We are covered.
- **Hired and non-owned auto.** We are covered.
- **Professional Liability** ("protects professional practitioners such as Architects, quantity surveyors, home inspectors, Lawyers, physicians, and Accountants against potential negligence claims made by their patients/clients."). We are covered.
- **Employment practices.** We are covered.
- **Workplace violence.** We are covered.
- **Business interruption.** We are only covered for certain expenses in limited situations.
- **Hurricane/flood.** See "Fire/theft" above.