

# INSURANCE RENEWALS 2015-2016

<u>Insurance Type</u>	<u>Covering</u>	<u>Carrier</u>	<u>2014-2015 Premium</u>	<u>2015-2016 Premium</u>	<u>change</u>
COMMERCIAL PROPERTY	JCPS Property including: Buildings, Business Personal Property Boilers and Machinery Accounts Receivable, Valuable Papers Fiber-Optic Cable Lines Outdoor Property - trees, shrubs, plants Electronic Data Processing Equipment Flood were applicable via NFIP	Travelers Insurance Group	\$ 1,751,691	\$ 1,751,691	\$ -
FLOOD INSURANCE (Flood Zone A)	special flood coverage for those schools located in flood Zone A, and require a separate policy	Hartford Insurance Company	\$ 24,286	\$ 25,955	\$ 1,669
SPECIAL EVENT INSURANCE	covers JCPS retention deductible on General Liability insurance for uninsured vendors rental of our facilities	Travelers Insurance Group	1,048	1,105	\$ 57
COMMERCIAL AUTO LIABILITY	JCPS and district employees licensed & approved to drive a truck, automobile, or school bus in their course of employment	Travelers Insurance Group	\$ 1,361,911	\$ 1,357,082	\$ (4,829)
GENERAL & EDUCATORS LEGAL LIABILITY	Jefferson County Public School District, Jefferson County School District Finance Corp, and Employees for: General Liability Claims Wrongful Acts Punitive & Exemplary Damages	American Alternative Insurance Corp (a Munich America Company)	824,580	883,574	\$ 58,994
SPECIAL ACTIVITIES LIABILITY	Special activities not specified in the General Liability policy such as field trips for students	Cincinnati Specialty Insurance Co.	34,076	35,294	\$ 1,218
AVIATION LIABILITY	Bodily injury & property damage. Training coverage limited to aircraft with no more than six total seats.	National Union Fire Insurance of Pittsburgh, PA (an AIG Company)	31,246	31,246	\$ -
STUDENT ACCIDENT INSURANCE	Students medical expenses while participating in school sponsored activities, athletic events, & normal classroom activities	Starr Indemnity and Liability Company, National Union Fire Insurance of Pittsburgh, PA (an AIG Company)	527,784	564,441	\$ 36,657
TOTAL:			<u>\$ 4,556,622</u>	<u>\$ 4,650,388</u>	<u>\$ 93,766</u>