



May 6, 2019

Ms. Makka Wheeler, Finance Director
Todd County Board of Education
205 Airport Road
Elkton, KY 42220

RE: Property/Liability/Bus Fleet/Umbrella Renewals

Ms. Wheeler,

Enclosed please find the July 1, 2019 to July 1, 2020 renewal proposal provided by Liberty Mutual Insurance Company. Below is a premium comparison versus last year:

	<u>2018-2019</u>	<u>2019-2020</u>
Property/Liability	\$100,460	\$101,910
Commercial Auto/Bus Fleet	51,038	53,390
\$5M Umbrella Liability	<u>7,522</u>	<u>8,226</u>
	\$159,020	\$163,526

Please note that the umbrella policy extends additional limits of liability coverage over the General Liability, Employee Benefits Liability, Auto Liability, Employers Liability, School Leaders Errors & Omissions (Board Liability), Law Enforcement Professional Liability, and Sexual Misconduct Liability.

Also note that Earthquake, Flood, and Data Security (Cyber Liability) is also included.

Liberty Mutual has refreshed a couple of their coverage forms and the renewal policy will include coverage for all board approved Booster Clubs, student and parent groups. The new coverage form will also include liability coverage for the use of drones.

I would be more than happy to meet with you, Mr. Oyler, or the Board of Education to review the enclosed proposal. Please let me know when a convenient time would be to do so.

Sincerely,

Malcolm Blane

Malcolm Blane

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