

CURNEAL & HIGNITE INSURANCE

ELIZABETHTOWN BOARD OF EDUCATION

PREMIUM COMPARISON

	2015/2016	2016/2017	2016/2017
	WSI/KEMI	WSI/KEMI	Liberty/KEMI
Package	\$83,947.00	\$102,241.91	\$78,531.00
	\$107,581,758 Prop	\$109,610,326 Prop	\$109,610,326 Prop
		Addl \$2,028,568 Prop	Addl \$2,028,568 Prop
Business Auto	\$21,128.59	\$25,751.33	\$24,154.00
Umbrella	\$10,073.11	\$12,223.13	\$10,325.00
SUBTOTAL	\$115,148.70	\$140,216.37	\$113,010.00
Workers Compensation	\$54,841.05	\$63,194.16	\$63,194.16
	.86 Exp Mod	.95 Exp Mod	.95 Exp Mod
	Code 7380-Drivers \$237,966 Payroll	Code 7380-Drivers \$208,420 Payroll	Code 7380-Drivers \$208,420 Payroll
	Code 8868-Prof /CI \$12,198,735 Payroll	Code 8868-Prof /CI \$12,583,294 Payroll	Code 8868-Prof /CI \$12,583,294 Payroll
	Code 9101-All Other \$861,704 Payroll	Code 9101-All Other \$901,489 Payroll	Code 9101-All Other \$901,489 Payroll
Totals	\$169,989.75	\$203,410.53	\$176,204.16



School Insurance Proposal

Prepared For:

Elizabethtown Board Of

Presented By:

Curneal & Hignite Insurance In

Date of Proposal: May 16, 2016
Version 1

Effective Date: July 1, 2016
Expiration Date: July 1, 2017

This proposal is valid for 60 days from the Date of Proposal or until the Effective Date (whichever is earlier) and is solely an estimate of premium, based on the information provided, and all amounts are subject to change. This proposal does not bind or provide actual coverage and is not an offer of insurance. Specific terms of coverage, exclusions, and limitations are contained solely in a completed insurance policy for which a premium has been paid.

This proposal may vary from your original request for coverage. Please review the proposal carefully for any variances. The terms, conditions and premiums included in this proposal contemplate the sale or renewal of all the quoted insurance lines. Electing to buy or renew only some of the lines of coverage may result in changes to the terms, conditions and premiums of the remaining insurance lines.

Liberty Mutual Insurance is the marketing name for the property and casualty insurance operations of Liberty Mutual Insurance Company and its' affiliates. Policies may be written in the following stock insurance company subsidiaries: Peerless Insurance Company, Excelsior Insurance Company, Montgomery Mutual Insurance Company, The Netherlands Insurance Company, Peerless Indemnity Insurance Company, Indiana Insurance Company, Consolidated Insurance Company, Midwestern Indemnity Company, Mid-American Fire and Casualty Company, Merchants & Business Men's Insurance Company. Not all coverages or policies may be available in all states.

Liberty Mutual Insurance

Property Coverage

Specific Coverage	Limits	Deductible	Premium
Blanket Building and Personal Property	\$109,610,326	\$5,000	\$58,243
Coinsurance 100%			
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	\$100,000	25000	Included
Building and Personal Property			
Equipment Breakdown	Subject to Policy Limits	\$5,000	Included
Inspections - 1-877-526-0020 or LMEBinspections@LibertyMutual.com			
Questions - LMEB@LibertyMutual.com			
Building Ordinance or Law			
	Undamaged Portion	Policy Limit	Included
	Demolition		
	Increase Cost of Construction		
Data Compromise Coverage			
Section 1 - Response Expenses	\$50,000	\$2,500	Included
Section 2 - Defense and Liability	\$50,000		
School Property Endorsement	17-174 (0108) School Extension Ultra Plus Endorsement		Included
Total Property Premium (Excluding Certified Acts of Terrorism Coverage)			\$58,243
Certified Acts of Terrorism Coverage Premium			\$4,226

Property Coverage Options/Notes

Flood coverage will apply to designated locations listed on the flood coverage form. Locations that are not in a Flood Zone X or are less than 10 feet above Base Flood Elevation may be excluded.

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.