



Public School Insurance Proposal

Prepared For:
Garrard County Board of Education

Presented By:
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Date of Proposal: **May 17, 2023**

Policy Period	Effective Date:	July 1, 2023
	Expiration Date:	July 1, 2024

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

Coverage Description	Limits	Deductible	Premium
Blanket Building and Personal Property			
Coinsurance 100%	\$192,679,461	\$10,000	\$148,124.00
Cause of Loss Form - Special			
Valuation - Replacement Cost Agreed Value			
Agreed Value - Included			
Earthquake - Excluding Masonry Veneer			
Building and Personal Property	\$2,000,000	10%	Included
Flood - Primary			
Building and Personal Property	\$1,000,000	\$50,000	Included
Equipment Breakdown			
	\$192,679,461	\$10,000	Included
Business Income & Extra Expense			
	\$5,000,000	72 hours	Included
Ordinance and Law Coverage			
	Included in blanket limit		Included
Debris Removal			
	\$250,000 plus 25% of loss		Included
Property Off Premise or In Transit			
Total Limit	\$500,000	\$1,000	Included
Band Uniforms	Included		
Athletic Equipment	Included		
Musical Equipment	Included		
Cameras & AV Equipment	Included		
Laptops	Included		
Sewer Backup of Sewer, Drain, Sump or Sump Pump			
	\$100,000		Included
Valuable Papers and Records (includes cost of research)			
	\$500,000		Included

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	
Unerground 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:

\$148,124.00

Excluding Certified Acts of Terrorism

Commercial General Liability Proposal

Coverage Description	Limits	Deductible	Premium
General Aggregate	\$2,000,000		\$20,003.00
Products/Completed Operations Aggregate	\$2,000,000		Included
Personal & Advertising Injury	\$1,000,000		Included
Each Occurrence	\$1,000,000		Included
Fire Damage Liability	\$500,000		Included
Medical Payment (Excluding Students)	\$10,000		Included
Employee Benefits Liability			
Each Employee Limit	\$1,000,000	\$1,000	
Aggregate Limit	\$3,000,000		Included
Retroactive Date: 7/1/2014			
Sexual Misconduct & Molestation Liability			
Each Loss	Included		Included
Innocent Party Defense	\$100,000		Included
Violent Events Response Coverage			
Violent Event Limit	\$1,000,000		Included
Aggregate Limit	\$1,000,000		
Each Personal Limit - Loss	\$25,000		
School General Liability Endorsement			
	CG7699 Coverage Extension		Included
Additional Insured	Includes School Clubs or organizations, Safety patrol members		
Expected or Intended Injury: Corporal punishment and reasonable force	Included		
Property Damage Coverage for Borrowed Equipment: Care, custody and control	\$100,000 per occurrence / \$100,000 policy / \$250 deductible		
Fellow Employee Coverage	Included		
Health Care Service Professionals as Insureds: Employees and volunteers	Included		
Health Care Service Professionals as Insureds: Non-employees	Incidental malpractice included		
Mental Anguish	Included in the definition of "bodily injury"		
Nonowned Aircraft or Watercraft	Included		
Supplementary Payments: Indemnifying attorney's fees and reasonable expenses	Included (up to \$100,000 if conditions met)		
Unmanned Aircraft	Included (limited to school activities)		
Waiver of Transfer of Rights of Recovery	Included (if required by contract)		
Total General Liability Premium:	\$20,003.00		
	Excluding Certified Acts of Terrorism		

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

Coverage Description	Limits	Deductible	Premium
Errors & Omissions and Employment Practices Liability (Linebacker)			
Each Wrongful Act Limit	\$1,000,000	\$2,500	\$7,509.00
Aggregate Limit	\$2,000,000		
Non-Monetary Relief Defense	Included	\$2,500	
Retroactive Date: 7/1/1996			
Law Enforcement Liability			
Each Wrongful Act Limit	Included	\$2,500	Included
Aggregate Limit	Included		
Retroactive Date: 7/1/1996			
Total E&O / EPLI Premium:		\$7,509.00	
Excluding Certified Acts of Terrorism			

CyberSolutions Proposal

Coverage Description	Limits	Deductible	Premium
Data Compromise Coverage			
Response Expenses Aggregate Limit	\$500,000	\$5,000	\$1,306.00
Sub limits			
Legal Review	\$250,000	\$5,000	
Forensic IT Review	\$250,000	\$5,000	
Named Malware	\$50,000	\$5,000	
Public Relations	\$10,000	\$5,000	
Regulatory Fines & Penalties	\$250,000	\$5,000	
PCI Fines & Penalties	\$250,000	\$5,000	
Defense and Liability Aggregate Limit	\$500,000	\$5,000	Included
Sub limits			
Named Malware	\$50,000	\$5,000	
Identity Recovery Aggregate Limit	\$25,000		Included
Cyber Liability Coverage			
Computer Attack Aggregate Limit	\$500,000	\$5,000	\$790.00
Sub limits			
Loss of Business	\$250,000	\$5,000	
Public Relations	\$10,000	\$5,000	
Cyber Extortion	\$25,000	\$5,000	
Network Security Defense Aggregate Limit	\$500,000	\$5,000	Included
Electronic Media Aggregate Limit	\$500,000	\$5,000	Included
Total CyberSolutions Premium:		\$2,096.00	

Commercial Crime Proposal

Money & Securities Theft			
Inside the Premises	\$25,000	\$500	Included
Outside the Premises	\$25,000	\$500	Included
Employee Theft			
	\$100,000	\$1,000	Included
Total Commercial Crime Premium:		\$195.00	

Commercial Inland Marine Proposal

Coverage Description	Limits	Deductible	Premium
Electronic Data Processing			
Software	\$152,013	\$500	\$338.96
Equipment	\$152,013		
Total	\$304,026		
Total Inland Marine Premium:		\$338.96	

Commercial Automobile Proposal

Coverage Description	Limits	Deductible	Premium
Liability Coverage			
Auto Liability Combined Single Limit	\$2,000,000		Included
Non-Owned Liability	\$2,000,000		Included
Hired Liability	\$2,000,000		Included
Agreed Value - Included			Included
Cost of Hire	If Any		
Personal Injury Protection	\$20,000		Included
Uninsured Motorists	\$500,000		Included
Underinsured Motorists	\$500,000		Included
Physical Damage Coverage			
Comprehensive Coverage	\$1,000 deductible		Included
Collision Coverage	\$1,000 deductible		Included
Hired Car Physical Damage	Unlimited		Included
School Auto Endorsement			

	CA7493 Coverage Extension	Included
Additional Insured: Volunteer Worker	Included	
AV & Data Electronic Equipment	\$5,000	
Auto Loan/Lease Coverage	Included (\$500 max for fees or penalties)	
Autos Rented or Hired by Employees	Included	
Battery or Solar Powered Auto	Included	
Blanket Additional Insured	Written Contract	
Employees as Additional Insureds	Included	
Fellow Employee	Included	
Glass Repair or Replacement	Included (waives deductible)	
Loss of Two or more Autos, Same Accident	One Deductible	
Personal Auto: Physical Damage Recovery	\$4,500 or reimburse deductible, whichever is less	
Personal Effects	\$500	
Rental Reimbursement: Not theft	\$75/day, 30 days; \$2,250 max	
Replacement Cost on New Autos	Included, if less than 180 days	
Subsidiaries as Insureds	Included when you own 50% of the voting stock on the effective date of the policy	
Supplementary Payment: Bail Bonds / Loss of earnings	\$5,000 for bail bonds, \$500 for loss of earnings	
Towing	\$100 private passenger, \$500 other than private passenger	
Transportation Expense: For total theft	\$75 per day; \$2,500 max	

Total Number of Insured Units:	64
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Total Commercial Auto Premium:	\$62,634.00
	Excluding Certified Acts of Terrorism

Commercial Umbrella Proposal

Umbrella Policy Limits

Limit of Liability - Each Occurrence	\$5,000,000	\$25,060.00
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:	\$25,060.00
	Excluding Certified Acts of Terrorism

Commercial Insurance Proposal Premium Recap

Lines of Coverage	Premium
Property	\$148,124.00
Commercial General Liability	\$20,003.00
Errors and Omissions / EPLI (Linebacker)	\$7,509.00
Crime	\$195.00
Inland Marine	\$338.96
Cyber	\$2,096.00
Commercial Automobile	\$62,634.00
Commercial Umbrella	\$25,060.00

Commercial Package Premium Total: \$265,959.96

Quote Proposal Options/Notes

Blanket property has been updated for KDE; increasing limit by \$22,816,359, costing \$16,656

\$1000 comp, \$1000 collision deductibles apply to all vehicles including trailers; 64 vehicles included in proposal

Replacement cost buses included for model year 2010 and newer; maximum limit is cost new (OCN) shown on schedule

This is intended to provide a summary review of coverage provided by EMC
This comparison constitutes a brief description only. For full coverage details refer to the policy forms.

