

GARRARD CO. BOARD OF EDUCATION PROPOSAL

EFFECTIVE: 07/01/2025 - 07/01/2026

PREPARED FOR:

GARRARD CO. BOARD OF EDUCATION
322 W. MAPLE AVE
LANCASTER, KY 40444

SUBMITTED BY:

LINVILLE INSURANCE AGENCY

PROVIDED BY:



PROVIDED ON: 5/22/2025

PROPOSAL EXPIRATION DATE: 7/1/2025

Liberty Mutual Insurance is the marketing name for the property and casualty insurance operations of Liberty Mutual Insurance Company and its' affiliates, 175 Berkeley Street, Boston, MA 02116. Not all insurance coverages are available in all states and policy terms may vary based on individual state requirements. This proposal may include a policy from a Liberty Mutual nonadmitted surplus lines affiliate that is not licensed in your state. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.

Summary

| Line of Coverage | Effective Date | Rating Plan | Underwriting Company | Pay Plan | Commission Rate/ Amount | Estimated Premium* |
|---------------------------------|-------------------------|-----------------|---------------------------------------|---------------|-------------------------|--------------------|
| Commercial Auto | 07/01/2025 - 07/01/2026 | Guaranteed Cost | Liberty Mutual Fire Insurance Company | Annual 100%/0 | 15.0%/ 15.0% | \$126,175 |
| General Liability | 07/01/2025 - 07/01/2026 | Guaranteed Cost | Liberty Mutual Fire Insurance Company | Annual 100%/0 | 15.0% | \$59,596 |
| School Leaders Errors Omissions | 07/01/2025 - 07/01/2026 | Guaranteed Cost | Liberty Mutual Fire Insurance Company | Annual 100%/0 | 15.0% | \$15,116 |
| Law Enforcement Liability | 07/01/2025 - 07/01/2026 | Guaranteed Cost | | Annual 100%/0 | 15.0% | \$2,690 |
| Property | 07/01/2025 - 07/01/2026 | Guaranteed Cost | Liberty Mutual Fire Insurance Company | Annual 100%/0 | 15.0% | \$211,102 |
| Crime | 07/01/2025 - 07/01/2026 | Guaranteed Cost | Employers Insurance Company of Wausau | Annual 100%/0 | 15.0% | \$898 |
| Umbrella | 07/01/2025 - 07/01/2026 | Guaranteed Cost | Liberty Insurance Corporation | Annual 100%/0 | 15.0% | \$36,487 |
| Total Estimated Premium | | | | | | \$452,064 |

*Estimated premium includes Terrorism Risk Insurance Act (TRIA) premium, taxes, assessments and surcharges.

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.

Billing Estimate

Garrard Co. Board of Education

Pay Terms Offered*

Effective: 07/01/2025 to 07/01/2026

| Line of Coverage | Pay Plan | Deposit Amount | Installment Amount | Grand Total |
|---------------------------------|---------------|---------------------|--------------------|---------------------|
| Commercial Auto | Annual 100%/0 | \$126,175.00 | \$0.00 | \$126,175.00 |
| General Liability | Annual 100%/0 | \$59,596.00 | \$0.00 | \$59,596.00 |
| School Leaders Errors Omissions | Annual 100%/0 | \$15,116.00 | \$0.00 | \$15,116.00 |
| Law Enforcement Liability | Annual 100%/0 | \$2,690.00 | \$0.00 | \$2,690.00 |
| Property | Annual 100%/0 | \$211,102.00 | \$0.00 | \$211,102.00 |
| Crime | Annual 100%/0 | \$898.00 | \$0.00 | \$898.00 |
| Umbrella | Annual 100%/0 | \$36,487.00 | \$0.00 | \$36,487.00 |
| Total Amount | | \$452,064.00 | \$0.00 | \$452,064.00 |

*Billing will also be set up in your online portal. Please contact your Client Service Representative for access.

This is not your actual invoice. It is an estimate based on proposed exposures, coverages, and is subject to change when the actual invoice is mailed by Customer Accounting Services under separate cover. We are offering this estimate for your information and planning.

Customer will be billed for premium, taxes, assessments, and surcharges.

Mid-Term premium endorsements will be: **Bill Now - Outside Payment Plan**

Commercial Auto

Premium Details

Underwriting Company: **Liberty Mutual Fire Insurance Company**
 Rating Plan: **Guaranteed Cost**
 Named Insured: **Garrard Co. Board of Education**

| Premium | |
|---|------------------|
| Estimated Premium | \$126,175 |
| Taxes, Assessments & Surcharges | \$0 |
| Michigan Catastrophic Claims Association (MCCA) | \$0 |
| Total Estimated Premium with Taxes, Assessments & Surcharges | \$126,175 |

May be subject to audit.

| Coverages | Symbols | Limits | Deductibles | Premium |
|----------------------------------|---------|-------------------------------------|-------------|----------|
| Liability | 01 | \$2,000,000 | N/A | \$89,525 |
| Personal Injury Protection | 05 | N/A | N/A | \$3,418 |
| 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 | \$500,000 | N/A | \$1,614 |
| Underinsured Motorist | 02 | \$500,000 | N/A | \$12,302 |
| Physical Damage | | | | |
| Comprehensive | 07, 08 | Actual Cash Value or Cost of Repair | \$5,000 | \$5,119 |
| Collision | 07, 08 | Actual Cash Value or Cost of Repair | \$5,000 | \$12,276 |
| Towing and Labor | N/A | N/A | N/A | N/A |
| Hired Liability | N/A | \$2,000,000 | N/A | \$415 |
| Hired Physical Damage | | | | |
| Comprehensive | N/A | N/A | \$5,000 | \$153 |
| Collision | N/A | N/A | \$5,000 | \$153 |
| Endorsements | N/A | Various | Various | \$1,200 |

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 Above Minimum Statutory Limits | CA 23 88 10 13 | |
| Alaska Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits | CA 23 89 10 13 | |
| All Purpose Schedule | ACS 84 02 07 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 | CA 23 84 01 06 | |
| Exclusion of Terrorism | CA 23 84 10 13 | |
| Exclusion of Terrorism Above Minimum Statutory Limits | CA 23 86 01 06 | |
| Exclusion of Terrorism Above Minimum Statutory Limits | CA 23 86 10 13 | |

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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 | CA 23 85 01 06 | |
| Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism | CA 23 85 10 13 | |
| Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits | CA 23 87 01 06 | |
| Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits | CA 23 87 10 13 | |
| Forms Inventory | ACS 00 26 04 13 | |
| Insured Mailer | 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 11 24 | |
| Kentucky Changes-Cancellation and Nonrenewal | IL 02 63 09 08 | |
| Kentucky Important Notice Concerning Uninsured Motorists, Underinsured Motorists And Personal Injury Protection Coverages | SNA 16 02 07 16 | |
| Kentucky No-Fault - Tort Limitations | SNA 16 03 10 16 | |
| Kentucky No-Fault Rejection Form | PIPKY020318 | |
| Kentucky Personal Injury Protection | CA 22 16 10 13 | |

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Commercial Auto

Forms & Endorsements

| Form Name | Form Number | Fill-Ins |
|---|-----------------|--|
| Kentucky Personal Injury Protection Amendatory Endorsement | AC 22 10 12 20 | |
| Kentucky Standard School Bus Endorsement | SNA 16 04 12 20 | |
| Kentucky Underinsured Motorists Coverage | AC 21 06 08 15 | |
| Kentucky Uninsured Motorists Coverage | CA 21 76 10 13 | |
| Liberty Mutual Group Privacy Notice | SNI 04 01 06 24 | |
| Named Insured Endorsement | AC 84 13 01 11 | Named Insured: Garrard Co. Board of Education |
| Nuclear Energy Liability Exclusion Endorsement (Broad) | IL 00 21 09 08 | |
| Physical Damage Limit of Insurance | AC 84 104 09 17 | Limit Amount: \$10,000,000 |
| Producer Mailer | CNI 90 05 01 12 | |
| 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 | Collision Model Years Old: 5 Collision Deductible: 5,000 Comprehensive Model Years Old: 5 Comprehensive Deductible: 5,000 |
| School Business Auto Extension Endorsement | AC 84 52 12 16 | |
| State Application of Terrorism Exclusion Endorsements | AC 84 27 08 15 | |

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Commercial Auto

Forms & Endorsements

| Form Name | Form Number | Fill-Ins |
|---|-----------------|----------|
| 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 | |
| U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders | IL P 001 01 04 | |
| Uninsured/Underinsured Motorists Insurance (UM/UIM) Schedule | ACS 21 02 04 13 | |
| Washington Exclusion of Terrorism | CA 23 92 10 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: **Liberty Mutual Fire Insurance Company**
 Rating Plan: **Guaranteed Cost**
 Named Insured: **Garrard Co. Board of Education**

| Premium | |
|--|-----------------|
| Estimated Coverage Premium | \$37,416 |
| Estimated Endorsement Premium | \$21,774 |
| Total Estimated Premium | \$59,190 |
| Terrorism Risk Insurance Act (TRIA) Premium | \$406 |
| Taxes, Assessments & Surcharges | \$0 |
| Total Estimated Premium with TRIA, Taxes, Assessments & Surcharges* | \$59,596 |

*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes, and/or written premium.
 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) | \$10,000 |
| Employee Benefits Liability* | \$1,000,000 |
| Employee Benefits Aggregate* | \$3,000,000 |

* Employee Benefits Liability Retroactive Date: 7/1/2014

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 |
|--|----------------|---|
| Amendment Of Insured Contract Definition | CG 24 26 04 13 | |
| Commercial General Liability Coverage Form | CG 00 01 04 13 | |
| Corporal Punishment | CG 22 67 10 93 | |
| Cyber Suite Coverage Endorsement | LC 04 74 02 20 | Fill-In: Cyber Suite Annual Aggregate Limit: First Party Annual Aggregate Limit: \$500,000 Third Party Annual Aggregate Limit: \$500,000 Cyber Suit Deductible Per Occurrence: \$10,000 Data Compromise Response Expenses: Included Forensic IT Review Sublimit: \$250,000 Legal Review Sublimit: \$250,000 Public Relations Sublimit: \$5,000 Regulatory Fines and Penalties Sublimit: \$250,000 PCI Fines and Penalties Sublimit: \$250,000 Computer Attack: Included Loss of Business Sublimit: \$250,000 Public Relations Sublimit: \$5,000 Cyber Extortion: Included Cyber Extortion Sublimit Per |

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General Liability

Forms & Endorsements

| Form Name | Form Number | Fill-Ins |
|---|-----------------|---|
| | | Occurrence: \$25,000 Misdirected Payment Fraud: Included Misdirected Payment Fraud Sublimit Per Occurrence: \$25,000 Computer Fraud: Included Computer Fraud Sublimit Per Occurrence: \$25,000 Data Compromise Liability: Included Network Security Liability: Included Electronic Media Liability: Included |
| Employee Benefits Liability Coverage | CG 04 35 12 07 | Retroactive Date: 07/01/2014 Aggregate Limit: \$3,000,000 Deductible: 1000 Limit: \$1,000,000 |
| 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 | |
| School Amendatory Endorsement | LC 99 44 07 18 | |
| Sexual Misconduct Liability Coverage | LC 04 91 07 21 | Fill-In: Sexual Misconduct Liability (Occurrence) Each Sexual Misconduct: \$1,000,000 Aggregate Sexual Misconduct: \$1,000,000 Sexual Misconduct Liability |

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General Liability

Forms & Endorsements

| Form Name | Form Number | Fill-Ins |
|---|----------------|--|
| | | Deductible:\$10,000 |
| 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 |
|---|-----------------|----------|
| Important Information Regarding Cyber Suite Claims Reporting and Response and Risk Control Services and Risk Control Services | CNL 90 17 04 24 | |
| Kentucky Notice To Policyholders | EN 90 09 01 10 | |
| Liberty Mutual Group Privacy Notice | SNI 04 01 06 24 | |
| Policyholder Disclosure Terrorism Risk Insurance Act | SNI 90 02 01 20 | |

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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 |
|---|----------------|----------|
| U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders | IL P 001 01 04 | |

Other Exclusion

| Form Name | Form Number | Fill-Ins |
|--|-----------------|----------|
| Asbestos Exclusion | LC 21 01 06 05 | |
| Cyber Suite Amendatory Endorsement | LC 21 201 12 23 | |
| Damage First Occurring Prior To Policy Period - Exclusion | LG 3205 06 05 | |
| Discrimination Exclusion | LC 21 04 06 05 | |
| Employment - Related Practices Exclusion | CG 21 47 12 07 | |
| Exclusion - Access Or Disclosure of Confidential or Personal Material or Information | CG 21 06 12 23 | |
| Exclusion - Climbing Or Rappelling Walls | LC 21 119 02 14 | |
| Exclusion - Cross Suits Liability | CG 40 10 12 19 | |
| Exclusion - Cyber Incident | CG 40 35 12 23 | |
| Exclusion - Failure To Supply | CG 22 50 04 13 | |
| Exclusion - Firearms | LC 21 155 08 18 | |
| Exclusion - Law Enforcement Professional Liability | LC 21 110 08 18 | |
| 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 | |

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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 |
|---|-----------------|----------|
| Exclusion - Violation of Law Addressing Data Privacy | CG 00 69 12 23 | |
| 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 | |
| PFC/PFAS Exclusion | LC 21 177 12 21 | |

Policy Cover

| Form Name | Form Number | Fill-Ins |
|-----------------------|-----------------|----------|
| Annual Meeting Notice | LIL 90 04 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 | |
| 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 | |

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: **Garrard Co. Board of Education**

| Coverages | Premium |
|--|-----------------|
| School Leaders Errors & Omissions (SLEO) Premium | \$14,966 |
| Non-Monetary Relief Defense Coverage | Included |
| Terrorism Risk Insurance Act (TRIA) Premium | \$150 |
| Total Estimated Premium with TRIA, Taxes, Assessments & Surcharges* | \$15,116 |

*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes and/or final written premium.
 May be subject to audit.

| Coverages | Limits of Liability | Deductibles |
|--------------------------------------|---------------------|-------------|
| Each Wrongful Act | \$1,000,000 | \$25,000 |
| Aggregate | \$1,000,000 | - |
| Non-Monetary Relief Defense Coverage | \$100,000 | \$25,000 |

This insurance does not apply to "wrongful acts" committed prior to the **Retroactive Date: 07/01/1996. Claims-made Inception Date: 07/01/2024.**

School Leaders Errors Omissions

Forms & Endorsements

| Form Name | Form Number | |
|--|-----------------|--|
| Amendment of Other Insurance Condition | LC 24 33 02 14 | |
| Annual Meeting Notice | LIL 90 04 06 13 | |
| 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 | |
| Defense Erodes Deductible - Monetary Damages Claims | LC 03 71 12 23 | |
| Exclusion - Access or Disclosure of Confidential or Personal Material or Information | LC 21 174 08 24 | |
| Exclusion - Cyber Incident | LC 21 203 12 23 | |
| Exclusion - Eminent Domain, Inverse Condemnation, Adverse Possession | LC 21 113 02 14 | |
| Exclusion - Firearms | LC 21 153 08 18 | |
| Exclusion - Law Enforcement Professional Liability | LC 21 115 08 18 | |
| Exclusion - Recording And Distribution Of Material In Violation Of Law | LC 21 175 12 21 | |
| Exclusion - Tax Assessment | LC 21 114 02 14 | |
| Exclusion - Violation of Law Addressing Data Privacy | LC 21 204 12 23 | |

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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

Forms & Endorsements

| Form Name | Form Number | |
|---|-----------------|--|
| Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism | LC 21 130 05 17 | |
| Form Inventory | IC 00 42 07 09 | |
| Insured Mailer | CNI 90 04 01 12 | |
| Kentucky Changes - Cancellation and Nonrenewal | LC 32 650 02 20 | |
| Liberty Mutual Group Privacy Notice | SNI 04 01 06 24 | |
| Policyholder Disclosure Terrorism Risk Insurance Act | SNI 90 02 01 20 | |
| Producer Mailer | CNI 90 05 01 12 | |
| 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 | |
| U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders | IL P 001 01 04 | |

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: **Garrard Co. Board of Education**

| Coverages | Premiums |
|--|----------------|
| Law Enforcement / Security Guards Personal Liability Premium | \$2,663 |
| Non-Monetary Relief Defense Premium | Included |
| Terrorism Risk Insurance Act (TRIA) Premium | \$27 |
| Total Estimated Premium with TRIA, Taxes, Assessments & Surcharges* | \$2,690 |

*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes and/or final written premium.
 May be subject to audit.

| Coverages | Limits of Liability | Deductibles |
|--------------------------------------|---------------------|-------------|
| Each Wrongful Act | \$1,000,000 | \$5,000 |
| 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: 7/1/1996. Claims-made Inception Date: 7/1/2024.**

Law Enforcement Liability

Forms & Endorsements

| Form Name | Form Number | |
|--|-----------------|--|
| Annual Meeting Notice | LIL 90 04 06 13 | |
| 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 - Access or Disclosure of Confidential or Personal Material or Information | LC 21 174 08 24 | |
| Exclusion - Cyber Incident | LC 21 203 12 23 | |
| Exclusion - Firearms | LC 21 154 08 18 | |
| Exclusion - Recording And Distribution Of Material In Violation Of Law | LC 21 175 12 21 | |
| Exclusion - Violation of Law Addressing Data Privacy | LC 21 204 12 23 | |
| Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism | LC 21 130 05 17 | |
| Form Inventory | IC 00 42 07 09 | |
| Insured Mailer | CNI 90 04 01 12 | |
| 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 Privacy Notice | SNI 04 01 06 24 | |

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Law Enforcement Liability

Forms & Endorsements

| Form Name | Form Number | |
|---|-----------------|--|
| Non-Monetary Relief Defense Coverage | LC 99 49 02 20 | |
| Policyholder Disclosure Terrorism Risk Insurance Act | SNI 90 02 01 20 | |
| Producer Mailer | CNI 90 05 01 12 | |
| Public Entity Immunity And Tort Cap Preservation Endorsement | LIL 90 09 05 17 | |
| U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders | IL P 001 01 04 | |

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: **Garrard Co. Board of Education**

| Premium Type | Premium Amount |
|--|------------------|
| Policy Premium | |
| Excluding premium for certified act(s) of terrorism (TRIA) | \$210,168 |
| Certified act(s) of terrorism (TRIA) | \$934 |
| | |
| | \$0 |
| Total Policy Premium | \$211,102 |

The premiums shown for State or Municipal Taxes, Surcharges or Other are estimates only and are subject to adjustment. Final numbers will be reflected on the actual policy.

If you change your coverage election for "certified act(s) of terrorism" (TRIA), the Total Policy Premium amount shown on the proposal will be recalculated.

*Terrorism Risk Insurance Act

Insured Property Values

| Description of Property | Insurable Values |
|-------------------------------|----------------------|
| Real Property | \$186,317,787 |
| Personal Property | \$21,714,653 |
| Loss of Business Income/Rents | \$1,000,000 |
| Total | \$209,032,440 |

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 Insurance

| Coverages | Limits of Insurance* |
|---|-------------------------|
| Insurance applies on a BLANKET basis only to a coverage or type of property shown below for which a Limit of Insurance is shown below, and then only at the Covered Locations for which a value for such coverage is shown below or for locations subsequently reported to and insured by us. | See Statement of Values |
| All locations | |
| Real Property | \$185,942,787 |
| Personal Property | \$21,654,653 |
| Business Income | \$1,000,000 |
| Ordinary Payroll | Included |
| Extra Expense | \$5,000,000 |
| 3.6 | |
| Real Property and Personal Property | \$10,000 |
| 9.1 | |
| Real Property and Personal Property | \$20,000 |
| 9.5 | |
| Real Property and Personal Property | \$280,000 |
| 2.2 | |
| Real Property and Personal Property | \$20,000 |
| 7.3 | |
| Real Property and Personal Property | \$20,000 |
| 7.2 | |
| Real Property and Personal Property | \$10,000 |
| 3.3 | |
| Real Property and Personal Property | \$75,000 |

*Limits of Insurance apply in any one occurrence, unless otherwise stated.

Property

Limits of Insurance

Valuation Provision:

Replacement cost (subject to limitations) applies to covered property.

| Valuation Exception(s): | Covered Locations |
|---|---|
| Real Property Actual Cash Value applies to Covered Locations: | 2.2, 3.3, 3.6, 7.2, 7.3, 9.1, 9.5 |
| Actual Cash Value - Roof(s) applies to Covered Locations: | 8.1, 9.5, 11.1, 4.1, 2.2, 9.1, 10.2, 7.1 - 7.3, 3.2 - 3.7 |

Property

Coverage Extensions

| Coverage Name | Limits of Insurance, Limits of Coverage Period or Insurance, Coverage Radius Period or Coverage Radius* |
|---|---|
| Accounts Receivable | \$250,000 |
| Arson Reward | \$50,000 |
| Contract Penalties | \$25,000 |
| Course of Construction | |
| Physical Damage | \$500,000 |
| Number of consecutive days that Physical Damage applies | 90 days |
| Cyber Incident | \$25,000 |
| Debris Removal | \$1,000,000 |
| Windblown Debris | \$50,000 |
| Deferred Payments | \$50,000 |
| Electronic Data | \$25,000 |
| Errors and Omissions | \$250,000 |
| Exhibitions, Expositions, Trade Shows, Fairs | \$100,000 |
| Fire Department Service Charges | \$25,000 |
| Fine Arts | |
| Physical Damage | \$100,000 |
| For any one item | \$10,000 |
| Fungus, Wet Rot, Dry Rot or Bacteria | |
| Physical Damage | \$250,000 |
| Business Income and Extra Expense | Included in Fungus PD limit |
| Number of consecutive days that Business Income and Extra Expense applies | 180 days |
| Installation of Personal Property | \$250,000 |
| Lock and Key Replacement | \$50,000 |
| Mobile Equipment or Tools | |
| Mobile Equipment or Tools will be valued at | Actual Cash Value (ACV) |
| Physical Damage | \$100,000 |
| Newly acquired Mobile Equipment or Tools you own or you rent | \$100,000 |

Continued on next page...

Property

Coverage Extensions

| Coverage Name | Limits of Insurance, Limits of Coverage Period or Insurance, Coverage Radius Period or Coverage Radius* |
|---|--|
| Miscellaneous Unnamed Locations | |
| Physical Damage | \$100,000 |
| Business Income | EXCLUDED |
| Causes of Loss Flood | Does not apply |
| Causes of Loss Earth Movement | Does not apply |
| Causes of Loss Earthquake | Does not apply |
| Newly Acquired Locations | |
| Physical Damage | \$2,500,000 |
| Number of consecutive days that Physical Damage applies | 180 days |
| Business Income | Included in Newly Acquired Locations PD limit |
| Extra Expense | Included in Newly Acquired Locations PD limit |
| Causes of Loss Flood | Does not apply |
| Causes of Loss Earth Movement | Does not apply |
| Causes of Loss Earthquake | Does not apply |
| Ordinance or Law | |
| Demolition & Increased Cost of Construction | \$5,000,000 |
| Increased Period of Restoration | Included in Demolition & Increased Cost of Construction and Value of the Undamaged Portion of Real Property PD limit |
| Value of the Undamaged Portion of Real Property | INCLUDED |
| Personal Effects of Employees | |
| Physical Damage | \$100,000 |
| For any one employee | \$10,000 |
| Pollutant Clean Up Expense | |
| Physical Damage | \$100,000 |
| Business Income | Included in Pollutant Clean Up Expense PD limit |

Continued on next page...

Property

Coverage Extensions

| Coverage Name | Limits of Insurance, Limits of Coverage Period or Insurance, Coverage Radius Period or Coverage Radius* |
|---|---|
| Protection and Preservation of Property | |
| Physical Damage | \$100,000 |
| Number of consecutive days that Physical Damage applies | 30 days |
| Professional Fees | \$250,000 |
| Salespeople Personal Property | \$50,000 |
| Transit | |
| Personal Property | \$100,000 |
| Business Income | Included in Transit PD limit |
| Trees, Shrubs, Plants | |
| Physical Damage | \$250,000 |
| For any one item | \$10,000 |
| Utility Services | |
| Coverage for Above Ground and Underground Transmission Lines: | |
| Physical Damage | EXCLUDED |
| Physical Damage | \$250,000 |
| Business Income | \$250,000 |
| Extra Expense | \$250,000 |
| Causes of Loss Cloud | Applies |
| Causes of Loss Internet | Applies |
| Causes of Loss Power Supply | Applies |
| Causes of Loss Communication Supply | Applies |
| Causes of Loss Water Supply | Applies |

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

Property

Time Element Coverage Extensions

Coverage Extensions

| Coverage Name | Limits of Insurance, Limits of Coverage Period or Insurance, Coverage Radius Period or Coverage Radius* |
|---|---|
| Attraction Property | |
| Actual loss of Business Income sustained due to loss or damage at Attraction Properties | EXCLUDED |
| Actual loss of Extra Expense incurred due to loss or damage at Attraction Properties | \$250,000 |
| Causes of Loss Named Storm | Does not apply |
| Causes of Loss Flood | Does not apply |
| Causes of Loss Earth Movement | Does not apply |
| Causes of Loss Earthquake | Does not apply |
| Contingent Property | |
| Actual loss of Business Income sustained due to loss or damage at Contingent Properties within the coverage territory | EXCLUDED |
| Actual loss of Extra Expense incurred due to loss or damage at Contingent Properties within the coverage territory | \$250,000 |
| Actual loss of Business Income sustained due to loss or damage at Contingent Properties outside of the coverage territory | EXCLUDED |
| Actual loss of Extra Expense incurred due to loss or damage at Contingent Properties outside of the coverage territory | \$100,000 |
| Causes of Loss Named Storm | Does not apply |
| Causes of Loss Flood | Does not apply |
| Causes of Loss Earth Movement | Does not apply |
| Causes of Loss Earthquake | Does not apply |
| Causes of Loss Equipment Breakdown Accident | Does not apply |
| Crisis Event Caused By Violent Crime | |
| Crisis Event Business Income | \$250,000 |
| Number of consecutive days that Crisis Event Business Income applies | 30 days |

Continued on next page...

Property

Coverage Extensions

| Coverage Name | Limits of Insurance, Limits of Coverage Period or Insurance, Coverage Radius Period or Coverage Radius* |
|--|---|
| Crisis Event Extra Expense | \$250,000 |
| Number of consecutive days that Crisis Event Extra Expense applies | 30 days |
| Civil or Military Authority | |
| Business Income | Included |
| Coverage Period: | 30 days |
| Coverage Radius Distance: | 1 miles |
| Qualifying Period: | 72 hours |
| Extra Expense | INCLUDED |
| Coverage Period: | 30 days |
| Coverage Radius Distance: | 1 miles |
| Qualifying Period: | 72 hours |
| Causes of Loss Flood | Does not apply |
| Causes of Loss Earth Movement | Does not apply |
| Causes of Loss Earthquake | Does not apply |
| Extended Period of Restoration | |
| Number of consecutive days that Business Income applies | 180 days |
| Interruption of Computer Operations | \$25,000 |
| Ingress/Egress | |
| Business Income | \$50,000 |
| Number of consecutive days that Business Income applies | 30 days |
| Coverage Radius Distance: | 1 miles |
| Qualifying Period: | 24 hours |
| Extra Expense | \$50,000 |
| Number of consecutive days that Extra Expense applies | 30 days |
| Coverage Radius Distance: | 1 miles |
| Qualifying Period: | 24 hours |

Continued on next page...

Property

Coverage Extensions

| Coverage Name | Limits of Insurance, Limits of Coverage Period or Insurance, Coverage Radius Period or Coverage Radius* |
|---|---|
| Causes of Loss Named Storm | Does not apply |
| Causes of Loss Flood | Does not apply |
| Causes of Loss Earth Movement | Does not apply |
| Causes of Loss Earthquake | Does not apply |
| Research & Development - Loss of Business Income | \$100,000 |
| Secondary Contingent Property | |
| Actual loss of Business Income sustained due to loss or damage at Secondary Contingent Property within the coverage territory | EXCLUDED |
| Actual loss of Extra Expense incurred due to loss or damage at Secondary Contingent Property within the coverage territory | EXCLUDED |
| Actual loss of Business Income sustained due to loss or damage at Secondary Contingent Property outside of the coverage territory | EXCLUDED |
| Actual loss of Extra Expense incurred due to loss or damage at Secondary Contingent Property outside of the coverage territory | EXCLUDED |
| Causes of Loss Named Storm | Does not apply |
| Causes of Loss Flood | Does not apply |
| Causes of Loss Earth Movement | Does not apply |
| Causes of Loss Earthquake | Does not apply |
| Causes of Loss Equipment Breakdown Accident | Does not apply |

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

Property

Equipment Breakdown

| Coverage or Covered Equipment | Limits of Insurance* |
|-------------------------------|--|
| All Locations | |
| Covered Equipment | Equipment Breakdown Cause of Loss applies to all Covered Locations |
| Business Income | Equipment Breakdown Cause of Loss applies to all Covered Locations |
| Extra Expense | Equipment Breakdown Cause of Loss applies to all Covered Locations |

*Limits of Insurance are in any one Equipment Breakdown Accident, unless otherwise stated

| Coverage Extensions | Limits of Insurance* |
|---|----------------------|
| All Locations | |
| Ammonia Contamination | \$100,000 |
| Expediting Expense | \$100,000 |
| Hazardous Substances Contamination other than Ammonia | \$100,000 |
| Spoilage | \$100,000 |

*Limits of Insurance are in any one Equipment Breakdown Accident, unless otherwise stated

Property

Catastrophe Coverages

| Coverage | Limits of Insurance* |
|---|---------------------------|
| Earthquake Coverage | |
| Total Earthquake Policy Period Limit of Insurance is the maximum amount payable in this policy for all covered loss or damage for the Cause of Loss Earthquake regardless of the number of occurrences during the Policy Period | \$2,000,000 |
| All Earthquake losses in the following States, Territory, Earthquake Hazard Zones or specific Covered Locations as described below are included in and not in addition to the Total Earthquake Policy Period Limit of Insurance | |
| All Locations | \$2,000,000 Policy Period |
| New Madrid - Zone 1 and Zone 2 | Excluded |
| AK, CA, HI, PR | Excluded |
| Pacific NW Zone | Excluded |
| Nevada | Excluded |
| Flood Coverage | |
| Total Flood Policy Period Limit of Insurance is the maximum amount payable in this policy for all covered loss or damage for the Cause of Loss Flood regardless of the number of occurrences during the Policy Period | \$1,000,000 |
| All Flood losses in the following Flood Hazard zones are included in and not in addition to the Total Flood Policy Period Limit of Insurance. | |
| Flood Hazard - Low | \$1,000,000 Policy Period |
| Flood Hazard - High and Moderate | Excluded |

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

Property

Industry Coverage Extensions

| Coverage Name | Limits of Insurance, Limits of Coverage Period or Insurance, Coverage Radius Period or Coverage Radius* |
|---|---|
| Educational Institutions | |
| Animals | \$25,000 \$1,500 any one animal |
| Broadened Covered Location Distance | 1250 feet |
| Classroom Chemical Spills | \$50,000 in any one policy period |
| Fire Protective Equipment Recharging | Real Property limit applicable in any one policy period |
| Land Improvement | \$500,000 |
| Miscellaneous School Property at School Sponsored Events Away from a Covered Location | \$500,000 |
| Personal Effects of your Students | \$100,000 max in any one policy period \$5,000 any one student |

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

Property

Endorsements

| Form Name | Form Number | Limits of Insurance and/or Deductibles(s)* |
|--|----------------|--|
| Actual Cash Value Roofs | LPP 3000 12 21 | See Endorsement |
| Property At a Miscellaneous Unnamed Location | LPP 3009 12 21 | See Endorsement |
| Roof Surfacing Cosmetic Loss Exclusion | LPP 4005 12 21 | See Endorsement |
| Cap On Losses From Certified Act(s) Of Terrorism | LPP 1034 12 21 | |
| Cause Of Loss - Earthquake | LPP 2002 12 23 | |
| Equipment Breakdown - Cause Of Loss | LPP 2005 12 21 | |
| Cause of Loss - Flood | LPP 2006 12 23 | |
| Liberty Mutual Property Protector - Educational Institutions | LPP 5002 12 21 | |

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

Refer to Draft Policy for additional endorsements not shown

Property

Deductibles & Waiting Period

Policy

| Coverage Name | Deductible Amount* |
|----------------------|--------------------|
| All Locations | |
| All locations | \$25,000 |

*Deductibles apply in any one occurrence unless otherwise stated.

Catastrophe Coverage

| Coverage Name | Deductible Amount* |
|---|--|
| Earthquake | |
| All locations | 10% Subject to a minimum deductible of \$100,000 |
| All locations | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| Flood | |
| Flood Hazard - Low | \$100,000 |
| Flood Hazard - Low | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| Named Storm | |
| 9.2 | \$250,000 at each Covered Location |
| 9.2 | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| 4.1 | \$250,000 at each Covered Location |
| 4.1 | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| 1.1 - 2.3, 3.2 - 3.8, 5.1 - 9.1, 9.3 - 11.1 | \$100,000 at each Covered Location |
| 1.1 - 2.3, 3.2 - 3.8, 5.1 - 9.1, 9.3 - 11.1 | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| 3.1 | \$250,000 at each Covered Location |

Continued on next page...

Property

Deductibles & Waiting Period

| Coverage Name | Deductible Amount* |
|--|--|
| 3.1 | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| Water Damage | |
| All Locations | \$100,000 at each Covered Location |
| All Locations | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| Hail/Windstorm other than Named Storm | |
| 9.2 | \$250,000 at each Covered Location |
| 9.2 | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| 1.1 - 2.3, 3.2 - 3.8, 5.1 - 9.1, 9.3 - 11.1 | \$100,000 at each Covered Location |
| 1.1 - 2.3, 3.2 - 3.8, 5.1 - 9.1, 9.3 - 11.1 | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| 3.1 | \$250,000 at each Covered Location |
| 3.1 | As respects to Business Income 72 hour deductible applies to all Covered Locations |
| 4.1 | \$250,000 at each Covered Location |
| 4.1 | As respects to Business Income 72 hour deductible applies to all Covered Locations |

*Deductibles apply in any one occurrence unless otherwise stated.

Equipment Breakdown

| Coverage Name | Deductible Amount* |
|---------------|--------------------|
|---------------|--------------------|

*Deductibles apply in any one occurrence unless otherwise stated.

Coverage Extensions

| Coverage Name | Deductible Amount* |
|---------------------------|--------------------|
| Mobile Equipment or Tools | |

Continued on next page...

Property

Deductibles & Waiting Period

| Coverage Name | Deductible Amount* |
|---|--------------------|
| Mobile Equipment or Tools | \$1,000 |
| Utility Services | |
| Business Income | 24 hours |
| Extra Expense | 24 hours |
| Miscellaneous Deductible | |
| To each of your cellular phones, laptop computers, or other personal electronic devices while in the possession of You, Your Employees, or Your Assigned Students, in any one occurrence: | \$1,000 |
| To each item of Miscellaneous School Property Per Industry Bundlers - Education Institutions, in any one occurrence: | \$1,000 |
| To each item of Miscellaneous School Property, in any one occurrence: | \$1,000 |

*Deductibles apply in any one occurrence unless otherwise stated.

TERRORISM COVERAGE ELECTION FORM

Garrard Co. Board of Education
322 W. Maple Ave
Lancaster KY 40444

Effective: 07/01/2025

Please indicate your election to accept or reject this offer below:

☐

I hereby elect to purchase coverage for "certified acts of terrorism" for the policy period for \$934.

☐

I hereby reject this offer of coverage for the policy period. I understand that by rejecting this offer, I will have no coverage for losses arising from "certified acts of terrorism".

Mandatory Premium Disclosure Statement

Fire insurance is mandatory in some states. The premium charge for fire losses that result from "certified acts of terrorism" and occur in states that require this coverage is \$0 and is included in the total premium amount shown above. This mandatory premium will be charged whether you accept or reject terrorism coverage.

Policyholder Acknowledgement

I hereby acknowledge that I have received notice of TRIA, the federal share of compensation for "certified acts of terrorism," the premium charge for losses covered by TRIA, and the Company's limit of liability should losses covered by TRIA exceed \$100 billion.

Policyholder/Applicant Signature

Date

Policyholder/Applicant Signature

The summary of the Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. Please read your policy carefully.

If you have any questions regarding this notice, please contact your sales representative or agent.

Crime

Premium Details

Underwriting Company: **Employers Insurance Company of Wausau**
Rating Plan: **Guaranteed Cost**
Named Insured: **Garrard Co. Board of Education**

| Premium | |
|---|--------------|
| Estimated Premium | \$898 |
| Taxes, Assessments & Surcharges | \$0 |
| Total Estimated Premium with Taxes, Assessments & Surcharges | \$898 |

| Coverages | Limits of Insurance | Deductibles |
|---|---------------------|-------------|
| Inside the Premises - Theft of Money and Securities | \$25,000 | \$1,000 |
| Outside the Premises | \$25,000 | \$1,000 |
| Employee Theft - Per Loss | \$100,000 | \$1,000 |
| Government Faithful Performance of Duty | \$100,000 | \$1,000 |

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

Crime

Forms & Endorsements

| Form Name | Form Number | Fill-Ins |
|---|-----------------|----------|
| Reporting A Commercial Claim 24 Hours A Day | CNI 90 11 07 18 | |
| Add Faithful Performance Of Duty Coverage For Government Employees | CR 25 19 08 13 | |
| Annual Meeting Notice | LIL 90 04 06 13 | |
| Common Policy Declarations | IC0002 03 05 | |
| Crime Declarations | EY DS 01 03 13 | |
| Exclusion of Terrorism | EY 07 01 04 19 | |
| Form Inventory | IC 00 42 07 09 | |
| Government Crime Policy (Loss Sustained Form) | CR 00 27 08 13 | |
| 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 Privacy Notice | SNI 04 01 06 24 | |
| Notice To Policyholders-Restriction Of Coverage | CNC 90 02 04 19 | |
| Property/Crime/Inland Marine Schedule | IC 00 40 04 25 | |
| U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders | IL P 001 01 04 | |

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.

Umbrella

Premium Details

Underwriting Company: **Liberty Insurance Corporation**
Rating Plan: **Guaranteed Cost**
Named Insured: **Garrard Co. Board of Education**

| Premium | |
|--|-----------------|
| Estimated Coverage Premium | \$35,597 |
| Terrorism Risk Insurance Act (TRIA) Premium | \$890 |
| Taxes, Assessments & Surcharges | \$0 |
| Total Estimated Premium with TRIA, Taxes, Assessments & Surcharges* | \$36,487 |

*TRIA Premium, Surcharges & Assessments are estimated and are subject to change based upon coverage changes, exposure changes, and/or written premium. May be subject to audit.

Tax calculation for the purpose of KY will be calculated at time of binding.

| Coverage | Limits of Liability |
|---|---------------------|
| Each Occurrence Limit | \$5,000,000 |
| General Aggregate Limit | \$5,000,000 |
| Products - Completed Operations Aggregate Limit | \$5,000,000 |
| Self-Insured Retention - Each Occurrence | \$10,000 |

Umbrella

Underlying Schedule

| Underlying Schedule | Limits | Writing Company & Effective Date |
|--|-------------|--|
| Auto Liability | | |
| Combined Single Limit | \$2,000,000 | Liberty Mutual Fire Insurance Company 07/01/2025 - 07/01/2026 |
| General Liability | | |
| Each Occurrence | \$1,000,000 | Liberty Mutual Fire Insurance Company 07/01/2025 - 07/01/2026 |
| General Aggregate | \$2,000,000 | |
| Products/Completed Operations Aggregate | \$2,000,000 | |
| Personal & Advertising Injury Limit | \$1,000,000 | |
| Employers Liability | | |
| Each Accident | \$1,000,000 | Harford Mutual 07/01/2025 - 07/01/2026 |
| Policy Limit | \$1,000,000 | |
| Each Employee | \$1,000,000 | |
| Sexual Misconduct Liability | | |
| Each Sexual Misconduct | \$1,000,000 | LM Insurance Corporation 07/01/2025 - 07/01/2026 |
| Aggregate Sexual Misconduct | \$1,000,000 | |
| School Leaders Errors & Omissions | | |
| Each Wrongful Act | \$1,000,000 | Liberty Mutual Fire Insurance Company 07/01/2025 - 07/01/2026 |
| Aggregate | \$1,000,000 | |
| Law Enforcement Liability | | |
| Each Wrongful Act | \$1,000,000 | Liberty Mutual Fire Insurance Company 07/01/2025 - 07/01/2026 |
| Aggregate | \$1,000,000 | |
| Employee Benefits Liability | | |
| Each Employee | \$1,000,000 | LM Insurance Corporation 07/01/2025 - 07/01/2026 |
| Aggregate | \$3,000,000 | |

Umbrella

Forms & Endorsements

| Form Name | Form Number | Fill-Ins |
|--|------------------|---|
| Access or Disclosure of Confidential or Personal Material or Information Exclusion | LCU 21 84 12 23 | |
| Auto Exclusion Of Terrorism Coverage | LCU 60 07 01 18 | |
| Cap On Losses From Certified Acts Of Terrorism | LCU 60 04 01 18 | |
| Climbing Or Rappelling Walls Exclusion | LCU 21 105 01 18 | |
| Commercial Liability - Umbrella Coverage Form | LCU 00 01 01 18 | |
| Commercial Liability - Umbrella Declarations | LCU 00 02 01 18 | |
| Crisis Management Coverage | LCU 04 11 01 18 | Liberty Mutual Preferred Public Relations Vendor: Weber Shandwick Liberty Mutual Claims: 1-800-362-0000 Crisis Management Expense Aggregate Limit: \$250,000 |
| Cross Suits Exclusion | LCU 21 04 01 18 | |
| Cyber Incident Exclusion | LCU 21 222 12 23 | |
| Damage First Occurring Prior To Policy Period Exclusion | LCU 21 47 01 18 | |
| Failure To Supply Exclusion | LCU 21 02 01 18 | |
| Firearms Exclusion - Schools | LCU 21 159 08 18 | |
| Foreign Liability Limitation | LCU 24 09 09 19 | |
| Fungi or Bacteria Exclusion (Legionella Bacterium Excluded) | LCU 21 203 11 22 | |

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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.

TRIA: See the Terms & Conditions section for a list of endorsements that will be added to your policy depending on whether TRIA is accepted or rejected.

| Form Name | Form Number | Fill-Ins |
|---|------------------|----------|
| Insured Contract Definition Amendment - Extent Permitted By Law | LCU 29 10 01 18 | |
| Kentucky Changes - Cancellation And Nonrenewal | LCU 02 10 01 18 | |
| Kentucky Notice to Policyholders (when KY surcharge on policy) | EN 90 09 01 10 | |
| Lead Exclusion | LCU 21 122 01 18 | |
| Liberty Mutual Group Privacy Notice | SNI 04 01 06 24 | |
| Non-Cumulation Of Liability (Same Occurrence) | LCU 25 09 01 18 | |
| Occurrence - Resulting Property Damage | LCU 29 17 02 20 | |
| PFC/PFAS Exclusion | LCU 21 192 12 21 | |
| Participating Provision | LIL 90 05 06 13 | |
| Personal and Advertising Injury Redefined - Definition of Publication | LCU 29 19 04 22 | |
| Policyholder Disclosure Terrorism Risk Insurance Act | SNI 90 02 01 20 | |
| Public Entity Immunity And Tort Cap Preservation | LCU 22 04 01 18 | |
| Punitive Damages Related To A Certified Act Of Terrorism Exclusion | LCU 60 06 01 18 | |
| Schedule of Forms and Endorsements | LCS 00 16 10 23 | |
| School Amendatory Endorsement | LCU 04 20 02 20 | |

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Umbrella

Forms & Endorsements

| Form Name | Form Number | Fill-Ins |
|---|------------------|---|
| School Law Enforcement Professional Liability Coverage Limitation (Claims-Made) | LCU 04 22 02 20 | Claims-Made Inception Date: 07-01-2024 Retroactive Date: 07-01-1996 |
| School Leaders Errors And Omissions Liability Coverage Limitation (Claims Made) | LCU 04 19 12 22 | Claims-Made Inception Date: 07-01-2024 Retroactive Date: 07-01-1996 |
| Schools-Unlawful Discrimination Limitation | LCU 04 38 04 22 | |
| Sexual Misconduct Liability Coverage Limitation | LCU 04 13 07 21 | |
| Silica Or Silica-Related Dust Exclusion | LCU 21 19 01 18 | |
| Total Pollution Exclusion | LCU 26 01 01 18 | |
| Trampoline Exclusion | LCU 21 106 01 18 | |
| Underlying Coverage Requirement For Certified Acts Of Terrorism | LCU 60 01 01 18 | |
| Violation of Law Addressing Data Privacy Exclusion | LCU 21 223 12 23 | |

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.

TRIA: See the Terms & Conditions section for a list of endorsements that will be added to your policy depending on whether TRIA is accepted or rejected.

| | | |
|---------------------|------------------------|---------|
| Estimated Exposures | Revenue | \$5,000 |
| | Students | 2,464 |
| | Power Units | |
| | Light Trucks | 8 |
| | Medium Trucks | 4 |
| | Private Passenger Type | 1 |
| | Passenger Transport | 48 |
| | Tractor | 1 |
| | Heavy Trucks | 0 |
| | Extra Heavy Trucks | 0 |
| | Total: | 62 |

The Liberty Mutual Advantage



Experience the Liberty Mutual Difference.

Industries evolve. Market conditions shift. Risks change. That's why you need the stable partnership of a global leader with strength in every corner. When you work with Liberty Mutual you can expect industry-leading coverages delivered by a team that is empowered to provide a superior experience. With experts in underwriting, risk control, claims, and more, we harness innovation to address your concerns at each touch point. Look to Liberty if you value long-term partnership and want a carrier with the expertise and stability to adapt as your business changes.

The Liberty Mutual Advantage

Financial Strength

Working with a Fortune 100 company, you get the advantage of more: more industry-leading resources and deeper expertise in more areas, including outstanding access to quality care and powerful return-to-work strategies and risk control strategies.

Industry Expertise

With 100+ years in business, we have deeply earned experience in your industry. At every touch point – from how we underwrite to how we manage claims – we have the experience you need. It's our business to know your business. Our experts understand the challenges you face and are ready to help mitigate risk at every level.

A Superior Customer Service Experience

Work with engaged, responsive professionals, from onboarding to claims management. We collaborate constantly to ensure your program is designed and operating for optimal results. We back this with technologies that maximize agility and efficiency – plus the steadfastness of an established partner. Count on us to stay focused on you.

Industry-leading Claims Handling

Our specialized approach leads to better outcomes and a better overall experience. Superior claims experience enabled by unparalleled focus on exceptional people, innovation and harnessing data to put your business ahead.

Advanced Risk Control and Engineering*

We can help lower your total cost of risk by providing access to resources that can help you identify exposures and practical ways to mitigate them. You benefit from relevant insights and practical programs that address your areas of greatest loss, such as workplace injuries, product recalls, and property damage.

*Our risk control services are advisory only. We assume no responsibility for management or control of customer safety activities nor implementation of recommended corrective measures.

Services

Providing you with a great experience is important to us. Here are some of the services that you'll receive when you join us:

Account Management Services

- Designated Account Management Team
- Seamless onboarding to Liberty Mutual
 - o Policy number assignment and signature documents
 - o Claim intake procedures
 - o Policy issuance
 - o Quick action on state reporting and posting notices
 - o Set up and training for Liberty Mutual's online portal and Risk Management Information System
- Facilitation/Navigation of a smooth claims experience by quickly addressing questions and resolving issues

Claims Services

- 24 Hour Emergency Claims Service Center
- 24 Hour Claim Reporting – Internet & Telephonic
- Claimant and Customer contact on Liability Bodily Injury claims in 1 business day
- Injured Worker, Employer, and Medical Provider contact on WC Indemnity claims
- Claims Acknowledgements within 24 hours
- Comprehensive Liability and/or Compensability Investigations
- Customer Specific Location Coding for WC
- Designated National Claims Service Teams
- Notification of relevant claims team changes
- Fraud Investigations and Handling
- Index Bureau Reporting
- On-line Medical Provider Referral Service
- Catastrophic Case Management Unit available for WC when referral is needed
- Second Injury Fund Recovery for WC
- Notification of reserve changes equal to or exceeding \$20,000
- Notification of settlements equal to or exceeding \$20,000

Litigation Management Services

Liberty Mutual reserves the right to retain and direct legal counsel:

Liberty Mutual Staff Counsel or Managed Panel Counsel will be used unless otherwise directed by Liberty Mutual or agreed upon.

A Defense Cost Containment fee (3.2% of paid) will be charged when any non-Liberty Mutual Staff Counsel is retained.

Services

Risk Control Services

On-demand Risk Control resources including:

- Risk Control Consulting Center
- Access to comprehensive safety and health resources through Liberty Mutual SafetyNet (an online destination for safety tools, training, and resources)

Technology Services

- Access to Liberty Mutual's online portal to include:
 - o Account and billing information
 - o Risk control services and medical providers
 - o Reporting and tracking claim activity through RISKTRAC
- Access to RISKTRAC, Liberty Mutual's Risk Management Information System
 - o View adjuster claim notes and monitor activity
 - o Create watch lists to keep track of important claims
 - o Set alerts to be notified of reserve and payment activity

Please speak with your Underwriter if additional services are needed.