

The Right Partnership for You.



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 | | |
| Coinsurance % | 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 |
| | Pro | perty Premium | \$33,022 |

Includes:

CPR 76 02 Honor Roll Plus - Property Extension



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 Ma | arine Premium | \$1,084 |



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 Lia | bility Premium | \$4,262 |
| | KYS | tate Surcharge | \$76.72 |
| | Total General Lia | bility 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 |
| | KYS | tate Surcharge | \$5.06 |
| | Total (| Crime Premium | \$286.06 |



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 o | f Vehicles Insured | 16 |
| | Auto | mobile Premium | \$12,153 |
| | KY | State Surcharge | \$218.76 |
| | Total Auto | omobile Premium | \$12,371.76 |
| T 1 1 | | | |

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 Lia | bility Premium | \$4,817 |
| | KY S | tate Surcharge | \$86.71 |
| | Total Educators Legal Lia | bility Premium | \$4,904 |



Educators Excess Liability Coverage

Catlin Indemnity Educators Legal Liability Policy - CND-KY-ELL-27304-000

| | Limit | Deductible | Premium |
|--|--------------------------|-----------------|------------|
| Educators Excess Liability | \$1,000,000 | | \$2,386 |
| Educators Excess Liability Aggregate | \$1,000,000 | | |
| TRIA | | | \$1 |
| | Educators Excess Li | ability Premium | \$2,387 |
| | KYS | State Surcharge | \$42.97 |
| Тс | otal Educators Excess Li | ability Premium | \$2,429.97 |
| Underlying Policies | | Limit | |
| Catlin Indemnity Commercial Auto Liability Policy - CNE | D-KY-CAP-27303-000 | \$2,000,000 | |
| Catlin Indemnity Commercial General Liability Policy - C | CND-KY-EPP-27302-000 | \$1,000,000 | |

\$1,000,000



| 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 | \$430.22 |
| | Total | \$60,080.22 |

Proposal Premium Summary



Writing Company: Catlin Indemnity Company

| Form | Description |
|--------------------------------|---|
| Commercial Property Coverage | |
| 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 (EPF | • |
| 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 C | |
| 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 |

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.

| Related Liability-With Limited Bodily Injury Exception CG 21 F0 12 04 Cap on Losses from Certified Acts of Terrorism CG 24 E2 04 65 08 Designated Location(s) General Aggregate Limit CGL 20 33 01 12 Binket Additional Insured - Automatic Status When Required by Contract CGL 26 03 01 12 Colloges or Schools Including Limited Professional Sonces CGL 26 06 01 12 Amendment of Bodily Injury Definition CGL 76 03 01 12 Use of Trampoline Endorsement CGL 76 03 01 12 Use of Trampoline Endorsement 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 10 01 12 Excess Other Insurance Clause CGL 76 10 01 12 Excess Other Insurance Clause CGL 76 10 01 12 Adverse Event Coverage CGL 76 10 01 12 Event Sonta L0 02 03 08 Calculation of Premium < | | Exclusion-Access or Disclosure of Confidential or Personal Information & Data- |
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| CG 21 70 01 08 Cap on Losses tom Certified Acts of Terrorism CG 24 22 04 13 Amendment of Coverage Terrory-Work/wide CG 25 40 05 09 Designated Location(s) General Aggregate Limit CGL 23 30 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 00 11 12 Amendment - Who is an Insured CGL 76 00 11 12 Amendment - Who is an Insured CGL 76 00 11 12 Expected or Intended Unjury Amendatory Endorsement CGL 76 00 01 12 Excess Other Insurance Cause CGL 76 00 01 12 Electronic Chatrooms or Bulletin Boards CGL 76 10 01 12 Excess Other Insurance Cause CGL 76 10 01 12 Excess Other Insurance Cause CGL 76 11 03 13 Firearm and Conducted Energy Device Exclusion CGL 76 13 01 12 Adverse Event Coverage CGL 76 13 01 12 Adverse Event Coverage CGL 76 10 01 12 Honor Policy Conditions L 00 03 09 08 Calculation of Premium L 00 17 11 80 Common Policy Conditions L 00 21 09 08 Nuclear Energy Liability Exclusion L 00 23 09 08 Calculation of Premium L 00 17 11 80 Common Policy Conditions L 00 21 09 08 Nuclear Energy Liability Exclusion L 00 21 09 08 Nuclear Energy Liability Exclusion L 00 21 09 08 Usclear Coverage Commercial Crime (BPP) PNAP 002 12 Privacy Notice PNAP 001 02 13 Fraud Warning Notice PNAP 001 22 13 Fraud Warning Notice PNAP 003 12 08 USTD OFAC PNAP 003 12 08 USTD OFAC PNAP 003 12 08 Calculation of Terrorism Coverage Commercial Crime (BPP) Exclusion of Certain Computer-Related Losses CR 02 33 10 10 Kentucky Changes - Terrorism Coverage Commercial Crime (BPP) Exclusion of Certain Computer-Related Losses CR 22 53 10 10 Kentucky Changes - Terrorism Coverage Commercial Crime (BPP) Exclusion of Certain Computer-Related Losses CR 22 53 10 10 Kentucky Changes - Terrorism Coverage CA 21 76 10 13 Kentucky Changes - Terrorism Coverage CA 21 76 10 13 Kentucky Changes - Terrorism Coverage CA 21 76 10 13 Kentucky Changes - Terrorism Cov | CG 21 67 12 04 | |
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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.

| 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 |
|-----------------|--|
| CX 00 01 04 13 | Commercial Excess Liability Coverage Form |
| CX 02 02 09 08 | Kentucky Changes – Cancellation And Nonrenewal |
| CX 21 01 09 08 | Broad Form Nuclear Exclusion Endorsement |
| CX 21 30 09 08 | Cap On Losses From Certified Acts Of Terrorism |
| CX 21 32 10 13 | Conditional Exclusion Of Terrorism Involving NBCR (Relating To TRIA) |
| CX 27 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 | USTDOFAC |
| PNAP 034 12 08 | Kentucky License Fee or Tax |
| PNTR N006 11 13 | Potential Restrictions of Terrorism Coverage |
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