



**DIRECTORS & OFFICERS LIABILITY POLICY
DECLARATIONS**

- Item 1. Named Member: EDS Wellness, Inc.
 Address: 7717 Maryknoll Court
 Bethesda, MD 20817

- Item 2. Policy Number: 2018-48863-DO
 Policy Period: 09/19/2018 to 09/19/2019
 (12:01 A.M. Standard time at the address stated in Item 1.)

- Item 3. Limit of Liability: \$ 1,000,000 Each Wrongful Act
 \$ 1,000,000 Annual Aggregate

- Item 4. Deductible: N/A

- Item 5. Premium: \$ 636
 (premium includes Terrorism Coverage - Certified Acts :\$6)

- Item 6. Applicable policy form(s) and Endorsement(s) effective at inception:
 - ANI-RRG DOEXPL 02 17, ANI-RRG EDO14 08 17, ANI-RRG-DODEC 04 01,
 - ANI-RRG-DOPWAR 03 ANI-RRG-E3DO 01 99, ANI-RRG-E42 01 17,
 - ANI-RRG-EDO1 08 91, ANI-RRG-EDO34 01 02, ANI-RRG-EDO4 03 94,
 - ANI-RRG-EDO7 FL 07 CG 21 70 01 15, IL 09 99 01 15,

Producer: 02356
 Cima Companies, Inc.
 2750 Killarney Drive
 Woodbridge, VA 22192-4124

"NOTICE"

This policy is issued by your risk retention group. Your risk retention group may not be subject to all of the insurance laws and regulations of your State. State insurance insolvency guaranty funds are not available for your risk retention group."

Authorized Company Representative
President, ANI-RRG

07/10/2018



A Head for Insurance. A Heart for Nonprofits.

DATE: July 10, 2018
TO: EDS Wellness, Inc. (48863)
FROM: ANI
RE: New D&O Coverage

You have recently (purchased/renewed) Directors and Officers coverage with the Alliance of Nonprofits for Insurance (ANI-RRG). As you are aware, you have purchased our “Zero Employee D&O Policy” created exclusively for nonprofits with no employees. This policy does not provide any employment practices liability coverage.

Remember, if you hire any employees during the policy term, this D&O policy will only cover any employment related claims for the first 90 days. Please notify your broker immediately if you are considering hiring an employee.

P.S. A knowledgeable, committed board of directors is the strongest protector of a charitable organization's accountability to the law, its clients, its donors and the public. Are you looking for a communications and information management solution for your board of directors? BOARDnetWORK was created by ANI for its member-insureds. This FREE easy to use, web-based resource will help streamline the process of keeping your board organized and running smoothly.

View short demo at www.boardnetwork.org. For more information, call our Director of Loss Control at 831-621-6076.



A Head for Insurance. A Heart for Nonprofits.

**ALLIANCE OF NONPROFITS FOR INSURANCE
RISK RETENTION GROUP (ANI)**

www.insurancefornonprofits.org

INDEX OF FORMS ATTACHED TO THE POLICY

POLICY NUMBER:2018-48863-DO

NAME OF INSURED: EDS Wellness, Inc.

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DIRECTORS AND OFFICERS FORMS AND ENDORSEMENTS

FORM NUMBER/EDITION DATE

D&O Policy - Excludes Employment Practices Liability	ANI-RRG DOEXPL 02 17
Punitive and Exemplary Damages	ANI-RRG EDO14 08 17
Directors & Officers Liability Policy Declarations	ANI-RRG-DODEC 04 01
Prior Wrongful Acts with Retro Date	ANI-RRG-DOPWAR 03 14
Member Criteria	ANI-RRG-E3DO 01 99
Nuclear, Chemical and Biological Hazard Exclusion	ANI-RRG-E42 01 17
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	ANI-RRG-EDO1 08 91
Mold, Fungus Exclusion	ANI-RRG-EDO34 01 02
Blood Testing Exclusion	ANI-RRG-EDO4 03 94
Non-Imputation	ANI-RRG-EDO7 FL 07 09
Cap on Losses from Certified Acts of Terrorism	CG 21 70 01 15
Disclosure Of Premium For Certified Acts of Terrorism	IL 09 99 01 15

This list of forms is not part of the actual policy, but is for your information only. Please refer to the policy(s) for actual limits, coverages and exclusions.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PRIOR WRONGFUL ACTS ENDORSEMENT
WITH RETROACTIVE DATE**

This endorsement modifies insurance provided under the following:

DIRECTORS AND OFFICERS LIABILITY POLICY

Subject to the terms and conditions of this policy, coverage is amended to include "Wrongful Acts" committed on or after the Retro Date and before the policy inception date, and first reported to the Company during the policy period.

This insurance does not apply to "Wrongful Acts" that any "Member" knew or should have known prior to this policy's inception date would lead to a "Claim" or suit.

If there is other insurance available to the "Member" for "Damages" which are covered by this endorsement, including but not limited to a duty to defend the "Member" by that other insurance, the coverage provided by this endorsement is excess to that other insurance.

This coverage endorsement will not serve to increase the Company's limit of insurance. The limit noted in Item 3 of the Declarations is the most the Company will pay for the sum of all settlements and judgments under this policy.

If the Directors and Officers Liability Policy is canceled or not renewed, this Prior Wrongful Acts Endorsement shall terminate as of the same effective date of such cancellation or non-renewal.

Upon termination of the Prior Wrongful Acts Endorsement, and in consideration of an additional premium charge of 35% of the full annual premium, an Extended Reporting Period Endorsement is available. If either the Company or the "Member" cancels or declines to renew this policy, then pursuant to the Extended Reporting Period, the "Member" shall have a period of one year following the effective date of such cancellation or non-renewal in which to give written notice to the Company of "Claims" first made against the "Member" during the Extended Reporting Period and arising out of "Wrongful Acts" committed prior to the policy inception date.

A written request for the Extended Reporting Period, together with payment of the appropriate premium, must be made within thirty (30) days after the cancellation or non-renewal of the policy. This additional premium shall be fully earned at the inception of the Extended Reporting Period. The Extended Reporting Period Endorsement is not cancelable.

At the Company's option, this right to purchase the Extended Reporting Period may not apply if: (a) this policy is canceled by the Company for non-payment of premium; or (b) this policy is succeeded immediately with no gap in coverage by another policy.

Retro Date: 08/01/2016