

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

**Todd County**  
Quote / Renewal  
Policy Period: July 1, 2009 - July 1, 2010  
Effective: July 1, 2009 - July 1, 2010  
Quote Prepared: Thursday, May 21, 2009

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Check the appropriate box(es) to indicate acceptance

	Premium
<input type="checkbox"/> <b>Property/Casualty Package</b>	<b>\$104,990.30</b>
<input type="checkbox"/> <b>Umbrella (Optional; Applies to GL, ELL, and Fleet)</b>	<b>\$6,832.75</b>
<input type="checkbox"/> <b>Workers' Compensation (Payroll subject to annual audit)</b>	<b>\$82,577.14</b>
<input type="checkbox"/> <b>Pollution</b>	<b>\$3,700.00</b>

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.

KSBA's Insurance and Safety Solution

## Property/Casualty Package

### General Liability

#### Limits

Per Occurrence:	\$1,000,000.00
Aggregate:	\$2,000,000.00

### Educators Legal Liability

#### Limits

Per Occurrence:	\$1,000,000.00
Aggregate:	\$1,000,000.00

#### Deductible

Per Occurrence:	\$2,500.00
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### Fleet

#### Limits

* Combined Single Limit:	\$2,000,000.00
Uninsured:	\$500,000.00
Underinsured:	\$500,000.00
Personal Injury Protection:	\$20,000.00

#### Deductible

Collision:	\$1,000.00
Comprehensive:	\$1,000.00
* Higher Education:	\$1,000,000.00

### Property

#### Estimated Total Insured Value

\$62,791,428.00

#### Deductible

Per Claim: \$1,000.00

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

#### Coverage Amount

\$5,000,000.00

### Pollution

Limit:	\$1,000,000.00
Deductible:	\$10,000.00
Square Footage:	307,905

### Workers' Compensation (Payroll subject to annual audit)

Class Code	Deposit Payroll	Rate	Deposit Premium
8868	\$8,650,221.00	\$0.35	\$30,275.77
7380	\$563,915.00	\$5.20	\$29,323.58
9101	\$781,457.00	\$4.22	\$32,977.49
<b>Total Payroll</b>	<b>\$9,995,593.00</b>		
		<b>Manual Premium</b>	<b>\$92,576.84</b>
		<b>Experience Mod</b>	<b>1.39</b>
		<b>Modified Premium</b>	<b>\$128,681.81</b>
		<b>Adjustments</b>	<b>(\$53,402.95)</b>
		<b>Adjusted Premium</b>	<b>\$75,278.86</b>
		<b>Commissions</b>	<b>\$2,258.37</b>
		<b>Pre-Tax Premium</b>	<b>\$77,537.22</b>
		<b>Taxes 6.50 %</b>	<b>\$5,039.92</b>
		<b>Written Premium</b>	<b>\$82,577.14</b>