

Property/Casualty Package

General Liability

<u>Limits</u>	
Per Occurrence:	\$1,000,000.00
Aggregate:	\$2,000,000.00

Educators Legal Liability

<u>Limits</u>	
Per Occurrence:	\$1,000,000.00
Aggregate:	\$1,000,000.00

<u>Deductible</u>	
Per Occurrence:	\$2,500.00

Fleet

<u>Limits</u>	
* Combined Single Limit:	\$2,000,000.00
Uninsured:	\$500,000.00
Underinsured:	\$500,000.00
Personal Injury Protection:	\$20,000.00

<u>Deductible</u>	
Collision:	\$1,000.00
Comprehensive:	\$1,000.00
* Higher Education:	\$1,000,000.00

Property

<u>Estimated Total Insured Value</u>
\$50,315,184.00

<u>Deductible</u>	
Per Claim:	\$1,000.00

Umbrella (Optional; Applies to GL, ELL, and Fleet)

<u>Coverage Amount</u>
\$5,000,000.00

Pollution	Limit:	\$1,000,000.00
	Deductible:	\$10,000.00
	Square Footage:	298,240

Workers' Compensation (Payroll subject to annual audit)

Class Code	Deposit Payroll	Rate	Deposit Premium
8868	\$9,153,343.00	\$0.24	\$21,968.02
7380	\$527,366.00	\$4.44	\$23,415.05
9101	\$773,750.00	\$3.16	\$24,450.50
Total Payroll	\$10,454,459.00		
	Manual Premium		\$69,833.57
	Experience Mod		1.13
	Modified Premium		\$78,911.94
	Adjustments		(\$4,734.72)
	Adjusted Premium		\$74,177.22
	Commissions		\$2,225.32
	Pre-Tax Premium		\$76,402.54
	Taxes 6.50 %		\$4,966.17
	Written Premium		\$81,368.70

KSBIT
Attn: Randy Cook
260 Democrat Drive
Frankfort, KY 40601
Fax: (502) 695-0231

Todd County

Quote / Renewal
Policy Period: July 1, 2008 - July 1, 2009
Effective: July 1, 2008 - July 1, 2009
Quote Prepared: Wednesday, April 09, 2008

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Check the appropriate box(es) to indicate acceptance

	Premium
☐ Property/Casualty Package	\$106,328.77
☐ Umbrella (Optional; Applies to GL, ELL, and Fleet)	\$6,795.88
☐ Workers' Compensation (Payroll subject to annual audit)	\$81,368.70
☐ Pollution	\$4,200.00

All premiums payable within 30-days of effective date

☐ **Decline All Coverages**
By checking this box, you are electing to waive ALL coverage

Print Name

Title

Signature

Date

Your experience modification factor is based upon three (3) years of loss experience not to include the current year. Your experience mod is calculated annually. The experience mod is determined by comparing actual losses to expected losses for the experience period based upon your own industry group. A mod of one (1) reflects average experience, a mod of less than one (1) reflects better than average experience and a mod of more than one (1) reflects worse than average experience. KSBIT utilizes NCCI experience modifiers supplied by employers and those computed by industry recognized vendor ModMaster.

KSBIT
KSBA's Insurance & Safety Solution