



Education Insurance Proposal

Prepared for:

Dawson Springs (KY) Board of Education

Presented by:

E.M. Ford & Company, LLC

Policy Term: 07/01/2015 - 07/01/2016

Date Quoted: 05/05/2015

Expires: Expires in 30 Days



Commercial Property Coverage

	Limit	Deductible	Premium
Blanket Limit	\$27,238,151	\$5,000	\$32,468
Building and Contents (TIV) @ 100%	\$27,238,151		
Coinurance %	100%		
Cause of Loss	SPECIAL (Includes Theft)		
Valuation	Replacement Cost Agreed Value		
Business Income/Extra Expense	\$5,000,000	72 hours	Included
Ordinance or Law			Included
Coverage A	110%		
Coverage B	\$5,000,000		
Coverage C	\$5,000,000		
Earthquake	\$5,000,000	10%	Included
Pollutant Cleanup and Removal	\$100,000	\$5,000	Included
Kentucky Changes - Mine Subsidence	Per Form		\$410
Honor Roll Plus Enhancements		\$1,000	
TRIA			\$554
Property Premium			\$33,022

Includes:

CPR 76 02 Honor Roll Plus - Property Extension

This quote provides only a summary and brief description of the coverage provided. Review the policy forms for complete coverage details. Where there is a conflict between this quote summary and the policy forms, the policy forms prevail.

Equipment Breakdown Coverage

	Limit	Deductible	Premium
Equipment Breakdown	\$27,238,151	\$5,000	\$1,644
Loss of Income Extra Expense	\$5,000,000		
Spoilage	\$500,000		
Data Restoration	\$100,000		
Demolition	\$2,000,000		
Expediting Expense	\$500,000		
Hazardous Substance	\$250,000		
Newly Acquired Locations	\$1,000,000		
Computer Equipment	Included		
Increased Cost of Construction	\$2,000,000		
Service Interruption	\$250,000		
CFC Refrigerants	Included		
Equipment Breakdown Premium			\$1,644



Commercial Inland Marine Coverage

	Limit	Deductible	Premium
Contractor's Equipment	\$10,000	\$500	\$15
EDP Equipment (Incl Software)	\$500,000	\$500	\$1,064
TRIA			\$5
	Inland Marine Premium		\$1,084

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Commercial General Liability Coverage

	Limit	Deductible	Premium
Each Occurrence	\$1,000,000	\$0	\$3,398
Damages to Premises Rented to You	\$500,000		
Medical Expense	\$15,000		
Personal & Advertising Injury Aggregate	\$1,000,000		
General Aggregate per Location	\$2,000,000		
Products-Completed Operations Aggregate	\$2,000,000		
Sexual Misconduct Coverage	\$1,000,000		
Sexual Misconduct Aggregate	\$1,000,000		
Employee Benefits Liability	\$1,000,000	\$1,000	\$250
EBL Aggregate	\$1,000,000		
EBL Retro Date	07/01/2015		
Adverse Event Response Coverage (Each Violent Event)	\$300,000		\$600
Adverse Event Response (Each Person)	\$50,000		
Adverse Event Response Aggregate	\$300,000		
Innocent Party Defense Coverage	\$300,000		
Innocent Party Defense Aggregate	\$300,000		
TRIA			\$14
General Liability Premium			\$4,262
KY State Surcharge			\$76.72
Total General Liability Premium			\$4,338.72

Includes:

CGL 76 20 Honor Roll - Coverage Extension



Commercial Crime Coverage

	Limit	Deductible	Premium
Commercial Crime Coverage			
Gov't Employee Theft-Per Loss	\$100,000	\$500	\$281
Excess Positions:			
		Crime Premium	\$281
		KY State Surcharge	\$5.06
		Total Crime Premium	\$286.06

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Commercial Automobile Coverage

	Limit	Deductible	Premium
BI/PD - Combined Single Limit	\$2,000,000	\$0	\$12,153
Comprehensive/Glass	See Schedule	See Schedule	Included
Collision	See Schedule	See Schedule	Included
Hired Auto			
Liability	\$2,000,000	\$0	Included
Comprehensive	\$50,000	\$500	Included
Collision	\$50,000	\$500	Included
Non-Owned			
Liability	\$2,000,000	\$0	Included
Underinsured Motorist	\$500,000		Included
Uninsured Motorist	\$500,000		Included
Personal Injury Protection	\$20,000		Included
Total Number of Vehicles Insured			16
Automobile Premium			\$12,153
KY State Surcharge			\$218.76
Total Automobile Premium			\$12,371.76

Includes:

CAP 76 06 Honor Roll Plus - Auto Extension



Educators Legal Liability Coverage

	Limit	Deductible	Premium
Educators Legal Liability	\$1,000,000	\$5,000	\$4,817
Educators Legal Liability Aggregate	\$1,000,000		
Non - Monetary Defense	\$100,000	\$5,000	
Non - Monetary Defense Aggregate	\$100,000		
Claims Made-Retro Date	07/01/2015		
Educators Legal Liability Premium			\$4,817
KY State Surcharge			\$86.71
Total Educators Legal Liability Premium			\$4,904

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Educators Excess Liability Coverage

	Limit	Deductible	Premium
Educators Excess Liability	\$1,000,000		\$2,386
Educators Excess Liability Aggregate	\$1,000,000		
TRIA			\$1
Educators Excess Liability Premium			\$2,387
KY State Surcharge			\$42.97
Total Educators Excess Liability Premium			\$2,429.97

Underlying Policies	Limit
Catlin Indemnity Commercial Auto Liability Policy - CND-KY-CAP-27303-000	\$2,000,000
Catlin Indemnity Commercial General Liability Policy - CND-KY-EPP-27302-000	\$1,000,000
Catlin Indemnity Educators Legal Liability Policy - CND-KY-ELL-27304-000	\$1,000,000

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Proposal Premium Summary

Lines of Coverage	Premium
Commercial Property Coverage (EPP)	\$33,022
Equipment Breakdown (EPP)	\$1,644
Commercial Inland Marine (EPP)	\$1,084
Commercial General Liability Coverage (EPP)	\$4,262
Commercial Crime (EPP)	\$281
Commercial Auto	\$12,153
Educators Legal Liability Coverage	\$4,817
Educators Excess Liability	\$2,387
Premium	\$59,650
KY State Surcharge	<u>\$430.22</u>
Total	\$60,080.22

Form	Description
Commercial Property Coverage (EPP)	
ABAP 412 10 12	In Witness Endorsement
CP 00 10 10 12	Building & Personal Property Form
CP 00 30 10 12	Business Income Coverage Form-With Extra Expense
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 01 66 09 00	Kentucky Changes
CP 04 05 10 12	Ordinance or Law Coverage
CP 10 30 10 12	Causes of Loss-Special Form
CP 10 45 10 12	Earthquake & Volcanic Eruption Endorsement-Sub-Limit
CP 15 25 10 12	Business Income Changes-Educational Institutions
CPR 76 02 03 13	Honor Roll Plus Enhancements - Extensions of Coverage
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 02 63 09 08	Kentucky Changes-Cancellation & Nonrenewal
IL 09 03 07 02	Mine Subsidence Insurance
IL 09 25 12 10	Kentucky Changes - Mine Subsidence
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 52 03 08	Cap On Losses From Certified Acts Of Terrorism Endorsement
IL 09 85 01 08	Disclosure Pursuant to Terrorism Risk Insurance Act
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 034 12 08	Kentucky License Fee or Tax
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage
Equipment Breakdown (EPP)	
ABAP 412 10 12	In Witness Endorsement
EB 76 01 01 12	Equipment Breakdown Coverage Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 034 12 08	Kentucky License Fee or Tax
Commercial Inland Marine (EPP)	
ABAP 412 10 12	In Witness Endorsement
CIM 76 01 01 12	Inland Marine Coverage
CIM 76 03 01 12	Electronic Equipment Enhancement
CIM 76 99 (KY) 01 12	Kentucky Amendatory Endorsement
IL 09 52 03 08	Cap On Losses From Certified Acts Of Terrorism Endorsement
IL 09 85 01 08	Disclosure Pursuant to Terrorism Risk Insurance Act
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 034 12 08	Kentucky License Fee or Tax
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage
Commercial General Liability Coverage (EPP)	
ABAP 412 10 12	In Witness Endorsement
CG 00 01 04 13	Commercial General Liability Coverage Form
CG 00 68 05 09	Recording and Distribution of Material or Information in Violation of Law Exclusion
CG 04 35 12 07	Employee Benefits Liability Coverage

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CG 21 06 05 14	Exclusion-Access or Disclosure of Confidential or Personal Information & Data-Related Liability-With Limited Bodily Injury Exception
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 08	Cap on Losses from Certified Acts of Terrorism
CG 24 22 04 13	Amendment of Coverage Territory-Worldwide
CG 25 04 05 09	Designated Location(s) General Aggregate Limit
CGL 20 33 01 12	Blanket Additional Insured - Automatic Status When Required by Contract
CGL 22 71 01 12	Colleges or Schools Including Limited Professional Services
CGL 26 06 01 12	Expected or Intended Injury Amendatory Endorsement
CGL 76 01 01 12	Amendment - Who is an Insured
CGL 76 02 01 12	Amendment of Bodily Injury Definition
CGL 76 03 01 12	Use of Trampoline Endorsement
CGL 76 04 01 12	Sexual Misconduct Declaratory Endorsement
CGL 76 05 01 12	Non-Motorized Watercraft Endorsement
CGL 76 09 01 12	Electronic Chatrooms or Bulletin Boards
CGL 76 10 01 12	Excess Other Insurance Clause
CGL 76 11 03 13	Firearm and Conducted Energy Device Exclusion
CGL 76 12 01 12	Asbestos Exclusion
CGL 76 13 01 12	Adverse Event Coverage
CGL 76 16 01 12	Lead Exclusion
CGL 76 19 01 12	Innocent Party Defense Coverage
CGL 76 20 01 12	Honor Roll Enhancement of Coverage
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion
IL 02 63 09 08	Kentucky Changes-Cancellation & Nonrenewal
IL 09 85 01 08	Disclosure Pursuant to Terrorism Risk Insurance Act
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 034 12 08	Kentucky License Fee or Tax
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage

Commercial Crime (EPP)

ABAP 412 10 12	In Witness Endorsement
CR 00 27 08 13	Government Crime Policy-Loss Sustained
CR 02 32 10 10	Kentucky Changes
CR 02 53 10 10	Kentucky Changes – Termination Of Employee Endorsement
CR 20 20 10 10	Calculation of Premium
CR 20 21 10 10	Exclusion of Certain Computer-Related Losses
CR 25 44 10 10	ERISA Inflation Guard
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 034 12 08	Kentucky License Fee or Tax

Commercial Auto

ABAP 412 10 12	In Witness Endorsement
CA 00 01 10 13	Business Auto Coverage Form
CA 01 25 10 13	Kentucky Changes
CA 20 54 10 13	Employee Hired Autos
CA 20 55 10 13	Fellow Employee Coverage
CA 21 76 10 13	Kentucky Uninsured Motorists Coverage
CA 21 79 10 13	Kentucky Underinsured Motorists Coverage
CA 22 16 10 13	Kentucky Personal Injury Protection
CA 23 01 10 13	Explosives
CA 23 95 10 13	Kentucky Silica or Silica-Related Dust Exclusion For Covered Autos Exposure
CA 99 33 10 13	Employees as Insureds
CA 99 34 10 13	Social Service Agencies - Volunteers as Insureds

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CAP 76 02 01 12	Single Deductible Endorsement
CAP 76 03 (KY) 01 12	Kentucky Standard School Bus Endorsement
CAP 76 06 01 12	Honor Roll Plus Endorsement
CAP 76 07 01 12	Who is an Insured - Exception
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion
IL 02 63 09 08	Kentucky Changes-Cancellation & Nonrenewal
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 034 12 08	Kentucky License Fee or Tax

Educators Legal Liability Coverage

ABAP 412 10 12	In Witness Endorsement
ELL 76 01 01 12	Educators Legal Liability Coverage
ELL 76 09 03 13	Educators Legal Amended Deductible Endorsement
ELL 76 99 (KY) 01 12	Kentucky Amendatory Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 034 12 08	Kentucky License Fee or Tax

Educators Excess Liability

ABAP 412 10 12	In Witness Endorsement
CX00 01 04 13	Commercial Excess Liability Coverage Form
CX02 02 09 08	Kentucky Changes – Cancellation And Nonrenewal
CX21 01 09 08	Broad Form Nuclear Exclusion Endorsement
CX21 30 09 08	Cap On Losses From Certified Acts Of Terrorism
CX21 32 10 13	Conditional Exclusion Of Terrorism Involving NBCR (Relating To TRIA)
CX27 00 09 08	Underlying Claims-Made Coverage
IL 02 63 09 08	Kentucky Changes - Cancellation and Nonrenewal
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
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