



**Ohio
Casualty™**

Member of Liberty Mutual Group

Proposal Premium Summary

Lines of Coverage	Premiums
Property Coverage	\$37,189.00
Inland Marine Coverage	\$2,354.00
Crime Coverage	\$0.00
Liability Coverage (per coverage detail)	\$17,866.00
Commercial Automobile Coverage	\$31,080.00
Worker's Compensation Coverage (including non-rejectable TRIA)	\$95,623.00
Umbrella Coverage	\$7,442.00

COVERAGE TOTAL (EXCLUDING TRIA)	\$191,554.00
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TRIA (Terrorism Risk Insurance Act)	Premium
Property	\$2,790.00
Inland Marine	\$55.00
Crime	
Liability	\$142.00
Automobile	
Worker's Compensation (TRIA included above)	
Umbrella	\$223.00

TRIA TOTAL	\$3,210.00
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ACCOUNT GRAND TOTAL	\$194,764.00
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This Premium Summary page does not include any of the optional premiums and/or coverages that may have been provided on the various coverage pages.

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Property Coverage

Specific Coverage	Limits	Deductible	Premium
Blanket Building and Personal Property	\$67,999,967	\$1,000	\$30,599.00
Coinsurance at 100%			
Cause of Loss Form	Special		Included
Valuation	Replacement Cost - Agreed Amount		Included
Business Income			
Extra Expense			
Earthquake	\$5,000,000	10%	\$2,000.00
Flood			
Equipment Breakdown	Subject to Policy Limits	\$1,000	\$4,590.00
Building Ordinance or Law			
Undamaged Portion	Policy Limit		
Demolition			
Increase Cost of Construction			
Mine Subsidence			
School Property Endorsement	17-174 Ultra Plus Endorsement		Included
Total Property Premium (Excluding TRIA)			\$37,189.00
TRIA Premium			\$2,790.00

Property Coverage Options/Notes:

Optional \$2,500 Prop ded would reduce premium by \$3,399
Optional \$5,000 Prop ded would reduce premium by \$6,799
Optional \$10,000,000 EQ with 10% ded = \$4,000 premium

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Inland Marine Coverage

Specific Coverage	Limits	Deductible	Premium
Computer Hardware – Includes Mechanical Breakdown	\$1,714,395	\$1,000	\$1,729.00
Computer Software	\$15,000	\$1,000	Included
Computer Extra Expense	\$5,000	\$1,000	Included
Computer Property in Transit (Hardware/Software)	\$100,000/\$10,000		
Computer - Unnamed Locations (Hardware/Software)	\$100,000/\$10,000		

Miscellaneous School Property Floater (24-61)	Limits	Deductible	Premium
		\$500	\$625.00
Band Uniforms	\$50,000	RC	Included
Athletic Equipment	\$50,000	RC	Included
Musical Instruments	\$50,000	RC	Included
Cameras & Audio-Visual Equipment	\$50,000	RC	Included
Fine Arts	\$50,000	ACV	Included
Signs	\$10,000	RC	Included
Dwellings Under Construction – Vocational Class	\$100,000		Included
Total Inland Marine Premium (Excluding TRIA)			\$2,354.00
TRIA Premium			\$55.00

Inland Marine Coverage Options/Notes:

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Crime Coverage

Specific Coverage

Public Employee Dishonesty Blanket Bond - Form O

Forgery and Alteration - Form B

Theft, Disappearance, & Destruction - Form C

Inside Limit

Outside Limit

Robbery & Safe Burglary - Form D

Computer Fraud - Form F

Limits	Deductible	Premium
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Total Crime Premium		
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		\$0.00
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Crime Coverage Options/Notes:

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Edition Date: 4/9/2008 KY



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General Liability Coverage

Specific Coverage		Limits	Deductible	Premium
General Aggregate		\$2,000,000		\$6,861.00
Products/Completed Operations Aggregate		\$2,000,000		Included
Personal & Advertising Injury		\$1,000,000		Included
Each Occurrence		\$1,000,000		Included
Fire Damage Liability		\$300,000		Included
Medical Payments (excluding students)		\$15,000		Included
School Amendatory Endorsement 17-20 School Amendatory Endorsement				Included
Employee Benefits Liability	Each Employee	\$1,000,000	\$1,000	\$440.00
	Retroactive Date 7/1/09	Aggregate		
		\$3,000,000		
Sexual Misconduct & Molestation Liability	Occurrence	\$1,000,000		\$2,450.00
	Aggregate	\$1,000,000		
	Innocent Party Defense	\$300,000		\$765.00
Law Enforcement	Occurrence			
	Retroactive Date	Aggregate		
	Non-Monetary Relief Defense			
School Leaders Errors & Omissions Liability	Occurrence	\$1,000,000	\$2,500	\$7,350.00
	Retroactive Date 7/1/09	Aggregate		
		\$1,000,000		
	Non-Monetary Relief Defense	\$100,000		

Violent Event Response Coverage

Total Liability Premium (Excluding TRIA)	\$17,866.00
TRIA Premium	\$142.00

Liability Coverage Options/Notes:

SLE&O deductible to apply to non-monetary relief defense

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Automobile Coverage

Specific Coverage	Limits	Deductible	Premium
Auto Liability Combined Single Limit	\$2,000,000		\$31,080.00
Uninsured Motorist	\$1,000,000		Included
Underinsured Motorist	\$1,000,000		Included
Personal Injury Protection	\$20,000	Basic	Included
Medical Payments			Excluded
Comprehensive (ACV)		\$1,000	Included
Collision (ACV)		\$1,000	Included
Towing			Included
Non-Owned & Hired Liability	\$2,000,000		Included
Hired Car Physical Damage			Included
Per Event Comp Deductible		\$12,000	Included
Garage Keepers			Excluded
School Bus Auto Extension	16-67 Auto Extension Endorsement		Included
-Total number of vehicles insured 63			

Total Automobile Premium \$31,080.00

Automobile Coverage Options/Notes:

Replacement Cost Buses Additional Premium of: \$1,875.00

Replacement Cost Garaged Locations

SUBJECT TO RECEIPT OF UP TO DATE DRIVERS LIST AND FAVORABLE MVR'S

R/C cost applies to buses only that are 1999 or newer - premium is based on 25 qualifying buses

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Workers Compensation Coverage

Employers Liability Limits:

\$1,000,000/\$1,000,000/\$1,000,000

Classifications

Class Code

Payroll

Drivers, Chauffeurs NOC

7380

\$584,230

School: Professional Employees

8868

\$10,146,279

School: All Other

9101

\$865,388

Experience Modification

1.00

Deductible

Total Premium includes non-rejectable TRIA

\$95,623.00

TRIA Premium

\$2,320.00

Workers Compensation Coverage Options/Notes:

SUBJECT TO NCCI EXPERIENCE MOD

WE MUST WRITE THE SUPPORTING LINES TO CONSIDER WC

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Umbrella Coverage

Specific Coverage

	Limits	Premium
Limits of Liability - Each Occurrence	\$5,000,000	\$7,442.00
Limits of Liability – Aggregate	\$5,000,000	
Self Insured Retention	\$10,000	
Excess General Liability	Included	
Excess Employee Benefits	Included	
Excess Sexual Misconduct & Molestation	Included	
Excess School Leaders Errors & Omissions	Included	
Excess Law Enforcement	Excluded	
Excess Auto Liability	Included	
Uninsured/Underinsured Motorists	Excluded	
Excess Employers Liability	Included	

Total Umbrella Premium (Excluding TRIA)	\$7,442.00
TRIA Premium	\$223.00

Umbrella Policy Options/Notes:

We must write the underlying coverage to include under Umbrella

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