



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 7/14/2016
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THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> SilverStone Group 11516 Miracle Hills Drive Omaha NE 68154	<b>CONTACT NAME:</b> Mardi Whitley <b>PHONE (A/C. No., Ext):</b> 402.964.5567 <b>E-MAIL ADDRESS:</b> mwhitley@ssgi.com	<b>FAX (A/C. No.):</b> 402.557.6322
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> WESTT-1 West Interactive Services Corporation dba SchoolMessenger f/k/a Reliance Communications LLC 100 Enterprise Way, Suite A-300 Scotts Valley CA 95066	<b>INSURER A:</b> Phoenix Insurance Company <b>NAIC #</b> 25623	
	<b>INSURER B:</b> Travelers Property & Cas Of Am      36161	
	<b>INSURER C:</b> Continental Casualty Company      20443	
	<b>INSURER D:</b> Travelers Indemnity Co.      25658	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

**COVERAGES**      **CERTIFICATE NUMBER:** 489377280      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

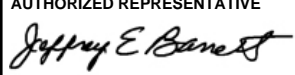
INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC			Y-630-1379C665-PHX-16	1/1/2016	1/1/2017	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$300,000 MED EXP (Any one person) \$10,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$5,000,000 PRODUCTS - COMP/OP AGG \$2,000,000 \$
D	<b>AUTOMOBILE LIABILITY</b> <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			Y-810-9361A259-TIA-16	1/1/2016	1/1/2017	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B C	<input checked="" type="checkbox"/> <b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$0			YSM-CUP-9361A260-TIL-16 FXX 4024292072	1/1/2016 1/1/2016	1/1/2017 1/1/2017	EACH OCCURRENCE \$10,000,000 AGGREGATE \$10,000,000 \$
A B	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			TC2N-UB-117D538-7-16 TRJUB-117D498-1-16	1/1/2016 1/1/2016	1/1/2017 1/1/2017	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$1,000,000 E.L. DISEASE - EA EMPLOYEE \$1,000,000 E.L. DISEASE - POLICY LIMIT \$1,000,000
A	Property-Special Cause			Y-630-1379C665-PHX-16	1/1/2016	1/1/2017	Blkt Blkd/I&B/BPP \$250,000,000 Repl Cost/AV \$100,000 ded

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Crime Coverage:  
 Carrier: Great American Insurance Company (NAIC#16691)  
 Policy #: SAA 066-06-13  
 Policy Term: 1-1-16 to 1-1-17  
 Limits of Coverage:  
 Employee Theft: \$5,000,000  
 See Attached...

**CERTIFICATE HOLDER**

**CANCELLATION**

BJC Health System dba BJC HealthCare 8300 Eager Road, Suite 600E Mailstop 92-92-286 St. Louis MO 63144	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 
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**ADDITIONAL REMARKS SCHEDULE**

AGENCY SilverStone Group		NAMED INSURED West Interactive Services Corporation dba SchoolMessenger	
POLICY NUMBER		f/k/a Reliance Communications LLC 100 Enterprise Way, Suite A-300 Scotts Valley CA 95066	
CARRIER	NAIC CODE	EFFECTIVE DATE:	

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** 25      **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

Forgery or Alteration:      \$5,000,000  
 Computer Fraud:            \$5,000,000  
 3rd Party/Client Coverage:    \$25,000,000

**Technology Services & Miscellaneous Professional Liability:**

Carrier: Hiscox Insurance Company (Lloyds of London)

Policy Period: 12-16-15 to 11-30-16

Policy Number: USC271276915

**Limit of Liability:**

\$5,000,000 Each Claim and Annual Aggregate (Technology Protection/Breach Costs/Privacy Protection/Multimedia Protection/Hacker Damage/Cyber Business Interruption/Cyber Extortion)

\$2,500,000 sub-limit for all Privacy Notifications and Computer Forensic Costs

\$2,500,000 sub-limit for all Regulatory Action

**Professional Liability Excess:**

Carrier: Lloyds of London

Policy Period: 12-16-15 to 11-30-16

Policy Number: AB1503790

Limit of Liability: \$10,000,000 excess \$5,000,000

\$5,000,000 excess \$2,500,000 for all Privacy Notifications

\$5,000,000 excess \$2,500,000 for all Regulatory Actions