

<b>Baltimore Research and Education Foundation, Inc.</b>	<b>Insurance Policies</b>	No.		33
		Effective Date		04/30/2009
		Revision Letter		A
		Final Approval Signature	Approved at the BREF Board meeting held 1/26/2011.	

1.0 Purpose

The purpose of this policy is to establish the terms whereby the Baltimore Research and Education Foundation, Inc. (BREF) will carry insurance.

2.0 Scope

This policy applies to BREF.

3.0 Policy

3.1 It is the policy of BREF to carry the following insurance: Worker's Compensation, Directors and Officers Liability, General Liability, Business Owners Property, and Crime Policy (bonding).

3.2 Upon approval by the BREF Board of Directors, other insurance policies may be carried.

4.0 Revision History

Revision Date	Revision Letter	Name of Document Author	Description of Change
03/11/2009	A	Heather Riley	Policy is put into approved format
01/26/2011		Shirley Rutledge	No revisions. Approved at the BREF Board meeting, 1/26/2011.