

	EMC	LIBERTY MUTUAL	WSI	KEMI	
Property	\$ 110,085.00	\$ 87,672.00	Declined to Quote	N/A	
General Liability	\$ 17,827.00	\$ 34,784.00	Declined to Quote	N/A	
E&O/Law Enforcement	\$ 7,053.00	\$ 18,576.00	Declined to Quote	N/A	
Auto	\$ 53,448.00	\$ 56,371.00	Declined to Quote	N/A	
Umbrella	\$ 22,849.00	\$ 11,879.00	Declined to Quote	N/A	
Crime	\$ 501.00	\$ 736.00	Declined to Quote	N/A	
Inland Marine	\$ 338.96		Declined to Quote	N/A	
Total Package:	\$ 212,101.96	\$ 210,018.00	Declined to Quote	N/A	
Workers Comp	\$ 82,246.48	Declined to Quote	Declined to Quote	\$ 67,232.11	
Cyber	\$ 2,096.00	Declined to Quote	\$ 9,667.80	N/A	
Package policy differences - EMC and Liberty Mutal:					
Deductible for Sexual Misconduct/Molestation: EMC = \$0, Liberty = \$10,000					
Deductible for E&O/501C3 Hearings: EMC = \$2,500, Liberty = \$10,000					
Liberty proposal includes a 7/1/22 "claims made inception date" on the E&O and law enforcement.					
**This means they will not cover any claims that the district has any knowledge of, has been made aware of formally or informally,					
*but a claim has not been submitted.					
Requirements of Liberty, if we choose their policy:					
Due to the 3 liability claims from Spring 2021, we must provide complete details on what we have done to prevent similar incidents.					
At a minimum, they would expect a review and update of policies and procedures, as well as annual training and communication					
of these procedures to all staff. Need as detailed as possible.					
Crime supplemental indicates bank accounts are NOT reconciled by someone who cannot deposit or withdraw.					
Would like us to verify that is correct, and if we plan to implement the separation of duties.					
Cyber changes:					
WSI (current carrier): Deductible was increased to \$15,000 from \$5,000, as required by company.					
EMC coverage has a \$5,000 deductible; coverage is limited compared to WSI					
EMC annual aggregate of \$500,000, WSI \$500,000 each claim					