



Liberty Mutual.
INSURANCE

School Insurance Proposal

Prepared For:

Elizabethtown Board of Education

Presented By:

Curneal & Hignite Ins.

Date of Proposal:

June 1, 2013

Version 2

Effective Date

July 1, 2013

Expiration Date

July 1, 2014



**Safer Schools.
Safer Students.
Better Future.™**

CURNEAL & HIGNITE INSURANCE

PREMIUM COMPARISON

	2012/2013	2013/2014	2013/2014
		Per Expiring	Increased Prop Limits
Package	\$78,826.00	\$93,924.00	\$95,869.00
	96,368,359 Prop Limits	Same Property Limits	99,698,902 Prop Limits
		.06 Prop Rate	.06 Prop Rate
	Incl \$1,000,000 E&O Punitive Damage	Incl \$1,000,000 E&O Punitive Damages	Incl \$1,000,000 E&O Punitive Damage
Business Auto	\$17,059.00	\$18,424.00	\$18,424.00
	28 Vehicles	28 Vehicles	28 Vehicles
Umbrella	\$8,675.00	\$9,969.00	\$9,969.00
Workers Compensation	\$79,123.33	\$65,420.65	\$65,420.65
	1.09 Exp Mod	.93 Exp Mod	.93 Exp Mod
Totals	\$183,683.33	\$187,737.65	\$189,682.65

Optional \$10,000 Property Deductible	-5,109.00	-5,274.00
	\$182,628.65	\$184,408.65

April 26, 2013

COPY

Curneal & Hignite Insurance Inc
PO Box 807
Elizabethtown, KY 42702

Kentucky Employers Mutual Insurance
250 W Main Street, Suite 900
Lexington, KY 40507
www.kemi.com
859-425-7800 / 800-640-5364

Quote Date: April 26, 2013

Prospective Insured:	Legal Entity:	Municipality
Name: Elizabethtown Board of Education	FEIN:	616001403
Address: 219 Helm St		
City: Elizabethtown, KY 42701		

Agency:	Curneal & Hignite Insurance Inc
Agent Number:	254
Address:	PO Box 807
City:	Elizabethtown, KY 42702
Phone:	(270)737-2828

Renewal Quote for Workers Compensation Coverage 386919- 07/01/2013-07/01/2014
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Proposed Effective Date: 07/01/2013 Proposed Expiration Date: 07/01/2014

Employer's Liability Limits:	Bodily Injury by Accident	\$1,000,000 each accident
(3.B)	Bodily Injury by Disease	\$1,000,000 policy limit
	Bodily Injury by Disease	\$1,000,000 each employee

Quote for Workers Compensation Coverage
386919-- 07/01/2013-07/01/2014

7380-000	Drivers Chauffeurs & Their Helpers NOC - Commercial
8868-000	College: Professional Employees & Clerical
9101-000	College: All Other Employees

CLASS RATING AND MANUAL PREMIUM DETAIL	EXPOSURE	RATE	PREMIUM
Elizabethtown Board of Education			
07/01/2013 - 07/01/2014			
9101-000	759,775	4	\$30,391.00
7380-000	268,580	9	\$24,172.00
8868-000	11,407,230	.5	\$57,036.00

PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
07/01/2013 - 07/01/2014	Total Manual Premium		\$111,599.00
	Employers Liability Limits	.011	\$1,228.00
	Total Subject Premium		\$112,827.00
	Experience Modification Premium	.930	-\$7,898.00
	Total Modified Premium		\$104,929.00
	Schedule Rating Premium	.650	-\$36,725.00
Final Estimate	Total Standard Premium		\$68,204.00
	Premium Discount		-\$6,889.00
	Expense Constant		\$240.00
	Estimated Annual Premium		\$61,555.00
	Kentucky Special Fund Assessment		\$3,865.65
	Total Amount Due		\$65,420.65

TOTAL ESTIMATED ANNUAL POLICY PREMIUM **\$65,420.65**

Payment Plan Eligibility: Ten-Payment Plan

Required Initial Installment Premium:

BILLING SCHEDULE BILL DATE	BILLING SCHEDULE BILL AMOUNT
06/01/2013	\$16,355.16
08/01/2013	\$5,456.09
09/01/2013	\$5,456.09
10/01/2013	\$5,456.09
11/01/2013	\$5,449.54
12/01/2013	\$5,449.54

BILLING SCHEDULE BILL DATE	BILLING SCHEDULE BILL AMOUNT
01/01/2014	\$5,449.54
02/01/2014	\$5,449.54
03/01/2014	\$5,449.54
04/01/2014	\$5,449.52

This renewal quotation is based on the information provided by the expiring policy. Any changes in this information unknown at the time of this quotation could change the policy premium. Notify KEMI immediately of any and all changes. If not paid by the renewal date, coverage will expire.



Proposal Premium Summary

Lines of Coverage	Premiums
Property Coverage	\$60,617
General Liability Coverage	\$34,051
Crime Coverage	\$551
Inland Marine Coverage	\$650
Automobile Coverage	\$18,424
Umbrella Coverage	\$9,969
Coverage Total (Excluding TRIA)	\$124,262
TRIA (Terrorism Risk Insurance Act)	Premium
Property Coverage	\$3,322
General Liability Coverage	\$253
Crime Coverage	Not Applicable
Inland Marine Coverage	\$15
Automobile Coverage	Not Applicable
Umbrella Coverage	\$299
TRIA Total	\$3,889
Account Grand Total	\$128,151

This Premium Summary page does not include any of the optional premiums and/or coverages that may have been provided on the various coverage pages.

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance. This comparison constitutes a brief description only. For full coverage details refer to the policy forms.



Property Coverage

Specific Coverage	Limits	Deductible	Premium
Blanket Building and Personal Property Coinsurance 100% Cause of Loss Form - Special Valuation - Replacement Cost - Agreed Amount	\$99,698,902	\$5,000	\$60,617
Earthquake - Excluding Masonry Veneer Building & Personal Property	\$5,000,000	10%	Included
Flood - Primary Building & Personal Property	\$100,000	10%	Included
If the Deductible for coverage provided under this endorsement is shown as a percentage in the Flood Coverage Schedule or in the Declarations, the deductible is calculated as the stated percentage times the insured value of the location involved in the loss.			
Equipment Breakdown Inspections - 1-877-526-0020 or LMEBInspections@LibertyMutual.com Questions - LMEB@LibertyMutual.com	Subject to Policy Limits	\$5,000	Included
Building Ordinance or Law			
Undamaged Portion	Policy Limit		Included
Demolition	\$500,000		
Increase Cost of Construction	\$500,000		
School Property Endorsement	17-174 (0108) School Extension Ultra Plus Endorsement		Included
	Total Property Premium (Excluding TRIA)		\$60,617
	TRIA Premium		\$3,322

STATEMENT OF VALUES

Property

Premises

Loc #	Bldg #	Address	Description
00000	00000	Blanket Building & Contents	Blanket Bldg & Conts

Subject of Insurance

SOI	Max Amt
Blanket Building & Contents	99,698,902
Equipment Breakdown	99,698,902
Earthquake	5,000,000
Ordinance or Law	99,698,902
Ordinance or Law-Demolition	1,000,000
Ordinance or Law-Inc Cost of Const	5,000,000
Flood-Loc#2,#3,#4, #7	100,000
Extra Expense	5,000,000

Premises

Loc #	Bldg #	Address	Description
00001	00001	219 Helm Street (Central Office)	Central Office

Subject of Insurance

SOI	Max Amt
Building	678,080
Business Personal Property	175,000

Premises

Loc #	Bldg #	Address	Description
00002	00001	620 N. Mulberry Street (E'town High)	E-town High School Bldg

Subject of Insurance

SOI	Max Amt
Building	32,227,865
Business Personal Property	1,300,000

Premises

Loc #	Bldg #	Address	Description
00002	00002	620 N. Mulberry Street (E'town High)	Maintenance Bldg

Subject of Insurance

SOI	Max Amt
Building	575,250
Business Personal Property	45,000

Premises

Loc #	Bldg #	Address	Description
00002	00003	620 N. Mulberry Street (E'town High)	Softball Restroom/Concession

Subject of Insurance

SOI	Max Amt
Building	94,500
Business Personal Property	3,000

Premises

Loc #	Bldg #	Address	Description
00002	00004	620 N. Mulberry Street (E'town High)	Baseball Pressbox Bldg

Subject of Insurance

SOI	Max Amt
Building	162,000
Business Personal Property	14,000

Premises

Loc #	Bldg #	Address	Description
00002	00005	620 N. Mulberry Street (E'town High)	Track Press Box

Subject of Insurance

SOI	Max Amt
Building	63,616
Business Personal Property	1,000

Premises

Loc #	Bldg #	Address	Description
00002	00006	620 N. Mulberry Street (E'town High)	Storage Bldg

Subject of Insurance

SOI	Max Amt
Building	109,643
Business Personal Property	15,000

Premises

Loc #	Bldg #	Address	Description
00003	00001	323 Morningside Drive (T K Stone incl Science Bldg)	TK Stone Middle School incl Science Bldg

Subject of Insurance

SOI	Max Amt
Building	22,118,957
Business Personal Property	918,880

Premises

Loc #	Bldg #	Address	Description
00003	00002	323 Morningside Drive (T K Stone incl Science Bldg)	Concession/Pressbox/classroom

Subject of Insurance

SOI	Max Amt
Building	283,392
Business Personal Property	7,500

Premises

Loc #	Bldg #	Address	Description
00003	00004	323 Morningside Drive (T K Stone incl Science Bldg)	Concession stand/bleachers

Subject of Insurance

SOI	Max Amt
Building	324,954
Business Personal Property	10,000

Premises

Loc #	Bldg #	Address	Description
00004	00001	313 Morningside Drive (Morningside Elem)	Morningside Elementary School

Subject of Insurance

SOI	Max Amt
Building	11,276,909
Business Personal Property	905,000

Premises

Loc #	Bldg #	Address	Description
00004	00002	313 Morningside Drive (Morningside Elem)	Portable Classroom

Subject of Insurance

SOI	Max Amt
Building	43,900
Business Personal Property	5,000

Premises

Loc #	Bldg #	Address	Description
00004	00003	313 Morningside Drive (Morningside Elem)	Portable Classroom

Subject of Insurance

SOI	Max Amt
Building	27,300
Business Personal Property	5,000

Premises

Loc #	Bldg #	Address	Description
00004	00004	313 Morningside Drive (Morningside Elem)	Portable Classroom

Subject of Insurance

SOI	Max Amt
Building	27,400
Business Personal Property	5,000

Premises

Loc #	Bldg #	Address	Description
00005	00001	307 Cardinal Drive (Helmwood Heights)	Helmwood Heights

Subject of Insurance

SOI	Max Amt
Building	11,400,675
Business Personal Property	460,000

Premises

Loc #	Bldg #	Address	Description
00005	00002	307 Cardinal Drive (Helmwood Heights)	Storage Building

Subject of Insurance

SOI	Max Amt
Building	69,030
Business Personal Property	3,000

Premises

Loc #	Bldg #	Address	Description
00005	00003	307 Cardinal Drive (Helmwood Heights)	Storage Building

Subject of Insurance

SOI	Max Amt
Building	69,030
Business Personal Property	3,000

Premises

Loc #	Bldg #	Address	Description
00005	00004	307 Cardinal Drive (Helmwood Heights)	Storage Building

Subject of Insurance

SOI	Max Amt
Building	69,030
Business Personal Property	2,000

Premises

Loc #	Bldg #	Address	Description
00006	00001	701 Hawkins Drive (Valley View Ed Ctr)	Valley View Ed Center

Subject of Insurance

SOI	Max Amt
Building	4,783,308
Business Personal Property	75,000

Premises

Loc #	Bldg #	Address	Description
00007	00001	634 N. Mulberry (Pre K Center)	Pre K Center

Subject of Insurance

SOI	Max Amt
Building	11,041,683
Business Personal Property	300,000



Property Coverage

Specific Coverage	Limits	Deductible	Premium
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Property Coverage Options/Notes

Subject to receipt of updated signed Statement of Values.

Flood coverage will apply to designated locations listed on the flood coverage form.

If elect to go with \$10,000 property deductible above premium (excluding TRIA) would be decreased by \$5,274

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.

This comparison constitutes a brief description only. For full coverage details refer to the policy forms.

17-174 School Extension Ultra Plus Endorsement

* 17-204 Supplement to School Extension Ultra Plus Endorsement

Coverage Description	Limit of Insurance
Special Crime Provisions	Included
Broadened Premises	Included
Real Property of Others Required by Contract	\$10,000
Electronic Data	\$25,000
Foundations	Included
Debris Removal *	\$1,000,000
Fire Department Service Charge	\$25,000
Pollutant Clean Up and Removal	\$50,000
Classroom Chemical Spills	\$ 10,000 each occurrence subject to \$50,000 maximum
Inventory Costs	\$50,000
Changes or Extremes in Temperature or Humidity	\$15,000
Newly Acquired or Constructed Property	180 days
Buildings	\$1,000,000
Business Personal Property	\$1,000,000
Personal Effects and Property of Others	\$50,000
Valuable Papers and Records (Other Than Electronic Data)	\$100,000
Property Off-Premises (Including while in Transit)	\$50,000
Outdoor Property	\$100,000
Accounts Receivable	\$100,000
Arson Reward	\$25,000
Back-up of Sewers or Drains	\$25,000
Extra Expense *	\$5,000,000
Fine Arts	\$25,000
Fire Protective Devices	Included in Building Limit
Glass Showcases	\$10,000
Loss of Refrigeration	\$50,000
Computer Equipment	\$200,000
Laptop/Portable Computers	\$10,000
Lock Replacement	\$1,000
Money and Securities	
Inside the Premises	\$10,000
Outside the Premises	\$10,000
Off-Premises Services Interruption	\$50,000
Business Income	\$100,000
Paved Surfaces	\$100,000
Underground Fiber Optic Cable	Included in Building Limit
Signs (Attached)	Included in Building Limit
Special Deductible Provisions	Included
Replacement Cost – Leased Personal Property	Included
Ordinance or Law *	10% of the Building Limit subject to \$5,000,000 maximum.



General Liability Coverage

Specific Coverage				Limits	Deductible	Premium
General Aggregate				\$2,000,000		\$34,051
Products/Completed Operations Aggregate				\$2,000,000		Included
Personal & Advertising Injury				\$1,000,000		Included
Each Occurrence				\$1,000,000		Included
Fire Damage Liability				\$300,000		Included
Medical Payments (Excluding Students)				\$15,000		Included
17-20 School Amendatory Endorsement						Included
Employee Benefits Liability						
Retroactive Date	11/1/2002	Each Employee	\$1,000,000		\$1,000	Included
		Aggregate	\$3,000,000			
Sexual Misconduct & Molestation Liability						
		Each Loss Limit	\$1,000,000			Included
		Aggregate	\$1,000,000			
		Innocent Party Defense	\$100,000			Included
Law Enforcement						
Retroactive Date	7/1/2009	Each Wrongful Act Limit	\$1,000,000		\$2,500	Included
		Aggregate	\$1,000,000			
		Non-Monetary Relief Defense	\$100,000			Included
School Leaders Errors & Omissions Liability						
Retroactive Date	11/1/2000	Each Wrongful Act Limit	\$1,000,000		\$2,500	Included
		Aggregate	\$1,000,000			
		Non-Monetary Relief Defense	\$100,000			
Total Liability Premium (Excluding TRIA)						\$34,051
TRIA Premium						\$253



General Liability Coverage

Specific Coverage	Limits	Deductible	Premium
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Liability Coverage Options/Notes

School Leaders Errors & Omissions coverage includes punitive damages.

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.

This comparison constitutes a brief description only. For full coverage details refer to the policy forms.



Crime Coverage

Specific Coverage	Limits	Deductible	Premium
Form O - Blanket Public Employee Dishonesty	\$100,000	\$1,000	\$551
Total Crime Premium			\$551

Crime Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.

This comparison constitutes a brief description only. For full coverage details refer to the policy forms.



Inland Marine

Specific Coverage	Limits	Deductible	Premium
Miscellaneous School Property Floater			
Band Uniforms	\$50,000 RC	\$500	\$650
Athletic Equipment	\$50,000 RC		
Musical Equipment	\$50,000 RC		
Cameras & Audio-Visual Equipment	\$50,000 RC		
Fine Arts	\$50,000 ACV		
Signs	\$10,000 RC		
Dwellings Under Construction - Vocational Class	\$100,000 RC		
Valuation	RC - Replacement Cost ACV - Actual Cash Value		
Total Inland Marine Premium (Excluding TRIA)			\$650
TRIA Premium			\$15

Inland Marine Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.

This comparison constitutes a brief description only. For full coverage details refer to the policy forms.



Automobile Coverage

Specific Coverage	Limits	Deductible	Premium
Auto Liability Combined Single Limit	\$2,000,000		\$18,424
Non-Owned Liability	\$2,000,000		Included
Hired Liability	\$2,000,000		Included
Personal Injury Protection	Cost of Hire If Any \$20,000 Basic		Included
Uninsured Motorists	\$1,000,000		Included
Underinsured Motorists	\$1,000,000		Included
Comprehensive		\$1,000	Included
Collision		\$1,000	Included
Auto Extension Endorsement	16-67 (0108) Per Event Deductible	\$6,000	Included
Total Number of Insured Units - 28		Total Automobile Premium	\$18,424

Automobile Coverage Options/Notes

Refer to 16-67 Auto Extension for limits and conditions for Hired Auto Physical Damage and Towing coverage.
 16-68 Kentucky Standard School Bus Endorsement included.
 Subject to receipt of updated drivers list to include anyone that may drive school owned vehicles and anyone that may drive thier personal vehicle on school business.
 Driver list should also include each individuals job duties for Insured (ie bus driver, teacher, coach, volunteer, etc.).

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.

This comparison constitutes a brief description only. For full coverage details refer to the policy forms.

Business Auto

Vehicle Schedule

Veh #	Cust Veh #	Year	Make	Model	VIN #	Comp Ded	Coll Ded
00001		1988	MAC-LANDER	TRAILER GOOSENECK CARGO	1M9GV3626J1217734	1,000	1,000
00002	17	1989	INT'L	71 PASS BUS	1HVLPZZN3KH667963	1,000	1,000
00003	20	1991	INT'L	52 PASS BUS	1HVBBNKL8MH371478	1,000	1,000
00004	22	1995	INT'L	70 PASS BUS	4DRGSAAN7SA067129	1,000	1,000
00005	23	1995	INT'L	74 PASS BUS	4DRGSAAN35A067130	1,000	1,000
00006		1986	WHITE	BAND EQUIP TRACTOR	1WUABCMD6GN114216	1,000	1,000
00007	24	1998	INT'L	78 PASSENGER BUS	1HVBJAAN3WA083104	1,000	1,000
00008	25	1998	INT'L	34 PASS BUS	1HVBBAAL9WH547001	1,000	1,000
00009	26	1999	INT'L	52 PASS BUS	1HVBBAAL2XH693712	1,000	1,000
00010		1992	GMC	BOX VAN	1GDJ6H1P5NJ508748	1,000	1,000
00011	27	2000	INT'L	66 PASS BUS	1HVBBAAN4YH324899	1,000	1,000
00012	28	2001	INT'L	66 PASS BUS	1HVBRAAN81A912475	1,000	1,000
00013		2002	FORD	E250 VAN	1FTNE24L52HA80455	1,000	1,000
00014	29	2001	CHEV	18 PASS BUS	1GBJG31F111193960	1,000	1,000
00015	10	2003	INT'L	66 PASS BUS	4DRBRAANX3A959253	1,000	1,000
00016	12	2006	INT'L	66 PASS BUS	4DRBUAAN16A294004	1,000	1,000
00017	30	2006	INT'L	66 PASS BUS	4DRBUAANX6A294003	1,000	1,000
00018	2	2008	INT'L	66 PASS BUS	4DRBUAAN58A517597	1,000	1,000
00019	3	2008	INT'L	66 PASS BUS	4DRBUAAN78A517598	1,000	1,000
00020	4	2008	INT'L	66 PASS BUS	4DRBUAAN98A517599	1,000	1,000
00021	5	2008	INT'L	66 PASS BUS	4DRBUAAN18A517600	1,000	1,000
00022	1	2007	CHEV	22 PASS BUS	1GBJG312961235246	1,000	1,000
00023	6	2008	INT'L	72 PASS BUS	4DRBUAAN18A519380	1,000	1,000
00024		2008	CHEV	IMPALA	2G1WB58K681345162	1,000	1,000
00025		1993	GMC	BOX VAN	1GDE6H1P3PJ514097	1,000	
00026	709	2011	INT'L	30 PASS BUS-HANDICAP	4DRBUAAN7BB288597	1,000	1,000
00027	811	2012	INT'L	66 PASS BUS	4DRBUAAN2CB672207	1,000	1,000
00028		2000	CHEV	PICKUP	1GCEK19TXYE146987	1,000	1,000

This Schedule is provided as an overview of your policy. You must refer to the provisions found in your policy for the details of your coverage, terms, conditions and exclusions that apply.



Umbrella Coverage

Limit of Liability - Each Occurrence	\$5,000,000
Limit of Liability - Aggregate	\$5,000,000
Self Insured Retention	\$10,000

General Liability	Included
Employee Benefits	Included
Sexual Misconduct & Molestation	Included
School Leaders Errors & Omissions	Included
Auto Liability	Included
Uninsured/Underinsured Motorists	Excluded
Employers Liability	Excluded
Law Enforcement Professional Liability	Included

Total Umbrella Premium (Excluding TRIA)	\$9,969
TRIA Premium	\$299

Umbrella Coverage Options/Notes

We must write the underlying coverage to include in the Umbrella.

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.

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Liberty Mutual.
INSURANCE

Claims Management

Specialized claims units focus on...

- Casualty
- Property, Equipment Breakdown and Inland Marine
- Workers' Compensation
- Auto Physical Damage
- Fiduciary / Crime

Reporting a Claim to our 24-hour ANYTIME Claim Service can be done a number of ways.

- Phone 1-866-255-5530
- Fax 1-877-890-4359
- E-mail - rgnlcall@LibertyMutual.com

Loss Prevention

"Ask Us Anything!"

Sometimes all schools need is a quick answer on a specific issue or safety concern. Our customers have easy access to professional consultants. Simply drop us a note and our professional Loss Prevention Consultants will respond with an answer.

Loss Prevention Department | lp@LibertyMutual.com | 1-800-352-1416



**Safer Schools.
Safer Students.
Better Future.™**