



Liberty Mutual.
INSURANCE

School Insurance Proposal

Prepared For:

Elizabethtown Board of Education

Presented By:

Curneal & Hignite Ins.

Date of Proposal:

April 15, 2013

Version 1

Effective Date
July 1, 2014

Expiration Date
July 1, 2015



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

CURNEAL & HIGNITE INSURANCE

PREMIUM COMPARISON

	2013/2014	2014/2015	2014/2015
		Per Expiring	Increased Prop Limits
Package	\$101,245.00	\$107,899.00	\$108,983.00*
	\$104,118,902 Prop Limits	\$104,118,902 Prop Limits	\$105,661,511 Prop Limits
Business Auto	\$18,412.00	\$18,283.00	\$18,283.00
	28 Vehicles	28 Vehicles	28 Vehicles
Umbrella	\$9,969.00	\$8,430.00	\$8,430.00
Workers Compensation	\$65,420.65	\$65,919.11	\$69,250.99**
	.93 Exp Mod	.78 Exp Mod	.78 Exp Mod
		Expiring Payrolls	Audit Payrolls
Totals	\$195,046.65	\$200,531.11	\$204,946.99

Optional Quotes:

***\$10,000 Property Deductible** on Increased Property Limits would lower Package Premium to: **\$105,609.00**

****Join KY Chamber of Commerce(\$1,500 Membership Fee)** would lower Work Comp Premium by \$8,555.36 to a premium of: **\$60,698.63**



Proposal Premium Summary

Lines of Coverage	Premiums
Property Coverage	\$73,346
General Liability Coverage	\$34,461
Crime Coverage	\$551
Inland Marine Coverage	\$625
Automobile Coverage	\$18,283
Umbrella Coverage	\$8,430
Coverage Total (Excluding TRIA)	\$135,696
TRIA (Terrorism Risk Insurance Act)	Premium
Property Coverage	
General Liability Coverage	\$0
Crime Coverage	Not Applicable
Inland Marine Coverage	\$0
Automobile Coverage	Not Applicable
Umbrella Coverage	\$0
TRIA Total	\$0
Account Grand Total	\$135,696

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	\$105,661,511	\$5,000	\$73,346
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)		\$73,346
	TRIA Premium		

STATEMENT OF VALUES

Elizabethtown Board Of Education

Policy Information

Policy #	Term	Parent Co
CBP9299072	07/01/2014 - 07/01/2015	Liberty Mutual Group

Property

Premises

Loc #	Bldg #	Address	Description
00000	00000	Blanket Building & Contents	Blanket Bldg & Con'ts

Subject of Insurance

SOI	Max Amt
Ordinance or Law	105,661,511
Blanket Building & Contents	105,661,511
Earthquake	5,000,000
Equipment Breakdown	105,661,511
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
Debris Removal	1,000,000

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	32,583,975
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
00002	00007	620 N. Mulberry Street (E'town High)	Football Field House

Subject of Insurance

SOI	Max Amt
Building	1,900,000
Business Personal Property	20,000

Premises

Loc #	Bldg #	Address	Description
00002	00008	620 N. Mulberry Street (E'town High)	Property In The Open

Subject of Insurance

SOI	Max Amt
Property in the Open	2,500,000

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	22,642,482
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	11,550,288
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	11,677,055
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	4,896,523
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



Liberty Mutual.
INSURANCE

Property Coverage

Specific Coverage

Limits

Deductible

Premium

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 the revised property premium will be \$69,972.

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		\$34,461
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		
		Aggregate	\$1,000	Included
			\$3,000,000	
Sexual Misconduct & Molestation Liability				
		Each Loss Limit		Included
		Aggregate		\$1,000,000
		Innocent Party Defense		\$100,000
Law Enforcement				
Retroactive Date	7/1/2009	Each Wrongful Act Limit		Included
		Aggregate	\$2,500	\$1,000,000
		Non-Monetary Relief Defense		\$100,000
School Leaders Errors & Omissions Liability				
Retroactive Date	11/1/2000	Each Wrongful Act Limit		Included
		Aggregate	\$2,500	\$1,000,000
		Non-Monetary Relief Defense		\$100,000
Total Liability Premium (Excluding TRIA)				\$34,461
TRIA Premium				\$0



Liberty Mutual.
INSURANCE

General Liability Coverage

Specific Coverage

Limits

Deductible

Premium

Liability Coverage Options/Notes

School Leaders Errors & Omissions coverage includes punitive damages. This coverage will be excluded on the Umbrella.

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	\$625
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)				\$625
TRIA Premium				\$0

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.



Liberty Mutual.

INSURANCE

Automobile Coverage

Specific Coverage	Limits	Deductible	Premium
Auto Liability Combined Single Limit	\$2,000,000		\$18,283
Non-Owned Liability	\$2,000,000		Included
Hired Liability	\$2,000,000		Included
Cost of Hire	If Any		
Personal Injury Protection	\$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)		Included
	Per Event Deductible	\$6,000	
Total Number of Insured Units - 28			
	Total Automobile Premium		\$18,283

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)	\$8,430
TRIA Premium	\$0

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.

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



Proposal Conditions

Quote is contingent of the following conditions/subjectivities

1. Signed Statement of Values
2. Signed School Leaders Errors and Omissions Application
3. Complete and updated Drivers List

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.



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 - rgnllcall@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.™**