



NEWPORT INDEPENDENT SCHOOL DISTRICT

Renewal Proposal for Property & Casualty Insurance Coverage

Effective: July 1, 2025

Expiration: July 1, 2026



WORLD
Risk Management

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NAMED INSURED

NAMED INSURED AND MAILING ADDRESS

NEWPORT INDEPENDENT SCHOOL DISTRICT
30 WEST 8TH STREET
NEWPORT, KY 41071

This proposal contains most terms, conditions, limits and deductibles provided under the program. However, refer to the BRM Policy Document for specific and complete terms and conditions.

PREPARED BY

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Risk Management

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PRESENTED BY



AssuredPartners



MEMBER ADVANTAGE

Unbridled Collaboration

Empowering Kentucky Schools



Member Owned • Member Governed • Member Served

Program Advantages

- Member Governance & Control
- Not for profit organization, leftover funds belong to the members
- Provide long-term stability
- Reduced, stable rate structure, due to non-profit operations and large spread of risk
- More control over claims and process
- Investment of funds
- Share best practices & allocate resources
- Retain a portion of the group's predictable losses
- Transfer a portion of the catastrophic risk
- Broadened insurance program coverage
- Increased program limits
- Budget a stable, known annual maximum cost
- Save upfront premium dollars
- School districts become less reliant on the insurance market

Services

- In service bus driver training
- Playground inspections
- Facilities inspections
- Staff training on trending topics



BOARD OF DIRECTORS

Bluegrass Risk Management (BRM) provides comprehensive property and liability coverage, coupled with high-quality risk management services, all at a stable and competitive cost. BRM is governed and managed by the Board of Directors, which is composed of individual representatives from various BRM members. The Board of Directors ensures the program meets the common needs of all its members.

Meet The Board



Patrick Richardson
BRM Board President
Pulaski County Schools
Superintendent



Dr. Henry Webb
BRM Board Vice President
Kenton County Schools
Superintendent



Tim Spencer
BRM Board Treasurer
Menifee Independent Schools
Superintendent



Dr. Shelli Wilson
BRM Board Secretary
Campbell County Schools
Superintendent



Kyle Lively
BRM Board Member
Somerset Independent Schools
Superintendent



BLUEGRASS HAS YOUR BACK

Our Vision is to be the leader in delivering exceptional value, service, and protection for our students, faculty, and assets. Through strategic partnerships and collaboration, BRM is committed to adapting to the evolving needs of our members while ensuring superior coverage and financial stability.

Mike Borchers

Director of Membership Services



Bluegrass Risk Management is proud to have Mike Borchers as the Director of Membership Services. Mike spent his entire 29-year educational career with the Ludlow Independent School District serving as a teacher, coach, assistant principal, middle school principal, high school principal, director of curriculum, and superintendent. Mike brings a wealth of knowledge to the program and is a strong public-school advocate. He will continue working with school districts to improve education in Kentucky.



CLAIMS REPORTING & TEAM CONTACTS

Liability Claim Reporting

jwfliabilityclaims@jwfspecialty.com

JWF Specialty
a division of **EPIC**®

11711 N Meridian St, Suite 700
Carmel, IN 46032
Office: (800) 359-6659
Fax: (317) 574-7865

Liability Claims Team

Chris Longest
National P&C Operations Manager
Chris.Longest@jwfspecialty.com
317.706.9509 Office | 317.523.4227 Cell

Lisa Brown
Sr. Liability Claims Specialist
Lisa.Brown@jwfspecialty.com
317.706.3783 Office

Additional Support Team

Robyn Hayes
Director of Client Services
Robyn.Hayes@jwfspecialty.com
317.706.9706 Office | 219.575.3555 Cell

Property Claim Reporting

newlosscleveland@affiliatedfm.com



1001 Lakeside Avenue, Suite 1100
Cleveland, OH 44114
Phone: (216) 362-4820
Fax: (216) 362-4825

Notice of Loss:

The notice and report of any loss under Affiliated FM Insurance Company policy may be communicated by:

- Calling the 24-hour claims hotline: 1-877-639-5677 or
- Via email to newlosscleveland@affiliatedfm.com

If this first notice and report is made orally, it should be confirmed in writing including at least the same information as was provided in the oral first notice and report.

Leaving a Message:

When leaving a message, please include the following information:

- Name and phone number of person to contact
- A brief description of the loss

A claims adjuster will return your call promptly.



CRUM & FORSTER®
A FAIRFAX COMPANY

Cyber Liability Response Team

In the event of an actual or suspected incident or event that may give rise to Breach Costs or other Loss under this Policy, 24/7/365 assistance is available from the Crum & Forster Cyber Response Team.

Hotline: 877-271-8661
E-Mail: HELP@CFCyberAssist.com

Cyber Liability Notice of Claim or Loss

Crum & Forster Claims Department
305 Madison Avenue
Morristown, NJ 07962

Email: mapsno1@cfins.com



PROPERTY

	PROPERTY	
	EXPIRING 07/01/2024 TO 07/01/2025	RENEWAL 07/01/2025 TO 07/01/2026
COMPANY	AFFILIATED FM	AFFILIATED FM
TOTAL INSURABLE VALUES	\$151,987,774	\$181,479,412
DEDUCTIBLES <ul style="list-style-type: none"> PROPERTY AUTO PHYSICAL DAMAGE FLOOD/HIGH HAZARD FLOOD EARTHQUAKE WINDSTORM & HAIL WATER DAMAGE 	\$10,000 \$2,500 \$100,000/\$500,000* PER LOCATION \$100,000 PER LOCATION \$100,000 Per Location \$100k Per Loc (Eng Rec- Lower to \$50k)	✓ ✓ ✓ ✓ ✓ ✓
VALUATIONS <ul style="list-style-type: none"> PROPERTY, APD – BUSES 5 YEARS OLD OR NEWER AUTOS OLDER THAN 5 YEARS CONTRACTORS EQUIPMENT ROOFS 15 YEARS OR OLDER 	REPLACEMENT COST ACTUAL CASH VALUE REPLACEMENT COST N/A	✓ ✓ ✓ ACTUAL CASH VALUE
ASSOCIATION LIMITS		
<ul style="list-style-type: none"> POLICY LIMIT – BUILDINGS, PERSONAL PROPERTY & ELECTRONIC DATA PROCESSING 	\$500,000,000	✓
<ul style="list-style-type: none"> BUSINESS INCOME 	POLICY LIMIT	✓
<ul style="list-style-type: none"> EARTH MOVEMENT* 	\$25,000,000	✓
<ul style="list-style-type: none"> FLOOD* HIGH HAZARD FLOOD LOCATIONS* 	\$25,000,000 \$1,000,000**	✓ ✓

*EARTH MOVEMENT & FLOOD LIMITS ARE ANNUAL ASSOCIATION LIMITS

**FLOOD NOTE: THE BELOW LISTED LOCATIONS ARE IDENTIFIED IN HIGH HAZARD FLOOD LOCATIONS

- SUBJECT TO AFM ENGINEERING REPORT WHICH IS UNDER REVIEW (THE BELOW IS AS EXPIRING)
- 900 E 6TH STREET, NEWPORT, KY 41071-2098

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



PROPERTY

	PROPERTY	
	EXPIRING 07/01/2024 TO 07/01/2025	RENEWAL 07/01/2025 TO 07/01/2026
ASSOCIATION SUBLIMITS		
▪ ACCOUNTS RECEIVABLE	\$1,000,000	✓
▪ ARSON OR THEFT REWARD	\$100,000	✓
▪ CONTRACTUAL PENALTIES	\$100,000	✓
• DATA RESTORATION	\$50,000	✓
▪ DEBRIS REMOVAL	\$500,000,000	✓
▪ DECONTAMINATION COSTS	Included	✓
▪ DEMOLITION AND INCREASED COST OF CONSTRUCTION	\$500,000,000	✓
▪ ERRORS AND OMISSIONS	\$2,500,000	✓
▪ EXPEDITING EXPENSES	\$250,000	✓
▪ EQUIPMENT BREAKDOWN	Included	✓
▪ EXTRA EXPENSE	\$2,500,000	✓
▪ FINE ARTS/IRREPLACEABLE FINE ARTS	\$250,000/\$10,000 per item	✓
▪ MONEY AND SECURITIES	\$100,000	✓
▪ MOTOR VEHICLE COVERAGE	\$10,000,000	✓
▪ NEWLY ACQUIRED PROPERTY	\$2,500,000	✓
▪ OFF PREMISES SERVICE	\$500,000	✓
▪ PLAYING FIELD COVERAGE	Policy Limit	\$2,500,000 (\$500,000 per location)
▪ PROPERTY UNDER CONSTRUCTION	\$5,000,000	✓
▪ PROTECTION AND PRESERVATION OF PROPERTY	Policy Limit/\$250,000 for Security Costs	✓
▪ TERRORISM	Included	✓
▪ TRANSIT	\$500,000	✓
▪ UNNAMED PROPERTY	\$1,000,000	✓
▪ VALUABLE PAPERS AND RECORDS	\$500,000	✓
EDUCATION ENDORSEMENT		
▪ EMERGENCY EVACUATION EXPENSE	\$250,000	✓
▪ FUND RAISING EXPENSE	\$100,000	✓
▪ PRIZES AND GIVEAWAYS	\$100,000	✓
▪ STUDENT AND TEACHER PERSONAL PROPERTY	\$100,000/\$10,000 PER STUDENT/TEACHER	✓
▪ STUDENT AND TEACHER RELOCATION EXPENSE	\$250,000	✓
▪ TUITION AND FEES	\$1,000,000	✓

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CHANGE OR IMPROVEMENT TO EXPIRING



GENERAL LIABILITY

	GENERAL LIABILITY	
	EXPIRING 07/01/2024 TO 07/01/2025	RENEWAL 07/01/2025 TO 07/01/2026
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
COVERAGE <ul style="list-style-type: none">GENERAL LIABILITYEMPLOYEE BENEFITS LIABILITYLAW ENFORCEMENT LIABILITYSEXUAL HARASSMENT & ABUSE LIABILITY	OCCURRENCE CLAIMS MADE - 7/1/2000 CLAIMS MADE – 7/1/2014 CLAIMS MADE – 7/1/1992	✓ ✓ ✓ ✓
DEDUCTIBLES <ul style="list-style-type: none">GENERAL LIABILITYEMPLOYEE BENEFITS LIABILITYLAW ENFORCEMENT LIABILITYSEXUAL HARASSMENT LIABILITY	NONE	✓
LIMITS		
LIMIT OF LIABILITY	\$5,000,000 / \$5,000,000	✓
COVERAGE		
EMPLOYEE BENEFITS LIABILITY	\$5,000,000 / \$5,000,000	✓
LAW ENFORCEMENT LIABILITY	\$5,000,000 / \$5,000,000	✓
SEXUAL HARASSMENT LIABILITY	INCLUDED IN GENERAL LIABILITY LIMIT	✓
VIOLENCE EVENT RESPONSE COVERAGE	\$5,000,000 (SEE PAGE 12)	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



AUTO LIABILITY

	AUTO LIABILITY	
	EXPIRING 07/01/2024 TO 07/01/2025	RENEWAL 07/01/2025 TO 07/01/2026
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
COVERAGE FORM	OCCURRENCE	OCCURRENCE
LIMITS		
Limit of Liability	\$5,000,000	✓
COVERAGE		
▪ PHYSICAL DAMAGE	COVERED UNDER PROPERTY COVERED UNDER PROPERTY	COVERED UNDER PROPERTY COVERED UNDER PROPERTY
- COLLISION		
- COMPREHENSIVE		
▪ HIRED/BORROWED LIABILITY	INCLUDED	✓
▪ HIRED CAR PHYSICAL DAMAGE	\$100,000	✓
▪ PERSONAL INJURY PROTECTION	\$20,000	✓
▪ NON-OWNED LIABILITY	INCLUDED	✓
▪ UNINSURED/UNDERINSURED MOTORISTS	\$1,000,000	✓
▪ GARAGEKEEPERS LEGAL LIABILITY	\$1,000,000	✓
▪ REPLACEMENT COST BUSES 5 YEARS OR NEWER	INCLUDED	✓

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CHANGE OR IMPROVEMENT TO EXPIRING



SCHOOL BOARD LEGAL & EMPLOYMENT PRACTICES LIABILITY & SEXUAL ABUSE LIABILITY

	SCHOOL BOARD LEGAL & EMPLOYMENT PRACTICES LIABILITY	
	EXPIRING 07/01/2024 TO 07/01/2025	RENEWAL 07/01/2025 TO 07/01/2026
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
VALUATION		
▪ FORM	CLAIMS MADE	CLAIMS MADE
▪ RETRO DATE	7/1/1992	✓
DEDUCTIBLE		
▪ DEDUCTIBLE	\$10,000	✓
COVERAGE		
▪ EACH LOSS / AGGREGATE	\$5,000,000 / \$5,000,000	✓
▪ EMPLOYMENT PRACTICES VIOLATION	\$5,000,000/\$5,000,000	✓
▪ NON-MONETARY/IEP RELIEF DEFENSE COVERAGE	\$100,000/\$100,000	✓

	SEXUAL ABUSE LIABILITY	
	EXPIRING 07/01/2024 TO 07/01/2025	RENEWAL 07/01/2025 TO 07/01/2026
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
VALUATION		
▪ FORM	CLAIMS MADE	CLAIMS MADE
▪ RETRO DATE	7/1/1992	✓
DEDUCTIBLE		
▪ DEDUCTIBLE	NONE	✓
COVERAGE		
▪ LIMIT OF LIABILITY	\$5,000,000/\$5,000,000	✓

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CHANGE OR IMPROVEMENT TO EXPIRING



EXCESS LIABILITY

	EXCESS/UMBRELLA LIABILITY	
	EXPIRING 07/01/2024 TO 07/01/2025	RENEWAL 07/01/2025 TO 07/01/2026
COMPANY	GREAT AMERICAN	GREAT AMERICAN
UNDERLYING COVERAGE		
▪ GENERAL LIABILITY	\$5,000,000	✓
▪ EMPLOYEE BENEFITS LIABILITY	\$5,000,000	✓
▪ LAW ENFORCEMENT LIABILITY	\$5,000,000	✓
▪ SEXUAL ABUSE LIABILITY	\$5,000,000	✓
▪ AUTO LIABILITY	\$5,000,000	✓
▪ SCHOOL LEADERS E&O	\$5,000,000	✓
▪ EMPLOYMENT PRACTICES	\$5,000,000	✓
LIMITS		
▪ LIMIT OF LIABILITY	\$5,000,000 / \$5,000,000 5mm XS 5mm \$10,000,000 Total Limit	✓
UNDERLYING SCHEDULE		
LINE OF COVERAGE	EXCESS OF LIMITS	EXCESS OF LIMITS
▪ GENERAL LIABILITY	\$5,000,000	✓
▪ EMPLOYEE BENEFITS LIABILITY	\$5,000,000	✓
▪ LAW ENFORCEMENT LIABILITY	\$5,000,000	✓
▪ SEXUAL ABUSE LIABILITY	\$5,000,000	✓
▪ AUTO LIABILITY	\$5,000,000	✓
▪ SCHOOL LEADERS E&O	\$5,000,000	✓
▪ EMPLOYMENT PRACTICES	\$5,000,000	✓
COVERAGE/TERMS		
▪ LAW ENFORCEMENT RETRO DATE	7/1/2014	✓
▪ SCHOOL LEADERS E&O RETRO DATE	7/1/1992	✓
▪ EMPLOYMENT PRACTICES RETRO DATE	7/1/1992	✓
▪ SEXUAL ABUSE RETRO DATE	7/1/1992	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



CRIME

	CRIME	
	EXPIRING 07/01/2024 TO 07/01/2025	RENEWAL 07/01/2025 TO 07/01/2026
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
DEDUCTIBLES	\$2,500	\$2,500
LIMITS [INCLUDING BUT NOT LIMITED TO]		
MONEY AND SECURITIES	\$1,000,000	✓
FORGERY OR ALTERATION	\$1,000,000	✓
EMPLOYEE DISHONESTY	\$1,000,000	✓
COMPUTER THEFT	\$1,000,000	✓
SOCIAL ENGINEERING/FUNDS TRANSFER	\$250,000	✓
CONDITIONS [INCLUDING BUT NOT LIMITED TO]		
▪ EXTENDED PERIOD TO DISCOVER LOSS	60 Days	✓
▪ DUTIES IN THE EVENT OF A LOSS	INCLUDED	✓
▪ PROOF OF LOSS	INCLUDED	✓
VALUATION [INCLUDING BUT NOT LIMITED TO]		
• MONEY	FACE VALUE	✓
• SECURITIES	ACTUAL CASH VALUE	✓
• PROPERTY OTHER THAN MONEY AND SECURITIES	THE LESSER OF: ACV OR THE COST TO REPAIR OR REPLACE	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



VIOLENCE

	VIOLENCE	
	EXPIRING 07/01/2024 TO 07/01/2025	RENEWAL 07/01/2025 TO 07/01/2026
COMPANY	GREAT AMERICAN	GREAT AMERICAN
COVERAGE FORM	OCCURRENCE	OCCURRENCE
DEDUCTIBLES	NONE	NONE
LIMITS [INCLUDING BUT NOT LIMITED TO]		
LIMIT OF LIABILITY	\$5,000,000	\$5,000,000
COVERAGES [INCLUDING BUT NOT LIMITED TO]		
▪ KIDNAP	▪ EXTORTION	▪ HIJACK
▪ DETENTION	▪ HOSTAGE CRISIS	▪ THREAT RESPONSE EXPENSE
		▪ EXPRESS KIDNAP
		▪ ASSAULT/ACTIVE ASSAILANT
COVERAGE [INCLUDING BUT NOT LIMITED TO]		
• RANSOM	INCLUDED	✓
• RANSOM IN TRANSIT	INCLUDED	✓
• SECURITY CONSULTANT FEES AND EXPENSES	UNLIMITED	✓
• ADDITIONAL EXPENSES	INCLUDED	✓
▪ DISAPPEARANCE INVESTIGATION		
- CONSULTANT FEES & EXPENSES	\$150,000	✓
• PERIOD OF INDEMNITY	90 DAYS	✓
• WAITING PERIOD	36 HOURS	✓
• PERSONAL ACCIDENT	\$250,000 PER INSURED PERSON \$1,250,000 PER INCIDENT AGGREGATE	✓
• THREAT RESPONSE EXPENSE	\$150,000	✓
- INDEMNITY PERIOD	90 DAYS	
▪ ENHANCED CHILD ABDUCTION		
- SECURITY CONSULTANT FEES/EXPENSES	UNLIMITED	✓
- ADDITIONAL EXPENSES	\$5,000,000	✓
- LEGAL LIABILITY	\$1,000,000	✓
• PERSONAL ACCIDENT	\$250,000	✓
▪ ASSAULT EXPENSE		
- ADDITIONAL EXPENSES	\$500,000	✓
• PERSONAL ACCIDENT	\$100,000 / \$500,000	✓

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CYBER LIABILITY (OPTIONAL)

	CYBER LIABILITY
	PROPOSED 07/01/2025 TO 07/01/2026
CARRIER	CRUM & FORSTER
COVERAGE FORM	CLAIMS MADE
CONTINUITY DATE	07/01/2025
DEDUCTIBLE	\$10,000
CLASS DETERMINATION	1
LIMITS [INCLUDING BUT NOT LIMITED TO]	
MEMBER AGGREGATE LIMIT OF LIABILITY	\$1,000,000
ANNUAL POOL AGGREGATE	\$5,000,000
COVERAGE [INCLUDING BUT NOT LIMITED TO]	
▪ BREACH COSTS	INCLUDED
▪ CYBER LIABILITY	INCLUDED
▪ ECRIME LOSS	INCLUDED
▪ CYBER EXTORTION LOSS	INCLUDED
▪ FIRST PARTY LOSS	INCLUDED
SUBLIMITS [INCLUDING BUT NOT LIMITED TO]	
▪ RANSOMWARE/MALWARE	
- CLASS 1 MEMBER	\$1,000,000
- CLASS 2 MEMBER	\$1,000,000
- CLASS 3 MEMBER	\$100,000
▪ CYBER EXTORTION	
- CLASS 1 MEMBER	\$1,000,000
- CLASS 2 MEMBER	\$250,000
- CLASS 3 MEMBER	\$25,000
▪ ECRIME	\$250,000
▪ DEPENDENT BUSINESS SUBLIMIT	\$50,000

*Ransomware & Extortion Sublimits/Class Determination can be changed via signed affidavit at any point during the policy period



CARRIER RATINGS AND ADMITTED STATUS

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY	ADMITTED/NON-ADMITTED
Affiliated FM	A+ XV	Admitted
Underwriters at Lloyd's London	A XV	Non-Admitted
Great American Insurance	A+ XV	Non-Admitted

*World Risk Management uses A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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**If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

WRM makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.



EXPOSURE CHANGE

EXPOSURE CHANGE			
EXPOSURE	2024 – 2025	2025 – 2026	% CHANGE
Total Insurable Values	\$151,987,774	\$181,479,412	19.4%
Number of Vehicles	15	14	-6.7%
Number of Employees*	142 (Teachers)	254 (Full Time Employees)	78.9%
Number of Students (ADA)	1,370	1,326	-3.2%

Disclaimer: The exposures above are what was provided based off the renewal application we received.

**Previous carriers rated off Teachers, BRM rates off Full Time Employees*



PROPOSAL PRICING & BINDING AUTHORITY

NEWPORT INDEPENDENT SCHOOL DISTRICT	PREMIUM BREAKDOWN		
	BRM 2024 – 2025	BRM 2025 – 2026	% CHANGE
PROPERTY	INCLUDED	INCLUDED	
EQUIPMENT BREAKDOWN	INCLUDED	INCLUDED	
CRIME	INCLUDED	INCLUDED	
GENERAL LIABILITY	INCLUDED	INCLUDED	
AUTO LIABILITY	INCLUDED	INCLUDED	
LAW ENFORCEMENT LIABILITY	INCLUDED	INCLUDED	
EMPLOYERS LIABILITY	INCLUDED	INCLUDED	
SCHOOL BOARD LEGAL/EMPLOYMENT PRACTICES	INCLUDED	INCLUDED	
SEXUAL ABUSE LIABILITY	INCLUDED	INCLUDED	
UMBRELLA/EXCESS LIABILITY	INCLUDED	INCLUDED	
VIOLENCE COVERAGE	INCLUDED	INCLUDED	
PACKAGE GRAND TOTAL	\$498,000	\$575,190	(15.5%)
CYBER LIABILITY		\$9,939	

* Member's Loss Funds are calculated by BRM's 3rd party actuary, Pinnacle Actuarial Resources, Inc. It is based upon your district's 5-year claims history and exposures (property, students, and vehicles).

THIS WARRANTS THAT YOU HAVE NO KNOWLEDGE OF ANY CLAIM, OR INCIDENT THAT MAY RESULT IN A CLAIM, THAT HAS NOT BEEN REPORTED TO THE INSURANCE CARRIER.

IT IS UNDERSTOOD AND AGREED THAT REFERENCED PROPOSAL PROVIDES ONLY A SUMMARY OF THE INSURANCE PROGRAM OPTIONS OFFERED. THE ACTUAL POLICIES WILL CONTAIN THE COMPLETE TERMS, CONDITIONS, DEDUCTIBLES, EXCLUSIONS, ETCETERA. PLEASE REVIEW POLICY LANGUAGE FOR A FULL UNDERSTANDING OF PURCHASED PROGRAM.

Member Signature

Date

Print Member Name

SIGNED BINDING AUTHORITY TO BE RETURNED BY 06/15/2025

THIS DOCUMENT IN ITS ENTIRETY IS CONFIDENTIAL & PROPRIETARY IN NATURE - NOT FOR PUBLIC RECORD.



SUBJECTIVITIES

**THE PROPOSAL PRESENTED FOR BLUEGRASS RISK MANAGEMENT IS SUBJECT TO THE
FOLLOWING SUBJECTIVITIES:**

- **CYBER: COMPLETED ECRIME SUPPLEMENTAL APPLICATION**