ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 05/29/2026

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 have ADDITIONAL INSURED provisions or 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).

PRODUCER
Willis Towers Watson Northeast, Inc.
c/o 26 Century Blvd
P.O. Box 305191
Nashville, TN 372305191 USA

CONTACT NAME: WTW Certificate Center
PHONE (A/C, No, Ext): 1-877-945-7378
FAX (A/C, No): 1-888-467-2378
E-MAIL ADDRESS: certificates@wtwco.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : ACE American Insurance Company	22667
INSURER B : Trumbull Insurance Company	27120
INSURER C : Twin City Fire Insurance Company	29459
INSURER D : Indian Harbor Insurance Company	36940
INSURER E :	
INSURER F :	

INSURED
LEGO Brand Retail, Inc. dba LEGO Education US
1001 Boylston Street
Boston, MA 02116

COVERAGES **CERTIFICATE NUMBER:** W46261091 **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. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. ***Not Applicable in WY**

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY; CLAIMS-MADE; X OCCUR; GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY; PRO-JECT; LOC; OTHER:	Y		OGL G46674005	04/01/2026	04/01/2027	EACH OCCURRENCE	$ 10,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
							MED EXP (Any one person)	$ 10,000
							PERSONAL & ADV INJURY	$ 10,000,000
							GENERAL AGGREGATE	$ 10,000,000
							PRODUCTS - COMP/OP AGG	$ 10,000,000
								$
B	AUTOMOBILE LIABILITY; X ANY AUTO; OWNED AUTOS ONLY; SCHEDULED AUTOS; HIRED AUTOS ONLY; NON-OWNED AUTOS ONLY			10UENBK8G50	06/01/2026	04/01/2027	COMBINED SINGLE LIMIT (Ea accident)	$ 3,000,000
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB; OCCUR; EXCESS LIAB; CLAIMS-MADE; DED; RETENTION $						EACH OCCURRENCE	$
							AGGREGATE	$
								$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY; ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y/N: No; If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		10 WB AZ7P0T	04/01/2026	04/01/2027	X PER STATUTE; 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
D	Property Limit of Liability Per Occurrence including Business Income			US00090392PR26A	04/01/2026	04/01/2027	Amount of Insurance	$781,250,000

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

Special Form/Replacement Cost Basis
Property Per Occurrence Deductible: $78,125
Brand Retail Store Deductible $7,813
Indemnity Period Waiting Period: 24 Hours

DeKalb County School District is included as an Additional Insured with respects to General Liability as required by

CERTIFICATE HOLDER

DeKalb County School District
1701 Mountain Industrial Blvd
Stone Mountain, GA 30083

CANCELLATION

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

SR ID: 30004190 BATCH: 4466177

AGENCY CUSTOMER ID:

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED
Willis Towers Watson Northeast, Inc.		LEGO Brand Retail, Inc. dba LEGO Education US 1001 Boylston Street Boston, MA 02116
POLICY NUMBER See Page 1		
CARRIER See Page 1	NAIC CODE See Page 1	EFFECTIVE DATE: See Page 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance

written contract.

SR ID: 30004190 BATCH: 4466177 CERT: W46261091

For purposes of the overall Policy Limit, any recoverable income loss associated with **EQUIPMENT BREAKDOWN** is considered **TIME ELEMENT**, and any and all other recoverable amounts associated with **EQUIPMENT BREAKDOWN** are considered **PROPERTY DAMAGE**

2. SUBLIMITS

a. Sublimits are part of and not in addition to the Policy Limit. Sublimits do not increase the Policy Limit or any other sublimits.

b. If a sublimit for a peril or type of coverage is shown as 'Aggregate', such sublimit shall apply in the aggregate to all such losses occurring during the **POLICY PERIOD**, regardless of the number of "location"(s), coverage(s), or "occurrence"(s) involved.

c. If no sublimit is shown as the sublimit of any item listed below, then no separate sublimit applies for that item.

d. No coverage is provided under this Policy for a peril or type of loss or damage if 'NCP' (No Coverage Provided) is shown as the sublimit.

e. If not specifically stated below, a sublimit shall apply on a per "occurrence" basis to the total loss or damage at all Insured Location(s) and for all coverages involved, regardless of the number or type(s) of coverage(s) involved.

f. If "flood" directly results from "earth movement", Windstorm, Hail or "named storm", the "flood" sublimit applies within, and shall also serve to erode, any sublimit for such peril.

g. Certain coverages have more specific sublimits or exclusions when they arise as a result of "earth movement", "flood", Windstorm, Hail or "named storm" and, if applied to loss arising in connection with other perils, are subject to the overall sublimit for such coverages stated in the **SUBLIMITS** section of this Policy.

$78,125,000 — "Earth movement", per occurrence, in the aggregate, except not to exceed the following which are a part of and not in addition to this "earth movement" limit:

- $46,875,000 — for all loss arising from direct physical damage in HIGH HAZARD EARTH MOVEMENT ZONES listed below, per occurrence, in the aggregate except not to exceed the following which are a part of and not in addition to this HIGH HAZARD EARTH MOVEMENT ZONE limit
  - $46,875,000 — for all loss arising from direct physical damage in the State of California
  - $35,384,644 — for all loss arising from direct physical damage in PACIFIC NORTHWEST SEISMIC ZONE 1
  - $5,007,838 — for all loss arising from direct physical damage in the State of Hawaii
  - NCP — for all loss arising from direct physical damage in the State of Alaska
  - NCP — for all loss arising from direct physical damage in Puerto Rico
- $10,766,245 — for all loss arising from direct physical damage in MODERATE HAZARD EARTH MOVEMENT ZONE ZONES listed below, per occurrence, in the aggregate except not to exceed the following which are a part of and not in addition to this MODERATE

HAZARD EARTH MOVEMENT ZONE limit

$6,946,260	for all loss arising from direct physical damage in NEW MADRID SEISMIC ZONE
$3,819,986	for all loss arising from direct physical damage in PACIFIC NORTHWEST SEISMIC ZONE 2

$312,500,000	"Flood", per occurrence, in the aggregate, except not to exceed the following which are a part of and not in addition to this "flood" limit:	
	$78,125,000	for all loss arising from direct physical damage in HIGH HAZARD FLOOD ZONES, per occurrence, in the aggregate
	$78,125,000	for all loss arising from direct physical damage in MODERATE HAZARD FLOOD ZONES per occurrence, in the aggregate
$156,250,000	Windstorm, Hail not associated with a "named storm", except	
	$156,250,000	Convective Storm
$156,250,000	"Named storm", per occurrence, in the aggregate, except not to exceed the following which are part of and not in addition to this "named storm" limit:	
	$93,217,869	for all loss arising from direct physical damage in HIGH HAZARD WIND ZONE, per occurrence, in the aggregate
	$156,250,000	for all loss arising from direct physical damage in MODERATE HAZARD WIND ZONE, per occurrence, in the aggregate
$39,062,500	Strike, Riot or Civil Commotion	
$39,062,500	Vandalism	
No Sublimit	All other perils insured by this Policy but not specified above	
$78,125,000	**ACCOUNTS RECEIVABLE**	
$156,250,000	**BRANDS AND LABELS**	
No Sublimit	**CONSEQUENTIAL REDUCTION IN VALUE**	
NCP	**CONTROL OF DAMAGED PROPERTY**	
$156,250,000	**COURSE OF CONSTRUCTION**	
$156,250,000	**DEBRIS REMOVAL,** or 25% of PD loss, whichever is less	
$3,906,250	**DECONTAMINATION COSTS**	
NCP	**DEFERRED PAYMENTS**	
$156,250,000	**DEMOLITION AND INCREASED COST OF CONSTRUCTION**	
NCP	**ELECTRONIC DATA PROCESSING EQUIPMENT AND ELECTRONIC DATA**	
$78,125,000	**ERRORS AND OMISSIONS**	
$156,250,000	**EQUIPMENT BREAKDOWN**, except not to exceed the following which are part of and not in addition to this **EQUIPMENT BREAKDOWN** limit:	
	$100,000	Ammonia contamination
	$100,000	Expediting expense

	$100,000	Hazardous substances
	$100,000	Spoilage
	$100,000	Water damage

NCP	**EXPEDITING COSTS**
$1,562,500	**FINE ARTS**, except not to exceed $10,000 per item
$3,906,250	**FIRE DEPARTMENT SERVICE CHARGES**
$3,906,250	**LAND AND WATER CONTAMINANT OR POLLUTANT CLEANUP, REMOVAL AND DISPOSAL**
NCP	**MISCELLANEOUS UNNAMED LOCATIONS**
$78,125,000	**NEWLY ACQUIRED LOCATIONS**(90 days reporting, excluding High Hazard Earth Movement, High Hazard Flood & Named Storm; up to $25,000,000, 30 days reporting for High Hazard Earth Movement, High Hazard Flood, and High Hazard Windstorm; after 90 days NCP for Earth Movement, Flood, and Named Storm)
NCP	**Outdoor Property**
NCP	**PROFESSIONAL FEES**
NCP	**PROTECTION AND PRESERVATION OF PROPERTY**
$39,062,500	**SERVICE INTERRUPTION – PROPERTY DAMAGE**
NCP	**RADIOACTIVE DECONTAMINATION**
$312,500	**TRANSPORTATION**
$78,125,000	**TAX TREATMENT OF PROFITS**
NCP	**TEMPORARY REMOVAL OF PROPERTY**
NCP	**VACANCY**
NCP	**VALUABLE PAPERS AND RECORDS**
NCP	**GROSS EARNINGS**
$591,760,567	**GROSS PROFITS**
$78,125,000	**EXTRA EXPENSE**
NCP	**COMMISSIONS, PROFITS AND ROYALTIES**
NCP	**LEASEHOLD INTEREST**
NCP	**RENTAL INSURANCE**
$591,760,567	**TIME ELEMENT INTERDEPENDENCY**
30 Days	**CIVIL OR MILITARY AUTHORITY**, up to one (1) mile from a covered “location” involved in the loss or damage.
NCP	**CONTINGENT TIME ELEMENT - NAMED,** at location(s) shown on the schedule attached to this Policy
NCP	**CONTINGENT TIME ELEMENT** – **UNNAMED,** at unscheduled properties
NCP	**IMPOUNDED WATER**

$156,250,000	**INGRESS/EGRESS**, subject to a distance limitation of one (1) mile from a covered "location" involved in the loss or damage.
$39,062,500	**PROTECTION AND PRESERVATION OF PROPERTY – TIME ELEMENT**
$390,625,000	**RESEARCH AND DEVELOPMENT**
$39,062,500	**SERVICE INTERRUPTION – TIME ELEMENT.**
NCP	**SOFT COSTS**

TIME LIMITS:

No coverage is provided by this Policy for any loss incurred beyond the Time Limit specified:

90 Days	**NEWLY ACQUIRED LOCATIONS** – following date of acquisition
24 Months	**PERIOD OF INDEMNITY**
30 Days	**CIVIL OR MILITARY AUTHORITY** – consecutive days
30 Days	**INGRESS/EGRESS** – consecutive days
90 Days	Ordinary payroll

WAITING PERIODS:

Coverage is provided by this Policy only if the Waiting Period indicated is exceeded by the period of interruption or period of time during which access and/or ingress/egress is prohibited. If the Waiting Period is exceeded then coverage will apply in excess of the applicable Deductible.

72 Hours	SERVICE INTERRUPTION
48 Hours	CIVIL OR MILITARY AUTHORITY
48 Hours	INGRESS/EGRESS

DEDUCTIBLES:

In each case of loss covered by this Policy, the Company will be liable only if the Insured sustains loss or damage, including any insured **TIME ELEMENT** loss, in a single "occurrence" greater than the applicable deductible below, and then only for its share of the amount covered by this Policy in excess of the applicable deductible.

1. When this Policy insures more than one "location", the deductible will apply against the total loss covered by this Policy in an "occurrence" except that a deductible that applies on a per "location" basis, if specified, will apply separately to each "location" where the direct physical loss or damage occurred and/or the claimed **TIME ELEMENT** loss was sustained regardless of the number of location(s) involved in the "occurrence".
2. Unless stated otherwise, if two or more deductibles apply to an "occurrence", the total to be deducted will not exceed the largest deductible applicable. For the purpose of this provision, when a separate **PROPERTY DAMAGE** and a separate **TIME ELEMENT** deductible apply, the sum of the two deductibles will be considered a single deductible. If two or more deductibles apply on a per "location" basis in an "occurrence" the largest deductible applicable to each "location" will be applied separately to each such "location".
3. When a % deductible is stated below, whether separately or combined, the deductible is calculated as follows:

A. **PROPERTY DAMAGE** - % of total insurable values at the time of the loss at each covered "location" involved in the loss or damage.

B. **TIME ELEMENT** - % of the full **TIME ELEMENT** values that would have been earned in the twelve (12) month period following the "occurrence" by use of the facilities at the "location" where the physical damage occurred plus that proportion of the full **TIME ELEMENT** values at all other "location"(s) where **TIME ELEMENT** loss ensues that was directly affected by use of such facilities and that would have been earned in the twelve (12) month period following the "occurrence" by utilization of:

   i. all of the Insured's operations at any Insured Location(s) where direct physical loss or damage occurred and

   ii. in the case of **CONTINGENT TIME ELEMENT**, that portion of operations of the third party which are affected. Plus,

   iii. that portion of the operations sustaining insured **TIME ELEMENT** loss at any other "location"(s) where insured **TIME ELEMENT** loss ensues.

4. When the **TIME ELEMENT** deductible is shown as a multiple of "actual daily value", from each claim will be deducted the value of the "actual daily value" times said number.

$7,813 Property Damage and Time Element Combined	All coverages for Retail Store locations
$78,125 Property Damage and Time Element Combined	All coverages for all other locations
$7,813 Property Damage and Time Element Combined for Retail Store locations and $78,125 Property Damage and Time Element Combined for all other locations	"Earth movement", except as indicated below:
2% of loss, subject to a minimum of $7,813 for Retail Store locations and $78,125 for all other locations and a maximum of $1,171,875	"Earth movement" in HIGH HAZARD EARTH MOVEMENT ZONES
2% of loss, subject to a minimum of $7,813 for Retail Store locations and $78,125 for all	"Earth movement" in MODERATE HAZARD EARTH MOVEMENT ZONES

other locations and a maximum of $1,171,875	
$7,813 Property Damage and Time Element Combined for Retail Store locations and $78,125 Property Damage and Time Element Combined for all other locations	“Flood"
2% of Property Damage and 2% of Time Element, subject to a minimum of $7,813 for Retail Store locations and $78,125 for all other locations and a maximum of $1,171,875	“Flood" in HIGH HAZARD EARTH MOVEMENT ZONES
2% of Property Damage and 2% of Time Element, subject to a minimum of $7,813 for Retail Store locations and $78,125 for all other locations and a maximum of $1,171,875	“Flood" in MODERATE HAZARD EARTH MOVEMENT ZONES
$7,813 Property Damage and Time Element Combined for Retail Store locations and $78,125 Property Damage and Time Element Combined for all other locations	“Named storm”, except as indicated below:
2% of Property Damage and 2% of Time Element, subject to a minimum of $7,813 for Retail	“Named storm” in High Hazard Wind Zones

Store locations and $78,125 for all other locations and a maximum of $1,171,875	
2% of Property Damage and 2% of Time Element, subject to a minimum of $7,813 for Retail Store locations and $78,125 for all other locations and a maximum of $1,171,875	“Named storm” in MODERATE Hazard Wind Zones
$7,813 Property Damage and Time Element Combined for Retail Store locations and $78,125 Property Damage and Time Element Combined for all other locations	Windstorm, Hail not associated with a “named storm”, except as indicated below:
2% of Property Damage and 2% of Time Element, subject to a minimum of $7,813 for Retail Store locations and $78,125 for all other locations and a maximum of $1,171,875	Windstorm, Hail not associated with a “named storm” in High Hazard Wind Zones
2% of Property Damage and 2% of Time Element, subject to a minimum of $7,813 for Retail Store locations and $78,125 for all other locations and a maximum of $1,171,875	Windstorm, Hail not associated with a “named storm” in Moderate Hazard Wind Zones

2% of Property Damage and 2% of Time Element, subject to a minimum of $7,813 for Retail Store locations and $78,125 for all other locations and a maximum of $1,171,875	Convective Storm