

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:

MIDWEST CHRISTIAN VILLAGES, INC.
et al., Debtors.

Chapter 11

Case No. 24-42473-659
Jointly Administered

Related Docket No. 6

**ORDER (I) AUTHORIZING THE DEBTORS TO CONTINUE (A)
INSURANCE PROGRAMS AND (B) PREPETITION SURETY BONDS,
AND PAY OBLIGATIONS ARISING THEREUNDER; AND (II)
PREVENTING INSURANCE COMPANIES FROM ENFORCING IPSO
FACTO CLAUSES OR GIVING ANY NOTICE OF TERMINATION OR
OTHERWISE MODIFYING ANY INSURANCE POLICY WITHOUT
OBTAINING RELIEF FROM THE AUTOMATIC STAY**

Upon the Motion¹ of the above-captioned debtors and debtors-in-possession (the “Debtors”), for entry of an order pursuant to sections 362(d), 363(b), 503(b), and 105(a) of the Bankruptcy Code (i) authorizing the Debtors to (A) continue insurance policies and programs, (B) continue surety bond program, and (C) pay all insurance and surety obligations, and (ii) granting related relief, all as more fully set forth in the Motion; and this Court having jurisdiction to consider the Motion and the relief requested therein pursuant to 28 U.S.C. §§ 157 and 1334 (the “Insurance Motion”); and consideration of the Insurance Motion and the requested relief being a core proceeding pursuant to 28 U.S.C. § 157(b); and it appearing that venue is proper before this Court pursuant to 28 U.S.C. §§ 1408 and 1409; and the Debtors having represented that adequate and proper notice of the Insurance Motion has been given and that no other or further notice need be

¹ Capitalized terms not defined herein have the meanings ascribed to them in the Insurance Motion.



given; and this Court having reviewed the Motion; and this Court having held a hearing to consider the relief requested in the Insurance Motion; and all objections, if any, to the Insurance Motion have been withdrawn, resolved, or overruled; and this Court having determined that the legal and factual bases set forth in the Insurance Motion establish just cause for the relief granted herein; and it appearing that the relief requested in the Motion is necessary to avoid immediate and irreparable harm to the Debtors and their estates as contemplated by Bankruptcy Rule 6003 and is in the best interests of the Debtors and their respective estates and creditors; and upon all of the proceedings had before this Court and after due deliberation and sufficient cause appearing therefor,

IT IS HEREBY ORDERED that the Motion is **GRANTED** in that:

1. The Debtors are authorized, but not directed, pursuant to sections, 362(d), 363(b), 503(b), and 105(a) of the Bankruptcy Code and Bankruptcy Rule 6004, to maintain and continue all Insurance and Surety Programs, including all Insurance Policies and Programs listed on Exhibit A and Surety Bonds listed on Exhibit B to this Order, and to perform all of their obligations with respect thereto.

2. The Debtors are authorized, but not directed, to revise, extend, supplement or otherwise modify their insurance coverage as needed, including, without limitation, through the purchase or renewal of new or existing Insurance Policies and Programs.

3. The Banks are authorized to receive, process, honor, and pay any and all checks issued, or to be issued, and electronic funds transfers requested, or to be requested, by the Debtors relating to such obligations, to the extent that sufficient funds are on deposit in available funds in the applicable bank accounts to cover such payments. The Banks are authorized to accept and rely on all representations made by the Debtors with respect to which checks, drafts, wires, or

automated clearing house transfers should be honored or dishonored in accordance with this or any other order of this Court, whether such checks, drafts, wires, or transfers are dated prior to, on, or subsequent to the Petition Date, without any duty to inquire otherwise.

4. The Debtors are authorized, but not directed, to issue new postpetition checks, or effect new electronic funds transfers, and to replace any prepetition checks or electronic fund transfer requests that may be lost or dishonored or rejected as a result of the commencement of the Debtors' chapter 11 cases with respect to any prepetition amounts that are authorized to be paid pursuant to this Order.

5. The failure to specifically describe or include any particular feature of the Insurance Policies and Programs, the Premium Financing Agreement, and/or the Surety Bond Program in this Order shall not diminish or impair the effectiveness of such feature, it being the intent of this Court that each of the foregoing be approved in their entirety.

6. The requirements of Bankruptcy Rule 6003(b) have been satisfied.

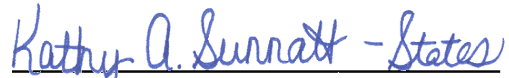
7. Notice of the Motion is adequate under Bankruptcy Rule 6004(a).

8. Notwithstanding the provisions of Bankruptcy Rule 6004(h), this Order shall be immediately effective upon its entry.

9. Notwithstanding anything contained in the Motion or this Order, any payment made, and any authorization of the Debtors contained herein shall be subject to the terms and conditions contained in any orders entered by this Court authorizing the Debtors to obtain debtor-in-possession financing and/or authorizing the use of cash collateral (each such order, a "DIP Order"), the documentation in respect of any such debtor-in-possession financing or use of cash collateral, and any budget in connection with any such debtor-in-possession financing and/or use of cash collateral. To the extent there is any inconsistency between the terms of any DIP Order

and any action taken or proposed to be taken by the Debtors hereunder, the terms of the DIP Order shall control.

10. Not later than two (2) business days after the date of this Order, the Debtors shall serve a copy of the Order and shall file a certificate of service no later than twenty-four (24) hours after service.


KATHY A. SURRATT-STATES
U.S. Bankruptcy Judge

DATED: July 19, 2024
St. Louis, Missouri
jjh

Order Prepared By:

Stephen O'Brien
DENTONS US LLP
211 N Broadway Ste 3000
St. Louis, MO 63102
Telephone: (314) 241-1800
stephen.obrien@dentons.com

Robert E. Richards (*pro hac vice* pending)
Samantha Ruben (*pro hac vice* pending)
Elysa Chew (*pro hac vice* pending)
DENTONS US LLP
233 S. Wacker Drive, Suite 5900
Chicago, Illinois 60606-6404
Telephone: (312) 876-8000
robert.richards@dentons.com
samantha.ruben@dentons.com
elysa.chew@dentons.com

– and –

David A. Sosne
MoBar # 28365
SUMMERS COMPTON WELLS LLC
903 South Lindbergh Blvd., Suite 200
St. Louis, Missouri 63131
Telephone: (314) 991-4999
dsosne@scw.law

*Proposed Co-Counsel to the Debtors and
Debtors-in-Possession*

Exhibit A
Insurance Summary

Exhibit A

Insurance Summary

Policy Type	Carrier	Policy No.	Inception	Expiration	Approximate Annualized Premium
Auto	Philadelphia Indemnity Ins Company	PHPK2683413	5/1/2024	5/1/2025	\$ 74,481.00
Property	Travelers Indemnity Company	KTKCMB8K54029624	5/1/2024	5/1/2025	\$ 1,213,302.00
Workers' Compensation	Accident Fund Insurance Co. of America	UHWCP100090478	3/1/2024	3/1/2025	\$ 471,666.00
GLPL	Caring Communities	CCRRRG-0067-24	1/1/2024	1/1/2025	\$ 929,344.00
Cyber Liability	Travelers Excess and Surplus Lines Co.	CYB10801084700	5/1/2024	5/1/2025	\$ 22,881.60
Pollution	Ascot Specialty Insurance Company	ENPM241000128201	5/1/2024	5/1/2025	\$ 22,837.50
D&O/Fiduciary/EPL	Ironshore Specialty Insurance Company	DO6CAC2MCO001	7/1/2024	6/30/2025	\$ 47,029.50
Crime	Ironshore Specialty Insurance Company	FI4NAC2MQS001	6/30/2024	6/30/2025	\$ 8,350.00
Excess D&O/Fiduciary/EPL	Hudson Excess Insurance Company	HE-0303-11718	6/30/2024	6/30/2025	\$ 40,425.00
Excess D&O/Fiduciary/EPL	Ascot Insurance Company	MLXS2410001605-1	6/30/2024	6/30/2025	\$ 32,800.00

Exhibit B
Surety Bonds

Exhibit B
Surety Bonds

Surety Bond No.	Community	Address	City	State	Zip	Bond Amount	Annual Premium	Issuance Date	Expiration Date
SUR 2264980 06	THE CHRISTIAN VILLAGE	1507 7TH STREET	LINCOLN	IL	62656	\$85,000.00	\$850.00	6/1/2024	6/1/2025
SUR 2264983 06	LEWIS MEMORIAL CHRISTIAN VILLAGE	3400 W. WASHINGTON ST.	SPRINGFIELD	IL	62711	\$70,000.00	\$700.00	6/1/2024	6/1/2025
SUR 2264987 06	HICKORY POINT CHRISTIAN VILLAGE	951 HOPE	FORSYTH	IL	62535	\$20,000.00	\$200.00	6/1/2024	6/1/2025
SUR 2264988 06	CROWN POINT CHRISTIAN VILLAGE	6685 E 117TH AVE.	CROWN POINT	IN	46307	\$105,000.00	\$1,050.00	6/1/2024	6/1/2025
SUR 2264989 06	HOOSIER CHRISTIAN VILLAGE	621 S SUGAR ST.	BROWNSTOWN	IN	47220	\$45,000.00	\$450.00	6/1/2024	6/1/2025
SUR 2264990 06	SPRING RIVER CHRISTIAN VILLAGE	201 S NORTHPARK LN.	JOPLIN	MO	64801	\$60,000.00	\$600.00	6/1/2024	6/1/2025
SUR 2264991 06	RISEN SON CHRISTIAN VILLAGE	3000 RISEN SON BLVD.	COUNCIL BLUFFS	IA	51503	\$40,000.00	\$400.00	6/1/2024	6/1/2025
SUR 2289467 04	SENIOR CARE PHARMACY SERVICES, LLC	1212 BEAR LANE DRIVE	MONTICELLO	IL	61856	\$50,000.00	\$500.00	8/22/2023	8/22/2024
SUR 2289477 04	RIVER BIRCH CHRISTIAN^^VILLAGE, LLC	4012 COCKRELL LN	SPRINGFIELD	IL	62711	\$504,136.00	\$5,041.00	2/1/2024	2/1/2025