

MT. DIABLO UNIFIED SCHOOL DISTRICT

1936 Carlotta Drive - Concord, CA 94519 - Phone (925) 682-8000

AGREEMENT BETWEEN MT. DIABLO UNIFIED SCHOOL DISTRICT AND INDEPENDENT CONTRACTOR

Schoo	THIS .	AGREEMENT is the character "Distracter" (hereinafter "Distracter")	rict") and <u>Happy Panda</u> の64375	Chinese and Enrichme	by and between at Program he	the Mt. Diablo Unified creinafter "Contractor").	
	pal place actor and	of business at 193	a school district in the 6 Carlotta Drive, Con	ncord, CA 94519.	District desires	of California, and has its to engage the services of onditions provided in this	
53060			authorized to enter in ection 20111, or both,			overnment Code section	
condi		THEREFORE, his Agreement.	District hereby enga	ages Contractor t	o render service	es under the terms and	
			AGR	EEMENT			
1. Performance of Services. (a) Contractor agrees to perform the services described on Exhibit A (hereinafter "Services hereto and incorporated herein, as an independent contractor. Contractor will determine manner, method, and details of performing the Services. Contractor shall be responding the materials, tools and transportation necessary for the performance of the Contractor may, at Contractor's own expense, use non-District employees to perform the under this Agreement. Subcontractors may be used only with the written approval of the services.							
	(b)	professional man be solely respon assistance, directi	ner, without the advi- sible for the profess	ce, control, or sup sional performance District. Contractor	ervision of the Dervice shall have sole	perform the Services in a district. Contractor shall s, and shall receive no discretion and control of	
2.	set for	th below. Contra- nance of the Service		sible for all exp s NOT TO EXCE	enses incurred i	the Services on the basis in association with the	
			District staff to	check the applica	able box.		
		per hour	s	per day	\$	per engagement	
		1	District Staff to ente	r the complete Bu	dget Code(s).		
	(a)	01 - 4127 - 11	110 - 1000 - 3148	30 _ 000 _ 524	_009 _5800	\$ 77,000.00	
	(b)					\$	

3.	LZISTI	nent Schedule. The Contractor shall submit to the District an invoice as further set forth below. The ict shall review the payment request and, as soon as practical, shall: (i) pay the requested amount; or aform the Contractor that all or some part of the request is disputed.
	Contr	District staff to check the applicable box. Partial Payments. Contractor shall invoice District on a monthly basis for work performed in the preceding month pursuant to this Agreement. A District Administrator will verify the invoice to ensure that all required Services have been satisfactorily performed.
		Scheduled Payments. District shall submit payment to the Contractor per the schedule detailed in "Exhibit A" see page 8 of this Agreement. A District Administrator will verify the invoice to ensure that all required Services have been satisfactorily performed in accordance with the relevant timeline.
		Payment in Full. Contractor shall invoice District on completion of the Services. A District Administrator will verify the invoice to ensure that all required Services have been satisfactorily performed.
4.	Term	and Termination.
	(a)	Term. This Agreement will become effective on 8/10/2023. This Agreement will terminate upon the completion of the Services or when terminated as set forth below.
	(b)	Termination for Cause. Should either party default in the performance of this Agreement or materially breach any of its provisions, the non-breaching party may terminate this Agreement by giving written notice to the breaching party. Termination shall be effective immediately on receipt of said notice. Upon termination of this Agreement, District will compensate Contractor only for services satisfactorily rendered to the date of termination.
	(c)	Termination for Convenience. The District may terminate this Agreement at any time by giving thirty (30) days written notice to the Contractor. Termination shall be effective immediately on receipt of said notice. Upon termination of this Agreement, District will compensate Contractor only for services satisfactorily rendered to the date of termination.
5,		onship of the Parties. Contractor enters into this Agreement as, and shall continue to be, an indent contractor. Under no circumstances shall Contractor be considered an employee of District the meaning of any federal, state, or local law or regulation including but not limited to laws or

PURCHASE REQUEST #

Relationship of the Parties. Contractor enters into this Agreement as, and shall continue to be, an independent contractor. Under no circumstances shall Contractor be considered an employee of District within the meaning of any federal, state, or local law or regulation including, but not limited to, laws or regulations governing unemployment insurance, old age benefits, workers' compensation, industrial illness or accident coverage, taxes, or labor and employment in general. Under no circumstances shall Contractor look to District as his/her employer, or as a partner, agent, or principal. Contractor shall not be entitled to any benefits accorded to District's employees, including, without limitation, workers' compensation, disability insurance, vacation, or sick pay. Contractor shall be responsible for providing, at Contractor's expense, and in the Contractor's name, disability, workers' compensation or other insurance, as well as licenses and permits usual or necessary for conducting the Services hereunder.

Contractor shall pay, when and as due, any and all local, state and federal income or other taxes incurred as a result of Contractor's compensation hereunder, including estimated taxes, and shall provide District with proof of said payments upon demand.

The parties agree that: (1) Contractor shall be responsible for the control and direction of its own employees and personnel in the performance of the Services under this Agreement; (2) the Contractor's personnel shall only perform work that is outside the usual course of the District's business; and (3) Contractor's personnel

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shall be engaged in business independent of the District. Contractor shall defend and indemnify the District against any claim by any worker that it is actually an employee of the District.

- 6. Fingerprinting and Criminal Records Check of Contractor's Employees. Contractor shall comply with the provisions of California Education Code section 45125.1 regarding the submission of fingerprints to the California Department of Justice and the completion of criminal background investigations of the Contractor and/or its employees. To the extent, Section 45125.1 is applicable; Contractor shall not permit any employee to have any contact with District pupils until such time as Contractor has verified in writing to the Board of Education of the District that such employee has not been convicted of a felony, as defined in Section 45125.1. If required by District, Contractor shall provide to District the fingerprinting certification attached hereto as Exhibit B prior to commencing work under this Agreement.
- 7. Rules and Regulations. All rules, policies, and regulations of the Mt. Diablo Unified School District Board of Education, including any rules and regulations related to COVID-19 or other global pandemics, and all federal, state, and local laws, ordinances and regulations are to be observed strictly by Contractor during the performance of Services pursuant to this Agreement.
- 8. Indemnification. Contractor shall hold harmless, defend and indemnify District and its officers, elected and appointed officials, employees and volunteers from and against any and all liability, loss, damage, expense, costs (including without limitation costs and fees of litigation) of every nature arising out of or in connection with Contractor's performance of the Services hereunder or its failure to comply with any of its obligations contained in this Agreement, except such loss or damage which was caused by the sole negligence or willful misconduct of the District.
- 9. Insurance. Contractor shall procure and maintain for the duration of the Agreement insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder and the results of that work by the Contractor, its agents, representatives, employees or subcontractors. Insurance is to be placed with insurers with a current A.M. Best's rating of no less than A: VII, unless otherwise acceptable to the District.
 - (a) Coverage minimums shall be at least as broad as:

District staff to check the applicable box.

(b)		Agreements under \$25,000. Insurance Services Office Form CG 0001 covering CGL on an "occurrence" basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than \$1,000,000 per occurrence. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this project/location or the general aggregate limit shall be twice the required occurrence limit (with aggregate limit no less than \$2,000,000).
	V	Agreements of \$25,000 or More. Insurance Services Office Form CG 0001 covering CGL on an "occurrence" basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than \$2,000,000 per occurrence. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this project/location or the general aggregate limit shall be twice the required occurrence limit (with aggregate limit no less than \$4,000,000).
(c)	Aı	itomobile Liability.
		ISO Form Number CA 00 01 covering any auto (Code 1), or if Contractor has no owned autos, hired, (Code 8) and non-owned autos (Code 9), with a limit no less than \$1,000,000 per accident for bodily injury and property damage. For sole proprietors and small businesses using personal vehicles, evidence of personal auto insurance may be accepted by the District as an alternative provided that such personal auto insurance provides coverage for business uses of the insured vehicle

(d)	Workers' Compensation. As required by the State of California, with Statutory Limits, and Employer's Liability Insurance with limit of no less than \$1,000,000 per accident for bodily injury or disease. All California employers must provide workers' compensation benefits to their employees under California Labor Code Section 3700. If the Contractor is a sole proprietor with no employees, it may be exempt from this requirement provided the Contractor is self-insured as certified in Exhibit C. If the Contractor employs one or more employees, it must provide this type of insurance coverage. The District shall not obtain workers' compensation insurance on behalf of Contractor or Contractor's employees.	
(e)	Other Coverages When Applicable. (District staff to check applicable box(es)). Professional Liability/Errors & Omissions Liability. \$1,000,000/occurrence, \$2,000,000/aggregate. Applicable for contractors with professional training providing a specialized advanced service, physicians, accountants, architects, engineers, and brokers	
[Sexual Abuse and Molestation Coverage. \$3,000,000/occurrence. Applicable if the Contractor will be alone with students	
[Cyber Insurance. Not less than \$2,000,000 per claim to be maintained for the duratation of the Agreement and three years following its termination. Applicable if the Contractor will be using, storing, or accessing, the District's private, confidential, or protected information	
(f)	The District reserves the right to require that Contractor maintain and provide evidence of additional insurance coverages as may be necessary or desirable given the nature of the Services. If the Contractor maintains higher limits than the minimums shown above, the District requires and shall be entitled to coverage for the higher limits maintained by the Contractor.	
(g)	Additional Insured Status. The District, its officers, officials, employees, and volunteers are to be named as additional insured by endorsement to the Commercial General Liability policy and to the Sexual Abuse and Molestation policy, if applicable, with respect to liability arising out of work or operations performed by or on behalf of the Contractor including materials, parts or equipment furnished in connection with such work or operations.	
(h)	Primary Coverage. For any claims related to this Agreement, the Contractor's insurance coverage shall be primary insurance as it respects the District, its officers, officials, employees, and volunteers. Any insurance or self-insurance maintained by the District, its officers, officials, employees, or volunteers shall be excess of the Contractor's insurance and shall not contribute with it.	
(i)	Notice of Cancellation. Each insurance policy required above shall provide that coverage shall not be cancelled, except with notice to the District.	
	INSURANCE REQUIREMENTS	
certain ms	r will be granted to eliminate the insurance requirements out lined in this agreement. However, in special circumstance surance requirements may be modified or waived. The following items in Insurance Section 9 are hereby modified lote, a waiver for one (1) type of insurance does not constitute a waiver for all.	es, as
Other:		
Initials of ti in this Agre	the Superintendent or Designee and the General Counsel or Designee, are REQUIRED to waive or modify any insurant recement.	ce
Superintene	ndent or Designee Date General Counsel or Designee Date	

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- 10. Originality; Ownership of Designs and Plans. Except as to standard generic details, Contractor agrees that all technologies, formulae, procedures, processes, methods, writings, ideas, dialogue, compositions, recordings, teleplays and video productions prepared for, written for, or submitted to the District and/or used in connection with this Agreement, shall be wholly original to Contractor and shall not be copied in whole or in part from any other source, except that submitted to Contractor by District as a basis for such services. Contractor agrees that all designs, plans, reports, specifications, drawings, schematics, prototypes, models, inventions and all other information and items made during the course of this Agreement and arising from the Services shall be owned by and assigned to District as its sole and exclusive property.
- 11. **Disputes**. In the event of a dispute between the parties as to performance of the Services, the interpretation of this Agreement, or payment or nonpayment for work performed or not performed, the parties shall attempt to resolve the dispute in good faith. Pending resolution of the dispute, Contractor agrees it will neither reseind the Agreement nor stop the performance of the Services, but will allow determination by the court of the State of California, in the county in which the District's administration office is located. having competent jurisdiction of the dispute. Disputes may be determined by mediation if mutually agreeable, otherwise by litigation. Notice of the demand for mediation of a dispute shall be filed in writing with the other party to the Agreement. The demand for mediation shall be made within a reasonable time after written notice of the dispute has been provided to the other party, but in no case longer than ninety (90) days after initial written notice. If a claim, or any portion thereof, remains in dispute upon satisfaction of all applicable dispute resolution requirements, the Contractor shall comply with all claims presentation requirements as provided in Chapter 1 (commencing with section 900) and Chapter 2 (commencing with section 910) of Part 3 of Division 3.6 of Title 1 of Government Code as a condition precedent to the Contractor's right to bring a civil action against the District. For purposes of those provisions, the running of the time within which a claim must be presented to the District shall be tolled from the time the Contractor submits its written claim until the time the claim is denied, including any time utilized by any applicable meet and confer process.
- 12. **Limitation of District Liability**. Other than as provided in this Agreement, District's financial obligations under this Agreement shall be limited to the payment of the compensation provided in this Agreement. Notwithstanding any other provision of this Agreement, in no event, shall District be liable, regardless of whether any claim is based on Agreement or tort, for any special, consequential, indirect or incidental damages, including, but not limited to, lost profits or revenue, arising out of or in connection with this Agreement for the Services performed in connection with this Agreement.
- Notice. Any notice required or permitted to be given under this Agreement shall be deemed to have been given, served and received if given in writing and either personally delivered or deposited in the United States mail, registered or certified mail, postage prepaid, return receipt required, or sent by telegram, overnight delivery service, or facsimile transmission, addressed as follows:
 - i. Any notice personally given or sent by facsimile transmission shall be effective upon receipt. Any notice sent by overnight delivery service shall be effective the next business day following delivery thereof to the overnight delivery service. Any notice given by mail shall be effective three (3) days after deposit in the United States mail.

DISTRICT

CONTRACTOR

Mt. Diablo Unified School District 1936 Carlotta Drive Concord, CA 94519-1397 Attn: Superintendent

Business Name: Happy Panda Kids Chinese and Enrichment
Attn: Lin Zhu
Address 12925 Alcosta Blvd, Suite 1
City/State/Zip San Ramon, CA 94583
Phone: (925) 365-1809
Fax: Email: lin@happypandakids.com
Tax ID #: 617-71-3968

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- 14. **Entire Agreement of Parties.** This Agreement constitutes the entire agreement between the parties and supersedes all prior discussions, negotiations and agreements, whether oral or written. This Agreement may be amended or modified only by a written instrument executed by both parties.
- 15. California Law. This Agreement shall be governed by and the rights, duties and obligations of the parties shall be determined and enforced in accordance with the laws of the State of California. The parties further agree that any action or proceeding brought to enforce the terms and conditions of this Agreement shall be maintained in Contra Costa County, California.
- 16. Waiver. The waiver by either party of any breach of any term, covenant, or condition herein contained shall not be deemed to be a waiver of such term, covenant, condition, or any subsequent breach of the same or any other term, covenant, or condition herein contained.
- 17. Equal Employment Opportunity. It is the policy of the District that, in connection with all work performed under District agreements, there shall be no discrimination against any employee or applicant for employment because of race, color, religious creed, national origin, ancestry, marital status, sex, sexual orientation, age, disability or medical condition and therefore the Contractor agrees to comply with applicable federal and state laws. In addition, the Contractor agrees to require like compliance by all subcontractors employed on the work.
- 18. No Rights in Third Parties. This Agreement does not create any rights in, or inure to the benefit of, any third party except as expressly provided herein. The obligations of the Contractor pursuant to this Agreement shall not be assigned by the Contractor.
- 19. Severability. If any term, condition or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, the remaining provisions will nevertheless continue in full force and effect, and shall not be affected, impaired or invalidated in any way.
- 20. Incorporation of Recitals and Exhibits. The recitals and exhibits attached hereto are hereby incorporated herein by reference.
- 21. **Provisions Required By Law Deemed Inserted.** Each and every provision of law and clause required by law to be inserted in this Agreement shall be deemed to be inserted herein and this Agreement shall be read and enforced as though it were included therein.
- 22. Conflicts of Interest. Contractor covenants that it presently has no interest, and shall not have any interest, direct or indirect, which would conflict in any manner with the performance of the Services under this Agreement. Contractor is aware of Government Code section 1090 and the Political Reform Act and will disclose any potential conflicts and/or submit a Form 700 as applicable.
- 23. Required Documents. Prior to the commencement of the Services, Contractor shall provide to District evidence of the required insurance coverages as set forth above, a W-9 Form, and executed copies of the following Exhibits:
 - (a) Exhibit A Description of Services, Timelines, and Partial Payment Schedule
 - (b) Exhibit B Fingerprinting Certification
 - (c) Exhibit C Workers' Compensation Certification
 - (d) Exhibit D Data Privacy Addendum (if applicable)

The District reserves the right to require the Contractor to provide additional documents that may be necessary or desirable in light of the nature of the Services.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the date last written below.
MT. DIABLO UNIFIED SCHOOL DISTRICT Lin 2hu, dba Happy Panda Kids Education Name of Company/Organization or Independent
By: Contractor/Consultant 5/23/23 By: 5 23/23 Signature of Principal/Budget Administrator Date Signature of Contractor/Consultant Date
Title: Rebecca Vichiquis, Principal Print Name and Title: Title: Lin Zhu, Owner Print Name and Title
By: 125/23 Signature of District Administrator (if applicable) Date
Title: Marie Calbeck, Director of Elementary Print Name and Title
THIS AGREEMENT IS AUTHORIZED AND APPROVED:
By: Signature of Superintendent or Sesignes Date
Title: Jen Sachs, Chief of Ed Services Print Name and Title
AGREEMENT ORIGINATOR. Prior to commencement of the services, sign and forward completed original agreement packet to Purchasing: By: 5/23/23 Date Date
Title: Rebecca Vichiquis, Principal Print Name and Title Sequoia Elementary School Site/Department Originating this Agreement
Billing Address if reimbursed by outside agency—i.e. ASB, PTA, and PFC:

EXHIBIT A

DESCRIPTION OF SERVICES, TIMELINES, AND PARTIAL PAYMENT SCHEDULE (if applicable)

(Note that all payments are generated from an invoice.)

Mandarin lessons for Sequoia Elementary School in grades 1-5 for school years 2023-2024 and 2024-2025.

2023-2024 instruction begins on August 14, 2023 and ends on May 30, 2024.

110 days of in person instruction each school year
Each Mandarin class is 30 minutes, with a total of 18 classes per week
Total of approximately 13 hours of instruction time each week.

Instruction days/dates will be in accordance with the Academic calendar published for the years of the contract.

The total contract amount of \$77,000 (\$38,500 per year) includes the staff collaboration, meeting time, and prep time.

Happy Panda Chinese and Enrichment Program agrees to invoice the district on a monthly basis.

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EXHIBIT B

FINGERPRINTING AND CRIMINAL BACKGROUND CHECK CERTIFICATION (Contractor REQUIRED to complete)

1. One of the boxes below <u>must be checked</u> , and an executed copy of this form must be attached to the Independent Contractor Agreement ("Agreement").
Contractor's employees will have NO CONTACT or interaction with District pupils outside of the immediate supervision and control of the pupil's parent or guardian or a school employee. Accordingly, the fingerprinting and criminal background investigation requirements of Education Code section 45125.1 shall not apply to Contractor's services under this Agreement. (Reflects changes in the law that limit waivers of fingerprint requirements only those who will have no contact with students. This certification should be required for all contracts, even those where the services will be conducted online).
Contractor's employees will have contact or interaction with District pupils outside of the immediate supervision and control of the pupil's parent or guardian or a school employee. Accordingly, the fingerprinting and criminal background investigation requirements of Education Code section 45125.1 apply to Contractor's services under this Agreement, and Contractor certifies its compliance with these provisions as follows: "Contractor certifies that the it has complied with the fingerprinting and criminal background investigation requirements of Education Code section 45125.1 with respect to all Contractor's employees, subcontractors, agents, and subcontractors' employees or agents ("Employees") regardless of whether those Employees are paid or unpaid, concurrently employed by the District, or acting as independent contractors of the Contractor, who may have contact with District pupils, outside of the immediate supervision and control of the pupil's parent or guardian or a school employee, in the course of providing services pursuant to the Agreement, and the California Department of Justice has determined that none of those Employees has been convicted of a felony, as that term is defined in Education Code section 45122.1. A complete and accurate list of all Employees who may have unsupervised interaction with District pupils during the course and scope of the Agreement is attached hereto.
WHEN CONTRACTOR PERFORMS A CRIMINAL BACKGROUND CHECK, IT SHALL IMMEDIATELY PROVIDE ANY SUBSEQUENT ARREST AND CONVICTION INFORMATION IT RECEIVES TO ANY LOCAL EDUCATIONAL AGENCY THAT IT IS CONTRACTING WITH PURSUANT TO THE SUBSEQUENT ARREST SERVICE.
2. Megan's Law (Sex Offenders). Contractor shall verify and continue to verify that the employees of Contractor that will be on the project site and the employees of the subcontractor(s) that will be on the project site are NOT listed on California's "Megan's Law" Website (http://www.meganslaw.ca.gov/).
MUST BE COMPLETED BY CONTRACTOR'S AUTHORIZED REPRESENTATIVE I am a representative of the Contractor entering into this Agreement with the District and I am familiar with the facts herein certified and am authorized and qualified to execute this certificate on behalf of Contractor.
CONTRACTOR By: 5 23 23 Signature of Contractor or Authorized Representative Date
Title: Lin Zhu, Owner Print Name and Title

EXHIBIT C

WORKERS' COMPENSATION CERTIFICATION (Contractor REQUIRED to complete.)

Labor Code section 3700 (workers' compensation and insurance) in relevant part provides:

Every employer except the State shall secure the payment of compensation in one or more of the following ways:

- (a) By being insured against liability to pay compensation by one or more insurers duly authorized to write compensation insurance in this state.
- (b) By securing from the Director of Industrial Relations a certificate of consent to self-insure, which may be given upon furnishing proof satisfactory to the Director of Industrial Relations of ability to self-insure and to pay any compensation that may become due to his employees.

I am aware of the provisions of section 3700 of the Labor Code which require every employer to be insured against liability for workers' compensation or to undertake self-insurance in accordance with the provisions of that code. I certify I will comply with all California workers' compensation insurance requirements before commencing the performance of the Services of this Contract. Alternatively, I certify that I am a sole proprietor, have no employees, and am self-insured. I understand the District will not obtain workers' compensation insurance on my behalf or on behalf of my employees or subcontractors.

MUST BE COMPLETED BY CONTRACTOR'S AUTHORIZED REPRESENTATIVE:

I am a representative of the Contractor entering into this Agreement with the District and I am familiar with the facts herein certified and am authorized and qualified to execute this certificate on behalf of Contractor.

CONTRACTOR

By: 5 23 23

Signature of Contractor or Authorized Representative Date

Title: Lin Zhu, Owner

Print Name and Title

In accordance with Article 5 - commencing at section 1860, chapter 1, part 7, division 2 of the Labor Code, the above certificate must be signed and filed with the awarding body prior to performing any Services under this Agreement.

PURCHASE REQU	EST #
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EXHIBIT D

DATA PRIVACY ADDENDUM

(Contractor REQUIRED to Complete; Applicable when AGREEMENT involves access to Pupil/Employee Data)

This Data Privacy Addendum ("Data Privacy Addendum") to the Agreement Between Mt. Diablo Unified School District and Independent Contractor ("Independent Contractor Agreement") is entered into by and between Contractor and Mt. Diablo Unified School District ("District"). To the extent that any term or condition set forth in this Addendum conflicts with the Independent Contractor Agreement, the provisions of this Addendum will control.

WHEREAS, in order to provide the services described in the Agreement, the Contractor may receive or create, and the District may provide documents or data related to students ("Student Data") that are covered by several state and federal privacy laws, including: the Family Educational Rights and Privacy Act (FERPA), the Children's Online Privacy Protection Act (COPPA), Education Code section 49073.1, and the Student Online Personal Information Protection Act (SOPIPA). The District and Contractor desire to ensure compliance with applicable state and federal laws, school policies, procedures and regulations.

NOW, THEREFORE, in consideration of the above premises, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, intending to be legally bound, the parties hereto agree as follows:

- 1. Use. Contractor shall not use any information in a Student Data¹ for any purpose other than those required or specifically permitted by the Independent Contractor Agreement, and shall comply with all applicable state and federal laws pertaining to Student Data privacy and security. Contractor shall require all employees and agents who have access to Student Data to comply with all applicable provisions of this Data Privacy Addendum. Contractor shall not sell or otherwise derive a benefit from sharing information in a Student Data with a third party. Contractor shall enter into written agreements with all subcontractors performing functions pursuant to the Independent Contractor Agreement, whereby the subcontractors agree to protect Student Data in manner consistent with the terms of this Data Privacy Addendum.
- 2. Ownership. All Student Data obtained by Contractor from District continues to be the property of and under the control of the District. The District retains exclusive control over student and staff data, including determining who may access data and how it may be used for legitimate authorized purposes.
- 3. Export. Contractor shall provide a means by which its employees, when so authorized, can search and export Student Data through reasonable procedures such that the District can respond to a parent, legal guardian or eligible student who seeks to review personally identifiable information on the pupil's records or correct erroneous information.
- 4. Disposition. The Contractor agrees that upon expiration or termination of services under this Agreement, Contractor shall dispose or delete all Student Data obtained under the Independent Contractor Agreement. Disposition shall include (1) the shredding of any hard copies of any Student Data; (2) Erasing; or (3) Otherwise modifying the personal information in those records to make it unreadable or indecipherable by human or digital means. Nothing in the Independent Contractor Agreement authorizes Contractor to maintain Student Data obtained under the Independent Contractor Agreement beyond the time period reasonably needed to complete the disposition.

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¹ "Student Data" includes any information directly related to a pupil that is maintained by the District or acquired directly from the pupil. Pupil Records do not include de-identified information (information that cannot be used to identify an individual pupil) used: (1) to improve educational products for adaptive learning purposes and for customized pupil learning; (2) to demonstrate the effectiveness of the operator's products in the marketing of those products; or (3) for the development and improvement of educational sites, services, or applications.

- 5. Security. Contractor shall maintain adequate administrative, physical, and technical data security measures, consistent with industry standards and technology best practices, to protect Student Data from unauthorized access, disclosure or acquisition by unauthorized persons, and shall not copy, reproduce or transmit data obtained pursuant to the Agreement except as necessary to fulfill the purpose of the Agreement. Where applicable, the Contractor will require unique account identifiers, usernames and passwords that must be entered each time a client or user signs on.
- 6. Prohibited Use. Contractor shall not use Student Data, or any data derived from Student Data, to perform or deliver targeted advertising to students, and is prohibited from selling or providing Student Data to third parties for any purpose without District's written consent.
- 7. Breach Protocol. Upon becoming aware of any unlawful or unauthorized access to Student Data stored on equipment used by Contractor or in facilities used by Contractor, Contractor will take the following measures:
 - (a) promptly notify the District of the suspected or actual incident within a reasonable amount of time of the incident, not to exceed forty-eight hours, and shall present the information under the following headings: "What Happened," "What Information was Involved," "What We are Doing," What You Can Do," and "Persons to Contact for More Information"; and
 - (b) promptly investigate the incident and provide District with detailed information regarding the incident, including the identity of affected users; and
 - (c) and assist the District in notifying affected users, affected parents, legal guardians of commercially reasonable steps to mitigate the effects and to minimize any damage resulting from the incident. Upon request from District, Contractor shall reimburse District for actual costs associated with notifying affected parties.
- 8. Entire Agreement. This Data Privacy Addendum constitutes the entire agreement between the Parties with respect to the subject matter herein. It supersedes, and the terms of this Data Privacy Addendum govern, any and all previous oral and written communications between the parties, their Affiliates, and their respective employees and representatives regarding these matters.
- 9. Successors Bound. This Data Privacy Addendum is and shall be binding upon the respective successors in interest to Contractor in the event of a merger, acquisition, consolidation or other business reorganization or sale of all or substantially all of the assets of such business.

MUST BE COMPLETED BY CONTRACTOR'S AUTHORIZED REPRESENTATIVE:

I am a representative of the Contractor entering into this Agreement with the District and I am familiar with the facts herein certified and am authorized and qualified to execute this Data Privacy Addendum on behalf of Contractor.

CONTRACTOR

Signature of Contractor

5/23/23

1-10

Print Name and Title



HAPPY PANDA KIDS

Chinese & Enrichment Program

Chinese Program for Sequoia Quote (2023-2024 and 2024-2025)

Thank you so much for continuing to work with Happy Panda Kids! We look forward to the next two years working with Sequoia Elementary!

2023-2024 School Year (August 14th, 2023 – May 30th, 2024) 2024-2025 School Year will conduct same amount of instruction time.

- 1. 110 days of in person instruction. Mandarin Classes are scheduled on Tuesdays, Wednesdays and Thursdays. Each Mandarin class is 30 minutes. Each day sessions will be comprised of 4.5 to 5 hours of instruction time, with approximately 30 minutes lunch break.
- 2. Total of 18 Mandarin classes each week.
- 3. Total of approximately 13 14 hours of instruction time each week.

I have already factored in holidays as outlined in the school calender.

In total, this would come to approximately 530 hours of working time for the length of the assignment. This includes staff collaboration meeting time as well as class preparation time for me and my staff.

We are committed to continue bringing high quality Mandarin classes to Sequuia Elementary.

Due to the increase of instructional working days and times for 2023-2024 and 2024-2025 school year, Fees for 2023 – 2024 and 2024 - 2025 School Year will be \$38,500 each year.

I look forward to answering any other questions that you might have related to the Mandarin Program.

Sincerely,

Lin Zhu Founder/Owner, Happy Panda Kids Education



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 05/16/2023

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.

COVERAGES CERTIFICATE NUMBER: OCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Ren	REVISION NUMBER						
	INSURER F:						
	INSURER E :						
	INSURER D :						
San Ramon, CA 94583	INSURER C:						
LIN ZHU DBA Happy Panda Kids 12925 Alcosta Blvd Unit 1	INSURER B:						
NSURED	INSURER A: Hiscox Insurance Company Inc.	10200					
	INSURER(S) AFFORDING COVERAGE	NAIC					
New York, New York 10022	PRODUCER CUSTOMER ID:						
32nd Floor	E-MAIL ADDRESS: contact@hiscox.com						
520 Madison Avenue	PHONE (A/C, No. Ext): 844-357-0403 FAX (A/C, 1	No):					
PRODUCER Hiscox Inc. d/b/a/ Hiscox Insurance Agency in CA	CONTACT NAME:						

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.

ISR TR				POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY		LIMITS
A	X	PROPERTY SES OF LOSS DEDUCTIBLES BASIC BUILDING BROAD CONTENTS SPECIAL \$ 500 EARTHQUAKE WIND FLOOD		OF LOSS DEDUCTIBLES BIC BUILDING DAD CONTENTS CIAL \$ 500 RTHQUAKE		05/02/2024	X	BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP	\$ \$ \$ \$ \$ \$	\$ 10,000
	INLAND MARINE CAUSES OF LOSS NAMED PERILS			TYPE OF POLICY POLICY NUMBER					\$ \$	
	TYP	CRIME E OF POLICY BOILER & MACH							\$ \$ \$ \$	
	EQUIFMENT DRI								\$	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

MDUSD is an additional insured per the policy terms and conditions

CERTIFICATE HOLDER	CANCELLATION
MDUSD 1936 Carlotta Dr. Concord, CA 94519	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

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/16/2023

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.

certificate holder is an ADDITIONAL INSURED, the policyles) must have ADDITIONAL INSURED provisions or be

е	endorsed. If SUBROGATION IS WAI statement on this certificate does not	VED.	sub	ject to the terms and co	nditio	ns of the po	licy, certain	policies may require an	endorsement.		
PRODUCER Hiscox Inc. d/b/a/ Hiscox Insurance Agency in CA						CONTACT NAME:					
	520 Madison Avenue	_	•		E-MAIL						
	32nd Floor				ADDRE	00.		34.72	NAIGH		
	New York, New York 10022				Tesas sulta	9-75 FR	surer(s) affor x Insurance (COVERAGE	10200		
					INSURE		x irisurance (Sompany inc	10200		
INS	ured LIN ZHŲ DBA Happy Panda Kids				INSURE	RB:					
	12925 Alcosta Blvd Unit 1				INSURER C:						
	San Ramon, CA 94583				INSURER D :						
					INSURER E:						
_					INSURE	RF:		DEMONON NUMBER.			
	OVERAGES CERTIFY THAT THE POLICIES			E NUMBER:	/F DEF	N ISSUED TO		REVISION NUMBER:	HE BOLLOV BEBLOT		
II C	NDICATED. NOTWITHSTANDING ANY RECETIFICATE MAY BE ISSUED OR MAY EXCLUSIONS AND CONDITIONS OF SUCH	PER POLI	REME TAIN, ICIES.	NT, TERM OR CONDITION THE INSURANCE AFFORDI LIMITS SHOWN MAY HAVE	OF AN	Y CONTRACT THE POLICIE REDUCED BY	OR OTHER I S DESCRIBEI PAID CLAIMS.	DOCUMENT WITH RESPE	CT TO WHICH THIS		
INSF	TYPE OF INSURANCE	INSD	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	'S		
	X COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE DAMAGE TO RENTED	\$ 2,000,000		
	CLAIMS-MADE X OCCUR							PREMISES (Ea occurrence)	\$ 100,000		
^		\ \		D400 040 704 F		05/00/2002	05/00/2024	MED EXP (Any one person)	\$ 5,000		
Α		Y		P100.242.701.5		05/02/2023	05/02/2024	PERSONAL & ADV INJURY	\$ 2,000,000		
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 4,000,000		
	X POLICY PRO-							PRODUCTS - COMP/OP AGG	s S/T Gen. Agg.		
	OTHER:	_	-					COMBINED SINGLE LIMIT	\$		
	AUTOMOBILE LIABILITY							(Ea accident)	\$		
	ANY AUTO ALL OWNED SCHEDULED							BODILY INJURY (Per person)	\$		
	AUTOS SCHEDULED AUTOS NON-OWNED							PROPERTY DAMAGE			
	HIRED AUTOS AUTOS							(Per accident)	\$		
			_						\$		
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$		
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	s		
_	DED RETENTION \$		-					Toco I LOTH	\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N							PER STATUTE ER			
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A						E.L. EACH ACCIDENT	\$		
	(Mandatory In NH) If yes, describe under							E.L. DISEASE - EA EMPLOYEE	\$		
	DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$		
	CRIPTION OF OPERATIONS / LOCATIONS / VEHICL USD is an additional insured per the poli				e, may be	attached if more	space is require	d)			
	RTIFICATE HOLDER	_			CANC	ELLATION					
193	MDUSD 1936 Carlotta Dr. Concord, CA 94519					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
					AUTHOR	RIZED REPRESEN	ITATIVE	Luly-			



Tel: 1-800-841-3000

Government Employees Insurance Company P.O. Box 509090 San Diego, CA 92150-9090

Declarations Page

This is a description of your coverage. Please retain for your records.

Policy Number: 4156-44-32-61 **Coverage Period:**

03-16-23 through 09-16-23 12:01 a.m. standard time at the address of the named insured.

Date Issued: February 10, 2023

JASON H CHAO AND LIN ZHU 255 JEANNE DR PLEASANT HILL CA 94523-2230

Email Address: jason111475@hotmail.com

Named Insured

Jason H Chao Lin Zhu

Additional Drivers

None

<u>Vehicles</u>	VIN	Vehicle Location	Finance Company/ Lienholder		
1 2013 Acura TSX	JH4CU2F45DC002305	PLEASANT HILL CA 94523-2230			
2 1996 Honda Civic LX	2HGEJ6606TH525269	PLEASANT HILL CA 94523-2230		E-10 E-10	
3 2023 Tesla Model 3	5YJ3E1EA7PF458846 PLEASANT HILL 94523-2230		TESLA MOTORS INC		
Coverages*	Limits and/or D	eductibles	Vehicle 1	Vehicle 2	Vehicle 3
Bodily Injury Liability Each Person/Each Occurrence State Minimum \$15,000/\$30,000	\$300,000/\$8	500,000	\$81.40	\$85.00	\$134.60
Property Damage Liability State Minimum \$5,000	\$25,00	00	\$85.60	\$79.00	\$135.90
Uninsured & Underinsured Motorist Each Person/Each Occurrence	ts \$30,000/\$6	60,000	\$21.60	\$20.90	\$31.20
Uninsured Motorists Property Dam	age \$3,50	0		\$2.80	
Comprehensive (Excluding Collision	n) \$250 Ded		\$22.30	HY OWN	P±900 ±00 13 41 ↓ €
	\$500 D	ed		*	\$42.40
Collision	\$500 D	\$500 Ded		0-7 = 0-7	(-
	\$1,000 Ded/	Waiver			\$589.60

Coverages*	Limits and/or Deductibles	Vehicle 1	Vehicle 2	Vehicle 3
Emergency Road Service	Full	\$11.00	Allian — s	
	Liab	*	\$18.40	
Six Month Premium Per Vehicle		\$351.30	\$206.10	\$933.70
Total Six Month Premium		***************************************		\$1,491.10

^{*}Coverage applies where a premium or \$0.00 is shown for a vehicle.

If you elect to pay your premium in installments, you may be subject to an additional fee for each installment. The fee amount will be shown on your billing statements and is subject to change.

Discounts

California Persistency (All Vehicles)

Multi-Car (All Vehicles)

California Good Driver (All Vehicles)

Anti-Theft Device (Veh 1)

Subclass Factor (Veh 1, 2)

New Car (Veh 3)

Group Insurance Plan:

Professional Group Insurance Plan

Contract Type: A30CA

Contract Amendments: ALL VEHICLES - A30CA A54CA

Unit Endorsements: UE316C(VEH 3); A115(VEH 1,2); A426(VEH 2); A428(VEH 3)

Class: A -B -24MM - T (VEH 1); X -M -99MM - R (VEH 2); 0 -M -19MF - Z (VEH 3)

Important Policy Information

- You have elected to receive your insurance documents via electronic delivery at the electronic mail address displayed on this Declarations Page. To change the address where you receive your policy documents, visit geico.com or call 1-800-841-3000.
- No coverage is provided in Mexico.

Important Policy Information

- Reminder Physical damage coverage will not cover loss for custom options on an owned automobile, including equipment, furnishings or finishings including paint, if the existence of those options has not been previously reported to us. This reminder does NOT apply in VIRGINIA, however, in Virginia coverage is limited for custom furnishings or equipment on pick-up trucks and vans but you may purchase coverage for this equipment. Please call us at 1-800-841-3000 or visit us at geico.com if you have any questions.
- Congratulations! Your policy qualifies for the Professional Group Insurance Plan and includes a savings of \$360.90.
- For your protection, California law requires the following to appear on this form: "Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."
- Confirmation of coverage has been sent to your lienholder and/or additional insured.
- In California, you have the right to designate one person to receive notices from GEICO if your policy is about to cancel or expire for non-payment. Your designee will not have any rights or benefits under your policy other than the right to receive the notice or make a payment. You can change or remove the designee at any time. If you would like to add, change or remove a designee from your policy, simply log into your account at geico.com or call us at 1-800-841-3000.
- Claims incurred while an insured vehicle is being used to carry passengers for hire may not be covered by this
 contract. Please review the contract for a full list of exclusions and contact us if you plan to use any of your insured
 vehicles for this purpose.
- Please verify that the coverages you requested are accurately reflected on your Declarations Page. Visit geico.com to review additional coverages and/or limits available to you.
- In accordance with Section 1872.87 of the California Insurance Code, in addition to your premium, a \$0.88 charge per vehicle is assessed to fund auto insurance fraud reduction initiatives. This charge is applied once per policy term per vehicle.
- The estimated annual mileage figures applicable to the vehicles on your policy for the current and upcoming policy periods are:

Vehicle	Current Mileage	Upcoming Mileage
2013 Acura TSX	12,000	12,000
1996 Honda Civic LX	10,000	10,000
2023 Tesla Model 3	18,000	18,000



Hiscox Insurance Company Inc.

Policy Number:

P100.242.701.5

Named Insured:

LIN ZHU DBA Happy Panda Kids

Endorsement Number: 20

Endorsement Effective: 05/02/2023

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)
MDUSD 1936 Carlotta Dr. Concord, CA 94519
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- **A.** In the performance of your ongoing operations; or
- B. In connection with your premises owned by or rented to you.



THE HARTFORD BUSINESS SERVICE CENTER 3600 WISEMAN BLVD SAN ANTONIO TX 78251

May 22, 2023

For Informational Purposes 12925 ALCOSTA BLVD SAN RAMON CA 94583

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Δ	اماد	vu		1111	ui II	IIau	on:

Policy Holder Details: Lin Zhu DBA Happy Panda Kids

Need Help?
Chat online or call us at (866) 467-8730.
We're here Monday - Friday.

Enclosed please find a Certificate Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team

ACORD"
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CERTIFICATE OF LIABILITY INSURANCE

05/22/2023

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 SUBROGATIONIS 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).

	DDUCER				CONT					
	ITMEG INS AGENCY INC/PHS				PHONI		8) 925-3137		FAX	
76210781			(A/C, No, Ext): (A/C, No):							
	e Hartford Business Service Center 00 Wiseman Blvd				E-MAIL					
1.	n Antonio, TX 78251				ADDRE					
0	11 Altonio, 12 70201					INS	URER(S) AFFORD	ING COVERAGE		NAIC#
INS	URED				INSUR	ER A: Hartfo	ord Casualty In	surance Compa	iny	29424
1	Zhu DBA Happy Panda Kids				INSUR	ERB:				
1	925 ALCOSTA BLVD				INSUR	ER C :				
SA	N RAMON CA 94583				INSURER D:					
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	OTHER:									
	AUTOMOBILE LIABILITY							COMBINED SINGL (Ea accident)	E LIMIT	
ANY AUTO								BODILY INJURY (F	Per person)	
ALL OWNED SCHEDULED								BODILY INJURY (F	Per accident)	
AUTOS AUTOS NON-OWNED								PROPERTY DAMA	· · · · · · · · · · · · · · · · · · ·	
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	DED RETENTION \$, tooked, the		
	DED RETENTION \$ WORKERS COMPENSATION							I DES	Lore	
	AND EMPLOYERS' LIABILITY	1						X PER STATUTE	OTH- ER	
	ANY Y/N PROPRIETOR/PARTNER/EXECUTIVE	1				.	08/01/2023	E.L. EACH ACCIDE	NT	\$1,000,000
Α	OFFICER/MEMBER EXCLUDED?	N/ A		76 WEG AL6M	1FJ	08/01/2022		E L. DISEASE -EA	EMPLOYEE	\$1,000,000
	(Mandatory In NH) If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - PO	LICY LIMIT	\$1,000,000
	DESCRIPTION OF ENGLISHED									
DESC	CRIPTION OF OPERATIONS / LOCATIONS / VI	NIC! F	5 /4000	D 101 Addiscus B	antes O	Kadula - 1 : ::	-1			
Tho	se usual to the Insured's Operations.	HICLE	S (ACOR	D 101, Additional Rem	iarks Sci	nedule, may be atta	ched if more spac	e is required)		
	RTIFICATE HOLDER					CANCELLA				
For Informational Purposes 12925 ALCOSTA BLVD					SHOULD ANY C	OF THE ABOVE	E DESCRIBED F	OLICIES I	BE DELIVERED	
SAN RAMON CA 94583				BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						
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