

Commercial Auto

Premium Details

Underwriting Company: **Liberty Mutual Fire Insurance Company**
Rating Plan: **Guaranteed Cost**
Named Insured: **Estill County Board of Education**

May be subject to audit.

Coverages	Symbols	Limits	Deductibles	Premium
Liability	01	\$2,000,000	N/A	\$55,791
Personal Injury Protection	05	N/A	N/A	\$3,642
Added Personal Injury Protection	N/A	N/A	N/A	N/A
Auto Medical Payments	N/A	N/A	N/A	N/A
Uninsured Motorist	02	\$1,000,000	N/A	\$1,100
Underinsured Motorist	02	\$1,000,000	N/A	\$9,291
Physical Damage				
Comprehensive	02, 08	Actual Cash Value or Cost of Repair	\$1,000	\$4,298
Collision	02, 08	Actual Cash Value or Cost of Repair	\$1,000	\$10,254
Towing and Labor	N/A	N/A	N/A	N/A
Hired Liability	N/A	\$2,000,000	N/A	\$351
Hired Physical Damage				
Comprehensive	N/A	N/A	\$100	\$98
Collision	N/A	N/A	\$1,000	\$98
Endorsements	N/A	Various	Various	\$1,950

Commercial Auto

Forms & Endorsements

Form Name	Form Number	Fill-Ins
2016 Commercial Auto Miscellaneous Form Revisions Advisory Notice To Policyholders	CNA 90 15 11 16	
Alaska Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 89 10 13	
Annual Meeting Notice	LIL 90 04 06 13	
Assault, Battery, Abuse or Molestation Exclusion	AC 20 01 11 16	
Business Auto Coverage Form	CA 00 01 10 13	
Business Auto Declarations	AC 00 03 02 13	
Business Auto Declarations Extension Schedule - Hired or Borrowed Autos and Nonowned Autos	ACS 00 03 11 11	
Changes In Your Policy	AC 00 30 10 13	
Changes in Item Two of the Declarations - Physical Damage Coverages	ACS 00 25 04 13	
Common Policy Conditions	IL 00 17 11 98	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 85 10 13	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 85 01 06	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 87 10 13	

Continued on next page...

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

Commercial Auto

Forms & Endorsements

Form Name	Form Number	Fill-Ins
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 87 01 06	
Forms Inventory	ACS 00 26 04 13	
Insured Mailer Page	CNI 90 04 01 12	
Item 3 - Schedule of Covered Autos You Own	ACS 00 24 04 13	
Kentucky Anti-Theft Device Discount	SNA 16 01 05 11	
Kentucky Changes	CA 01 25 10 13	
Kentucky Changes-Cancellation and Nonrenewal	IL 02 63 09 08	
Kentucky No-Fault Rejection Form	PIPKY020318	
Kentucky Personal Injury Protection	CA 22 16 10 13	
Kentucky Personal Injury Protection Amendatory Endorsement	AC 22 10 12 20	
Kentucky Underinsured Motorists Coverage	AC 21 06 08 15	
Kentucky Uninsured Motorists Coverage	CA 21 76 10 13	
Liberty Mutual Group California Privacy Notice	SNI 04 01 12 20	
Named Insured Endorsement	AC 84 13 01 11	Named Insured: Estill County Board of Education
Nuclear Energy Liability Exclusion Endorsement (Broad)	IL 00 21 09 08	
Producer Mailer Page	CNI 90 05 01 12	

Continued on next page...

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

Commercial Auto

Forms & Endorsements

Form Name	Form Number	Fill-Ins
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17	
Public Transportation Autos	CA 24 02 10 13	
Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion	CA 23 45 11 16	
Replacement Cost Coverage - School Buses	AC 84 54 06 14	
School Business Auto Extension Endorsement	AC 84 52 12 16	
State Application of Terrorism Exclusion Endorsements Involving Nuclear, Biological Or Chemical Terrorism	AC 84 26 08 15	
Temporary Substitute Auto - Physical Damage Insurance	AC 84 73 01 16	
Uninsured/Underinsured Motorists Insurance (UM/UIM) Schedule	ACS 21 02 04 13	
Washington Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 93 10 13	

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Premium Details

Underwriting Company: **LM Insurance Corporation**
Rating Plan: **Guaranteed Cost**
Named Insured: **Estill County Board of Education**

May be subject to audit.

Coverages	Limits of Liability
General Aggregate Limit	\$2,000,000
Products/ Completed Operations Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You (or any premises)	\$100,000
Medical Expense Limit (any one person)	\$5,000
Employee Benefits Liability*	\$1,000,000
Employee Benefits Aggregate*	\$3,000,000

* Employee Benefits Liability Retroactive Date: 7/1/1992

General Liability

Forms & Endorsements

Common Policy Form

Form Name	Form Number	Fill-Ins
Common Policy Conditions	IL 00 17 11 98	
Inventory Coverage Forms/Parts, Endorsements, Enclosures	IC 00 42 07 09	
Kentucky Changes-Cancellation and Nonrenewal	IL 02 63 09 08	

Coverage

Form Name	Form Number	Fill-Ins
Commercial General Liability Coverage Form	CG 00 01 04 13	
Corporal Punishment	CG 22 67 10 93	
Employee Benefits Liability Coverage	CG 04 35 12 07	Aggregate Limit: \$3,000,000 Deductible: 1000 Limit: \$1,000,000 Retroactive Date: 07/01/1992
Non-Cumulation Of Liability (Same Occurrence)	LC 25 13 08 08	
Occurrence - Resulting Property Damage	LC 99 56 04 16	
Personal And Advertising Injury - Occurrence Redefined	LC 29 06 08 08	
Personal And Advertising Injury Redefined - Definition Of Publication	LC 29 04 08 08	
Premium Responsibility	LC 99 36 02 13	
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17	
SEXUAL MISCONDUCT LIABILITY COVERAGE (CLAIMS-MADE)	LC 04 92 02 20	Fill-In: Sexual Misconduct Liability (Claims-Made) Each Sexual Misconduct: \$1,000,000 Aggregate Sexual Misconduct: \$1,000,000

Continued on next page...

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Forms & Endorsements

Form Name	Form Number	Fill-Ins
		Sexual Misconduct Liability Deductible: \$5,000 Retroactive Date: 07/01/1992 Claims-Made Inception Date: 07/01/2016
School Amendatory Endorsement	LC 99 44 07 18	
VIOLENT EVENT RESPONSE COVERAGE FOR SCHOOLS	LC 04 78 02 20	Fill-In: Each Violent Event Limit - Response Expenses and Loss: \$1,000,000 Aggregate Limit - Response Expense and Loss: \$1,000,000 Each Person Limit - Loss: \$25,000 Each Person Limit - Death Benefits: \$15,000

Declaration

Form Name	Form Number	Fill-Ins
Commercial General Liability Declarations	LC 00 04 08 12	
Declarations Extension Schedule	LCS 00 02 05 12	
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12	
Declarations Extension Schedule - Miscellaneous Charges	LCS 00 03 05 12	

Notice to Policyholder

Form Name	Form Number	Fill-Ins
Kentucky Notice To Policyholders	EN 90 09 01 10	
Policyholder Disclosure Terrorism Risk Insurance Act	SNI 90 02 01 20	

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Forms & Endorsements

Other Exclusion

Form Name	Form Number	Fill-Ins
Access Or Disclosure Of Confidential Or Personal Information With Limited Bodily Injury Exception	CG 21 06 05 14	
Asbestos Exclusion	LC 21 01 06 05	
Damage First Occurring Prior To Policy Period - Exclusion	LG 32 05 06 05	
Discrimination Exclusion	LC 21 04 06 05	
Employment - Related Practices Exclusion	CG 21 47 12 07	
Exclusion - Medical Payments - Day Care Centers	CG 22 40 01 96	
Exclusion - Silica (Schools)	LC 21 111 02 14	
Exclusion - Trampolines	LC 21 112 02 14	
Fungi or Bacteria Exclusion (Legionella Bacterium Excluded)	LC 21 91 09 12	
Lead Exclusion	LC 21 06 06 07	
Nuclear Energy Liability Exclusion Endorsement (Broad)	IL 00 21 09 08	
Total Pollution Exclusion	CG 21 49 09 99	

Policy Cover

Form Name	Form Number	Fill-Ins
Participating Provision	LIL 90 05 06 13	

TRIA Exclusions

Form Name	Form Number	Fill-Ins
Alaska Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 26 93 01 15	

Continued on next page...

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Forms & Endorsements

Form Name	Form Number	Fill-Ins
Arkansas Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 26 86 01 15	
Cap On Losses From Certified Acts Of Terrorism	CG 21 70 01 15	
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 21 76 01 15	

Underwriting Additional Forms

Form Name	Form Number	Fill-Ins
LIBERTY MUTUAL GROUP CALIFORNIA PRIVACY NOTICE	SNI 04 01 01 20	

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

School Leaders Errors & Omissions

Premium Details

Underwriting Company: Liberty Mutual Fire Insurance Company
Rating Plan: Guaranteed Cost
Named Insured: ESTILL COUNTY BOARD OF EDUCATION

May be subject to audit.

Coverages	Limits of Liability	Deductibles
Each Wrongful Act	\$1,000,000	\$10,000
Aggregate	\$1,000,000	-
Non-Monetary Relief Defense Coverage	\$100,000	\$10,000

This insurance does not apply to "wrongful acts" committed prior to the **Retroactive Date: 07/01/1992. Claims-made Inception Date: 07/01/2016.**

School Leaders Errors Omissions

Forms & Endorsements

Form Name	Form Number
Amendment of Other Insurance Condition	LC 24 33 02 14
Cap On Losses From Certified Acts Of Terrorism	LC 21 128 05 17
Common Policy Conditions	IL 00 17 11 98
Declarations Extension Schedule	LCS 00 02 05 12
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12
Deductible Insurance - Non-Monetary Relief Claims	LC 03 50 02 20
Exclusion - Eminent Domain, Inverse Condemnation, Adverse Possession	LC 21 113 02 14
Exclusion - Law Enforcement Professional Liability	LC 21 115 08 18
Exclusion - Tax Assessment	LC 21 114 02 14
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	LC 21 130 05 17
Kentucky Changes - Cancellation and Nonrenewal	LC 32 650 02 20
Liberty Mutual Group California Privacy Notice	SNI 04 01 12 20
Participating Provision	LIL 90 05 06 13
Policyholder Disclosure Terrorism Risk Insurance Act	SNI 90 02 01 20
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17
School Leaders Errors and Omissions Liability Coverage Form	LC 00 12 02 20
School Leaders Errors and Omissions Liability Declarations	LC 00 18 07 20

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

Law Enforcement Liability

Premium Details

Underwriting Company: Liberty Mutual Fire Insurance Company
Rating Plan: Guaranteed Cost
Named Insured: ESTILL COUNTY BOARD OF EDUCATION

May be subject to audit.

Coverages	Limits of Liability	Deductibles
Each Wrongful Act	\$1,000,000	\$2,500
Aggregate	\$1,000,000	-
Non-Monetary Relief Defense Coverage	\$100,000	N/A

The insurance does not apply to "wrongful acts" committed prior to the **Retroactive Date: 7/1/1992. Claims-made Inception Date: 7/1/2016.**

Law Enforcement Liability

Forms & Endorsements

Form Name	Form Number
Cap On Losses From Certified Acts Of Terrorism	LC 21 128 05 17
Common Policy Conditions	IL 00 17 11 98
Declarations Extension Schedule	LCS 00 02 05 12
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	LC 21 130 05 17
Kentucky Changes - Cancellation and Nonrenewal	LC 32 650 02 20
Law Enforcement Professional Liability Coverage Form	LC 00 13 02 20
Law Enforcement Professional Liability Declarations	LC 00 16 02 20
Liberty Mutual Group California Privacy Notice	SNI 04 01 12 20
Non-Monetary Relief Defense Coverage	LC 99 49 02 20
Participating Provision	LIL 90 05 06 13
Policyholder Disclosure Terrorism Risk Insurance Act	SNI 90 02 01 20
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

Property

Premium Details

Underwriting Company: **Liberty Mutual Fire Insurance Company**
Rating Plan: **Not Applicable**
Named Insured: **Estill County School District**

Total Insurable Values	
Real Property	\$103,422,945
Personal Property	\$10,494,262
Loss of Business Income/Rents	\$0
Total Insurable Values	\$113,917,207

A properly executed Loss of Income Worksheet must be received within 30 days of binding. Additional premium may be required at that time.

Property

Limits of Liability

Coverages	Limits of Liability*
Locations 1.1-9.1	
Blanket Real Property	\$103,422,945
Blanket Personal Property	\$10,494,262
Blanket Extra Expense	\$5,000,000
Locations 1.1-2.2, 2.4-9.1	
Blanket Personal Property	\$50,000

*Limits of Liability are in any one occurrence, unless otherwise stated

Property

Standard Extensions

Standard Extensions of Coverage

Form Name	Form #	Limit of Liability and/or Fill-in(s)*
Accounts Receivable	RM1002	\$100,000
Arson Reward	RM1002	\$25,000
Computer Virus and Denial of Access	RM1002	\$25,000
Debris Removal Expense	RM1119	\$1,000,000
Except for windblown debris	RM1002	\$25,000
Deferred Payments	RM1002	\$25,000
Duty to Defend	RM1002	Included
Extended Period of Restoration	RM1002	Sixty (60) consecutive days
Fire Department Charges	RM1002	Included
Fine Arts	RM1002	\$100,000
Fungus Cleanup Expense	RM1002	Applicable limit of liability
Except if fungus results from a covered loss due to a peril insured against other than fire or lightning	RM1002	\$250,000
Installation of Personal Property or Personal Property of Others	RM1002	\$250,000
Lock and Key Replacement	RM1002	\$25,000
Personal Property of Employees	RM1002	Included
Plants, Trees or Shrubs	RM1002	\$100,000
Pollution Cleanup Expense from a specified peril	RM1002	Applicable Limit of Liability
Except, from a peril insured against other than a specified peril	RM1119	\$50,000 Annual Aggregate
Except, from land, soil, surface or ground water; or for testing performed in the course of extracting the pollutants from covered locations	RM1119	\$50,000 Annual Aggregate
Professional Fees	RM1119	\$50,000
Removal	RM1002	Ninety (90) days

*Limits of Liability are per occurrence, unless otherwise stated

Property

Optional Extensions

Optional Extensions of Coverage

Form Name	Form #	Limits of Liability and/or Fill-in(s)*
Demolition Cost, Increased Construction Cost and Operation of Building Laws	RM1002	
Demolition Cost	RM1002	\$5,000,000
Increased Construction Cost	RM1002	Included in Demolition Cost
Operation of Building Laws	RM1002	Included in Demolition Cost
Miscellaneous Locations	RM1002	\$50,000 at each miscellaneous location
New Location(s)	RM1002	\$1,000,000
	RM1002	One hundred eighty (180) consecutive days
Transit	RM1002	\$100,000

*Limits of Liability are per occurrence, unless otherwise stated

Property

Equipment Breakdown

Equipment Breakdown Extensions of Coverage

Form Name	Form #	Limits of Liability and/or Fill-in(s)*
Equipment Breakdown Extensions of Coverage		
Expediting Expenses Coverage	RM1250	\$250,000
Hazardous Substances Coverage	RM1250	\$250,000
Perishable Goods Coverage	RM1250	\$250,000
Data Restoration	RM1250	\$250,000
Water Damage Coverage	RM1250	Included
CFC Refrigerants	RM1250	Included

*Limits of Liability are per occurrence, unless otherwise stated

Property

CAT Coverages

Form Name	Form #	Limits of Liability and/or Fill-in(s)*
Earth Movement Coverage	RM1106	\$2,000,000 (Annual Aggregate)
Any covered property situated in or at any other location(s) not specified below:		\$2,000,000 (Per Occurrence)
At any location situated in or at the area(s) defined in this policy as:		\$2,000,000 (Annual Aggregate)
New Madrid		Excluded
Puget Sound		Excluded
At any location in the State(s) or Countries or at a location(s) specified below:		
Alaska		Excluded
California		Excluded
Hawaii		Excluded
Nevada		Excluded
Puerto Rico		Excluded
Earth Movement Excluded at:		
Form RM1002, Miscellaneous Locations		Excluded
Form RM1110, Interruption of Services Coverage Extension		Excluded
Form RM1002, New Locations		Excluded
Flood Coverage	RM1108	\$1,000,000 (Annual Aggregate)
Any covered property at any other location(s) not specified below:		\$1,000,000 (Per Occurrence)
Flood Excluded at:		\$1,000,000 (Annual Aggregate)
Form RM1002, Miscellaneous Locations		Excluded
Form RM1110, Interruption of Services Coverage Extension		Excluded
Form RM1002, New Locations		Excluded

*Limits of Liability are per occurrence, unless otherwise stated

Property

Endorsements

Form Name	Form #	Fill-in(s)*
Interruption of Service Coverage Extension	RM1110	\$50,000
Overhead Transmission and Distribution Lines		Excluded
Payroll Expense Limitation or Exclusion	RM1113	Excluded
Additional First Tier Wind Counties and Independent Cities (The states of Virginia through and Including Maine)	RM1158	

*Limits of Liability are per occurrence, unless otherwise stated

Refer to Draft Policy for additional endorsements not shown

Property

Deductibles & Waiting Period

Policy

Coverages	Form #	Deductible Amount*
Policy Deductible**	RM1000	\$5,000
RM 1196 Educational Institutions		\$500
Signs		\$500
Locations 1.1-2.2, 2.4-9.1		
Personal Property	RM1104	\$500
Mobile Equipment or Tools		see below
Athletic Equipment		\$500
Band Uniforms		\$500
Cameras		\$500
Musical Instruments		\$500
Interruption of Service	RM1110	
Equipment Breakdown		Refer To Draft Policy
All Coverages Except Equipment Breakdown		\$10,000

*Deductibles are per occurrence unless otherwise stated

**We will not pay unless a covered loss from any one occurrence exceeds the deductible amount shown. We will then pay for the excess, up to any other applicable limit of liability. Unless otherwise specified, if a covered loss involves two or more deductibles, we will use only the largest of the applicable deductibles.

CAT Coverages

Coverages	Form #	Deductible Amount*
Earth Movement Coverage	RM1106	10.00% of the total reported values on file with us for the covered property at the location(s) (including sub locations) when and where the loss occurred subject to a minimum deductible of \$50,000

Continued on next page...

Property

Deductibles & Waiting Period

Coverages	Form #	Deductible Amount*
Flood Coverage	RM1108	10.00% of the total reported values on file with us for the covered property at the location(s) (including sub locations) when and where the loss occurred subject to a minimum deductible of \$50,000
Wind Associated with a Named Storm	RM1115	
Additional First Tier Wind Counties and Independent Cities (Tier 1 - VA-ME) and Second tier wind Counties and Parishes (Tier 2 - NC-TX)		\$50,000
First tier wind Counties and Parishes (Tier 1 - NC-TX) and Harris County, TX		2.00% subject to \$100,000 minimum
Florida, Hawaiian Islands and Puerto Rico		5.00% subject to \$250,000 minimum
New York counties of Suffolk and Nassau		\$50,000

*Deductibles are per occurrence unless otherwise stated

Standard Extensions

Coverages	Form #	Deductible Amount*
Duty to Defend	RM1002	Included
Fire Department Charges	RM1002	Included
Fungus Cleanup Expense	RM1002	Applicable Deductible
Personal Property of Employees	RM1002	Included
Pollution Cleanup Expense from a specified peril	RM1002	Applicable Deductible

*Deductibles are per occurrence unless otherwise stated

Waiting Period

Coverages	Form #	Waiting Period(s)
Interruption of Service	RM1110	
All Coverages Except Equipment Breakdown		24 hours
Equipment Breakdown		24 hours
Other Waiting Periods		Refer to Draft Policy

Crime

Premium Details

Underwriting Company: **Employers Insurance Company of Wausau**
Rating Plan: **Guaranteed Cost**
Named Insured: **ESTILL COUNTY BOARD OF EDUCATION**

Coverages	Limits of Insurance	Deductibles
Employee Theft - Per Loss	\$100,000	\$500
Government Faithful Performance of Duty	\$100,000	N/A
Forgery Or Alteration	\$100,000	\$500

Any other requested coverages not included will require further discussion prior to providing.

Crime

Forms & Endorsements

Form Name	Form Number
Add Faithful Performance Of Duty Coverage For Government Employees	CR 25 19 08 13
Annual Meeting Notice	LIL 90 04 06 13
CommonPolicyDeclarations	IC0002 03 05
Crime Declarations	EY DS 01 03 13
Exclusion of Terrorism	EY 07 01 04 19
Government Crime Policy (Loss Sustained Form)	CR 00 27 08 13
Insured Mailer Page	CNI 90 04 01 12
Kentucky Changes	CR 02 32 10 10
Kentucky Changes - Termination Of Employee	CR 02 53 10 10
Kentucky Local Government Premium Tax Schedule	IC 00 43 12 08
Kentucky Notice To Policyholders	EN 90 09 01 10
Liberty Mutual Group California Privacy Notice	SNI 04 01 12 20
Notice To Policyholders-Restriction Of Coverage	CNC 90 02 04 19
Policy Inventory	IC 00 01 10 91
Producer Mailer Page	CNI 90 05 01 12
Property/Crime/Inland Marine Schedule	IC 00 40 07 15

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.