

<u>Insurance Type</u>	<u>Covering</u>	<u>Carrier</u>	<u>2015-2016 Premium</u>	<u>2016-2017 Premium</u>	<u>Change</u>	<u>2016 Bid Year</u>
Aviation	Bodily injury & property damage Training coverage limited to aircraft with no more than 6 total seats.	AIG	31,157	32,267	1,109	
Bonds	1 Treasurer & 3 Asst. Treasurers for \$2,000,000.00 & all employees for \$50,000.00.	Liberty Mutual	18,144	15,166	2,978	Yes
Commercial Auto Liability	JCPS and district employees licensed & approved to drive a truck, auto or school bus in their course of employment.	Travelers	1,357,082	1,742,987	385,905	Yes
Commercial Property	JCPS Property including: Buildings, Business personal property, Boilers & machinery, Accounts receivable, Valuable Papers, Fiber-Optic Cable lines. Outdoor Property-trees, shrubs, plants. Electronic Data Processing Equipment. Flood were applicable via NFIP.	Travelers	1,751,691	1,445,252	306,439	Yes
Cyber	Network and Information Security Regulatory Defense Expenses Crisis Management Event Expenses Security Breach, Computer Program and Electronic Data restoration. Funds transfer fraud. E-Commerce extortion. Business interruption & additional expenses.	Travelers	136,394	December renewal		
Drone	Liability for the use of drones for educational purposes		1,018			

Flood (zone A)	special flood coverage for those schools located in flood zone A & require a separate policy.	Hartford & American Ins	25,955	Aug renewal		Yes
General & Educators Legal Liability	Jefferson County Public School District American Alternative Jefferson County School District Finance Insurance Corp. Corp, and Employees for: General Liability Claims, Wrongful Acts, Punitive & Exemplary Damages		883,579	967,246	83,667	
Professional Healthcare	Healthcare Employees and students for wrongful acts & liability while in the course of employment & school with JCPS.	Lexington Ins. Co.	51,876	Aug. renewal		
Special Activities Insurance	Special activities no specified in the General Liability policy such as field trips for students.	Cincinnati Specialty Ins.	35,294	35,294	0	
Special Event Insurance	Covers JCPS retention deductible on General Liability Insurance for uninsured vendors rental of our facilities.	Cincinnati Specialty Ins.	1,085	1,085	0	
Sprinkler Errors & Omissions	Covers our employees in the capacity of their employment with JCPS.	Cincinnati Specialty Ins.	2,005	2,244	239	
Student Accident Insurance	Students medical expenses while participating in school sponsored activities, athletic events, & normal classroom activities.	Starr Indemnity and Liability Co.	564,441	568,913	4,472	Yes