

Garrard County Schools Package/WC/Cyber Renewal							
<b>2021-2022</b>							
EMC Proposal (Renewal)							
Property - \$10,000 Deductible				\$ 95,400.00	\$ 89,330.00	\$ 6,070.00	
General Liability				\$ 15,789.00	\$ 14,561.00	\$ 1,228.00	
E&O and Professional Liability				\$ 4,083.00	\$ 3,403.00	\$ 680.00	
Inland Marine (Software and Equipment)				\$ 338.96	\$ 338.96	\$ -	
Crime				\$ 501.00	\$ 501.00	\$ -	
Auto - \$1,000 Deductible Comp/Collision				\$ 51,438.00	\$ 45,251.00	\$ 6,187.00	
Umbrella				\$ 21,416.00	\$ 19,655.00	\$ 1,761.00	
Workers Compensation**				\$ 75,473.71	\$ 79,702.15	\$ (4,228.44)	
				\$ 264,439.67	\$ 252,742.11	\$ 11,697.56	INCR. 4.63%
**WC Premium higher due to additional salary of ~\$500,000							
newly created jobs for 2021-22 school year							
Preschool and Interventionist Positions							
Cyber Liability				\$ 4,380.64	\$ 3,406.00	\$ 974.64	INCR 28.5%
Separate Cyber coverage is better through Wright Specialty							
\$500,000 limit							
Option: Add cyber coverage to EMC policy (more limited cov.)				\$ 1,800.00	approximately		
\$100,000 limit and drop the Wright Policy							
Liberty Mutual and Wright Insurance not quoted for renewal							
Both companies had minimum of 11% increase							
across the board and were higher than EMC in previous year							



# Public School Insurance Proposal

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Prepared For:  
**Garrard County Board of Education**

Presented By:  
**Lori Linville-Cobb**  
**Linville Insurance Agency**

**Date of Proposal:** May 12, 2021

<b>Policy Period</b>	<b>Effective Date:</b>	July 1, 2021
	<b>Expiration Date:</b>	July 1, 2022

This proposal, presented by EMC Insurance Co., is valid for 60 days from the Date of Proposal or until the Effective Date (whichever is earlier) and is solely an estimate of premium, based on the information provided, and all amounts are subject to change. This proposal does not bind, or provide actual coverage and is not an offer of insurance. Specific terms of coverage, exclusions, and limitations are contained solely in a completed insurance policy for which a premium has been paid.

This proposal may vary from your original request for coverage. Please review the proposal carefully for any variances. The terms, conditions and premiums included in this proposal contemplate the sale or renewal of all the quoted insurance lines. Electing to buy or renew only some of the lines of coverage may result in changes to the terms, conditions and premiums of the remaining insurance lines.

## Commercial Property Proposal (cont.)

### School Property Endorsement

	CP7123 Coverage Extension	Included
Accounts Receivable	\$250,000	
Appurtenant Buildings and Structures	\$100,000	
Arson Reward Payment	\$25,000	
Changes in Extremes (Temp or Humidity)	\$15,000	
Cost of Taking Inventory Expense	\$50,000	
Electronic Data	\$100,000	
Expediting Expenses	\$50,000	
Fine Arts	\$100,000	
Fire Department Service Charge	\$50,000	
Fire Extinguisher Systems Expense	Actual Cost Incurred	
Foundations of Buildings and Pilings	\$1,000,000	
Legal Liability (Incl. Personal Property)	\$250,000	
Lock Replacement and Rekeying	\$25,000	
Money and Securities	\$10,000	
Newly Acquired:		
Period of Coverage	Up to 120 days	
Buildings	\$2,000,000	
Business Personal Property	\$2,000,000	
Business Income	\$500,000	
Nonowned Detached Trailers	\$15,000	
Outdoor Property	\$500,000 / \$1,000 any one tree, shrub, or plant	
Personal Effects and Property of Others	\$100,000	
Pollutant Cleanup and Removal	\$100,000	
Premises Boundary Definition	1000 feet	
Preservation of Property	Included up to 90 days	
Spoilage (perishable stock)	\$50,000	
Synthetic Athletic Tracks or Surfaces	Included	
Underground Fiber Optic Cable	Included; \$2,500 deductible applies	
Underground Pipes	Included; subject to policy limits	
Unreported Buildings and Structures	\$50,000	
Utility Services: Direct Damage and Time Element	\$100,000; excludes overhead transmission lines	

**Total Property Premium:**

**\$95,400.00**

Excluding Certified Acts of Terrorism



## Employment Practices, E & O, and Law Enforcement Liability Proposal

Coverage Description	Limits	Deductible	Premium
<b>Errors &amp; Omissions and Employment Practices Liability (Linebacker)</b>			
Each Wrongful Act Limit	\$1,000,000	\$2,000	\$4,083.00
Aggregate Limit	\$2,000,000		
Non-Monetary Relief Defense	Included	\$2,000	
Retroactive Date: 7/1/1996			
<b>Law Enforcement Liability</b>			
Each Wrongful Act Limit	Included	\$2,000	Included
Aggregate Limit	Included		
Retroactive Date: 7/1/1996			
<b>Total E&amp;O / EPLI Premium:</b>		<b>\$4,083.00</b>	
Excluding Certified Acts of Terrorism			

## Commercial Crime Proposal

<b>Money &amp; Securities Theft</b>			
Inside the Premises	\$25,000	\$500	Included
Outside the Premises	\$25,000	\$500	Included
<b>Employee Theft</b>			
	\$100,000	\$1,000	Included
<b>Total Commercial Crime Premium:</b>		<b>\$501.00</b>	

## Commercial Inland Marine Proposal

Coverage Description	Limits	Deductible	Premium
<b>Electronic Data Processing</b>		<b>\$500</b>	<b>\$338.96</b>
Software	\$152,013		
Equipment	\$152,013		
Total	\$304,026		

Excluding Certified Acts of Terrorism

## Commercial Umbrella Proposal

### Umbrella Policy Limits

Limit of Liability - Each Occurrence	\$5,000,000	\$21,416.00
Limit of Liability - Aggregate	\$5,000,000	
Self-Insured Retention	\$10,000	

### Underlying Policies & Coverages

General Liability	Included
Employee Benefits	Included
Sexual Misconduct & Molestation	Included
Violent Event Response	Excluded
Auto Liability	Included
Uninsured/Underinsured Motorists	Excluded
Employers Liability	Included
Errors & Omissions / EPLI (Linebacker)	Included
Law Enforcement Professional Liability	Included
Cyber Liability & Data Compromise	Excluded

**Total Umbrella Premium:** \$21,416.00

Excluding Certified Acts of Terrorism

## Workers Compensation Proposal

### Employers Liability Limits

Bodily Injury by Accident-per person	\$1,000,000	\$74,336.09
Bodily Injury by Disease-per person	\$1,000,000	
Bodily Inj	\$1,000,000	

### Payroll

8868	\$12,902,500
9101	\$1,229,000
7380-Drivers	\$945,000

Experience Mod 0.78

**Total Workers Compensation Premium:** \$75,473.71