

# ***CURNEAL & HIGNITE INSURANCE***

## **PREMIUM COMPARISON**

	<b>2014/2015</b>	<b>2015/2016</b>	<b>2015/2016</b>
		<b>Per Expiring</b>	<b>Increased Prop Limits</b>
<b>Package</b>	<b>\$143,605.00</b>	<b>\$153,650.00</b>	<b>\$155,219.00</b>
	\$126,927,786 Prop Limits	\$126,927,786 Prop Limits	\$129,269,706 Prop Limits
<b>Business Auto</b>	<b>\$40,844.00</b>	<b>\$46,191.00</b>	<b>\$46,191.00</b>
<b>Umbrella</b>	<b>\$15,974.00</b>	<b>\$18,815.00</b>	<b>\$18,815.00</b>
<b>Workers Compensation</b>	<b>\$91,283.89</b>	<b>\$87,832.32</b>	<b>\$87,832.32</b>
	<b>.82 Exp Mod</b>	<b>.80 Exp Mod</b>	<b>.80 Exp Mod</b>
<b>Totals</b>	<b>\$291,706.89</b>	<b>\$306,488.32</b>	<b>\$308,057.32</b>

# Liberty Mutual Insurance

## Property Coverage

Specific Coverage	Limits	Deductible	Premium
Blanket Building and Personal Property	\$129,269,706	\$5,000	\$94,341
Coinsurance 100%			
Cause of Loss Form - Special			
Valuation - Replacement Cost - Agreed Amount			
Building	\$586,706	\$5,000	Included
Coinsurance 80%			
Cause of Loss Form - Special			
Valuation - Replacement Cost - Agreed Amount			
Your Personal Property	\$92,700	\$5,000	Included
Coinsurance 80%			
Cause of Loss Form - Special			
Valuation - Replacement Cost - Agreed Amount			
Earthquake - Excluding Masonry Veneer	\$5,000,000	10%	Included
Building and Personal Property			
Flood - Primary	\$1,000,000	10%	Included
Building and Personal Property			
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	Subject to Policy Limits	\$5,000	Included
Inspections - 1-877-526-0020 or LMEBInspections@LibertyMutual.com			
Questions - LMEB@LibertyMutual.com			
Data Compromise Coverage			
Section 1 - Response Expenses	\$100,000	\$2,500	Included
Section 2 - Defense and Liability	\$100,000		
School Property Endorsement	17-174 (0108) School Extension Ultra Plus Endorsement		Included
Total Property Premium (Excluding Terrorism Risk Insurance Act)			\$94,341
Terrorism Risk Insurance Act Premium			

## Liberty Mutual Insurance

### Property Coverage

Specific Coverage	Limits	Deductible	Premium
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### Property Coverage Options/Notes

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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.

## Liberty Mutual Insurance

### General Liability Coverage

Specific Coverage	Limits	Deductible	Premium
General Aggregate	\$2,000,000		\$59,582
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	Each Employee	\$1,000,000	\$1,000	Included
7/1/1992	Aggregate	\$3,000,000		

### Sexual Misconduct & Molestation Liability

Retroactive Date	Each Loss Limit	\$1,000,000		Included
7/1/1992	Aggregate	\$1,000,000		
	Innocent Party Defense	\$300,000		Included

### Law Enforcement

Retroactive Date	Each Wrongful Act Limit	\$1,000,000	\$2,500	Included
7/1/1992	Aggregate	\$1,000,000		
	Non-Monetary Relief Defense	\$100,000		Included

### School Leaders Errors & Omissions Liability

Retroactive Date	Each Wrongful Act Limit	\$1,000,000	\$5,000	Included
7/1/1992	Aggregate	\$1,000,000		
	Non-Monetary Relief Defense	\$100,000		
	Limited Fiduciary Liability Extension for School 403(b) Plans	\$1,000,000		Included

### Violent Event Response Coverage

Violent Event Limit	\$1,000,000	Included
Aggregate Limit	\$1,000,000	
Each Personal Limit - Loss	\$25,000	
Each Person Limit - Death Benefits	\$15,000	

### Criminal Acts Defense Coverage (22-142)

Included

## Liberty Mutual Insurance

### General Liability Coverage

Specific Coverage	Limits	Deductible	Premium
School Pollution Coverage Amendment (22-143)			Included
Exclusion - Silica (Schools) (22-144)			Included
Additional Insureds - Safety Patrols (22-145)			Included
Total Liability Premium (Excluding Terrorism Risk Insurance Act)			\$59,582
Terrorism Risk Insurance Act Premium			\$0

### Liability 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

### Crime Coverage

Specific Coverage	Limits	Deductible	Premium
Form O - Blanket Public Employee Dishonesty	\$100,000	\$1,000	\$671
Total Crime Premium			\$671

### 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.

## Liberty Mutual Insurance

### Inland Marine

Specific Coverage	Limits	Deductible	Premium
Miscellaneous School Property Floater			
Band Uniforms	\$50,000	RC	\$0
Athletic Equipment	\$50,000	RC	\$625
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 Terrorism Risk Insurance Act)	\$625
Terrorism Risk Insurance Act 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		\$46,191
Non-Owned Liability	\$2,000,000		Included
Hired Liability	\$2,000,000		Included
	Cost of Hire	If Any	
Personal Injury Protection	\$20,000		Included
Uninsured Motorists	\$500,000		Included
Underinsured Motorists	\$500,000		Included
Comprehensive		\$1,000	Included
Collision		\$1,000	Included
Auto Extension Endorsement	16-67 (0108)		Included
	Per Event Deductible		
Replacement Cost for Buses			Included
	16-98 Replacement Cost for Buses		
	10 Model Years Old or Less		
	Comprehensive	\$1,000	
	Collision	\$1,000	
Total Number of Insured Units - 62			
		Total Automobile Premium	\$46,191

### Automobile 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

### 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
Data Compromise	Excluded

Total Umbrella Premium (Excluding Terrorism Risk Insurance Act)	\$18,815
Terrorism Risk Insurance Act Premium	\$0

### Umbrella 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.

**Proposal Premium Summary**

Property Coverage	\$94,341
General Liability Coverage	\$59,582
Crime Coverage	\$671
Inland Marine Coverage	\$625
Automobile Coverage	\$46,191
Umbrella Coverage	\$18,815

Coverage Total (Excluding Terrorism Risk Insurance Act) \$220,225

Terrorism Risk Insurance Act	Premium
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Property Coverage	
General Liability Coverage	\$0
Crime Coverage	Not Applicable
Inland Marine Coverage	\$0
Automobile Coverage	Not Applicable
Umbrella Coverage	\$0

Terrorism Risk Insurance Act Total \$0

Account Grand Total \$220,225

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.