

Beazley Excess Abuse Quote

FOR: Hopkins County Board of Education

BY: Hub International Mid-South

Limits of Liability

Per claim	\$3,000,000
Aggregate	\$3,000,000
Retained Limit	\$2,000,000
Maintenance Retention	\$75,000 each victim
Retro Date	(Inception)
Pending or Prior Litigation Date	(Inception)

Underlying Limits

First Layer Umbrella Limit	\$2,000,000 Sublimit
General Liability Limit	\$1,000,000/\$2,000,000

Based on Information Below:

Employees – 1,300
Volunteers – 88
Independent Contractors – 50
Total FTE count – 1,368

Optional Extension Period: 12 Months

Additional premium of 100% of the annual premium plus applicable taxes & fees, provided no claims and/or circumstances have been reported to the insurance company. In the event any claims and/or circumstances have been reported the additional premium for the 12 month optional extension period will be determined by the insurance company at the time the policy is not renewed or is replaced.

Premium: **\$120,000 annual plus any applicable tax & fees**
Premium would be prorated to end on 7/1/2026

Items required to bind:

1. Application to be signed and dated within 30 days of inception
2. Copy of the underlying binder
3. Have any of the known incidents been classified as claims on the Underlying?
4. Copy of updated sexual harassment policy
5. How often will training be completed for sexual misconduct and communications?
6. Reach out to Praesidium this year at binding – this is a service that you would have access to at binding for free. Ideally you would review with them annually. The carrier can view the Praesidium uptake, so even though it doesn't seem to be mandatory it might help at your next renewal.



Misc:

- We extended the builders risk policies on both auxiliary gyms to expire on 12/9/2025. Liberty Mutual will send the invoices directly to HCBOE.
- We have sent in the renewal application for the 11/16/2025 Cyber policy. A conditional renewal was sent out, but we are not expecting much increase.
- We have requested a quote on extending the Southside builders risk that expires in November – the underwriter sent the following questions (I just sent this to Marty on 8/28).
 1. What caused the delay(s) that keeps the insured from completing the job on time?
 2. What is the new completion date from the GC? (I show Nov. 2026 from a previous email)
 3. What percentage of the job is complete and what is left to be completed?
 4. Are the permanent structure's life safety measures operational (i.e., sprinkler and/or fire alarm systems)?
 5. Is the building heated by permanent or temporary heating sources? If they are using temporary heat describe units being used (indirect or direct fired heaters) and their safety program related to temporary heating.
 6. What security measures are onsite (fencing, lighting, watchman, remote monitoring system, etc.)?
 7. Are there any changes in exposure from when the policy began?
 8. Does the insured have a temporary Certificate of Occupancy?