

INSURANCE RENEWALS 2017-18

<u>Insurance Type</u>	<u>Covering</u>	<u>Ins Administrator</u>	<u>Carrier</u>	<u>2016-17 Premium</u>	<u>2017-18 Premium</u>	<u>Change</u>
Aviation	Bodily injury & property damage Training coverage limited to aircraft with no more than 6 total seats.	Underwriters Ins.	National Union Fire Ins non-owned drone coverage added	32,267.00	33,151.17	884.17
Bonds	1 Treasurer & 3 Asst. Treasurers for \$2,000,000.00 & all employees for \$50,000.00.	Underwriters Ins.	Great American Ohio Casualty	18,245.80	15,744.79	-2,501.01
Commerical Auto Liability	JCPS and district employees licensed & approved to drive a truck, auto or school bus in their course of employment.	Underwriters Ins.	Travelers	1,742,987.00	1,581,635.00	-161,352.00
Commerical 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 Equipement. Flood were applicable via NFIP.	Lanier	Affinity	1,445,252.00	1,180,000.00	-265,252.00
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.	Underwriters Ins.	Travelers	140,798.44	December renewal	

Drone	Liability for the use of drones for educational purposes	Underwriters Ins.	Travelers	1018	in the aviation policy upon renewal	
Flood (zone A)	special flood coverage for those schools located in flood zone A & require a separate policy.	Hartford	Hartford & American Ins	25,955.00	30,904.00	4,949.00
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	Underwriters Ins.	American Alternative Insurance Corp.	973,846.00	1,014,990.00	41,144.00
Professional Healthcare	Healthcare Employees and students for wrongful acts & liability while in the course of employment & school with JCPS.	Underwriters Ins.	AIX Specialty	41,920.00	Aug. renewal	-9,956.00
Special Activities Insurance	Special activities not specified in the General Liability policy such as field trips for students.	Underwriters Ins.	Cincinnati Specialty Ins.	35,294.00	35,291.40	-2.60
Special Event Insurance	Covers JCPS retention deductible on General Liability Insurance for uninsured vendors rental of our facilities.	Underwriters Ins.	Cincinnati Speciality	1,085.00	1,136.18	51.18
Sprinkler Errors & Omissions	Covers our employees in the capacity of their employment with JCPS.	Underwriters Ins.	Cincinnati Specialty Ins	2,244.00	2,394.86	150.86
Student Accident Insurance	Students medical expenses while participating in school sponsored activities, athletic events, & normal classroom activities.	Underwriters Ins.	Starr Indemnity and Liability Co.	565,246.00	472,753.00	-92,493.00