



SOUTHGATE INDEPENDENT SCHOOL DISTRICT

Renewal Proposal for Property & Casualty Insurance Coverage

Effective: July 1, 2026

Expiration: July 1, 2027



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Risk Management

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NAMED INSURED

NAMED INSURED AND MAILING ADDRESS

**SOUTHGATE INDEPENDENT SCHOOL DISTRICT
6 WILLIAM F BLATT AVENUE
SOUTHGATE, KY 41071**

This proposal contains most terms, conditions, limits and deductibles provided under the program. However, refer to the BRM Policy Document for specific and complete terms and conditions.

PREPARED BY

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PRESENTED BY



Insurance | Risk Management | Consulting



MEMBER ADVANTAGE

Unbridled Collaboration



Empowering Kentucky Schools

Member Owned • Member Governed • Member Served

Program Advantages

- Member Governance & Control
- Not for profit organization, leftover funds belong to the members
- Provide long-term stability
- Reduced, stable rate structure, due to non-profit operations and large spread of risk
- More control over claims and process
- Investment of funds
- Share best practices & allocate resources
- Retain a portion of the group's predictable losses
- Transfer a portion of the catastrophic risk
- Broadened insurance program coverage
- Increased program limits
- Budget a stable, known annual maximum cost
- Save upfront premium dollars
- School districts become less reliant on the insurance market

Services

- In service bus driver training
- Playground inspections
- Facilities inspections
- Staff training on trending topics



BOARD OF DIRECTORS

Bluegrass Risk Management (BRM) provides comprehensive property and liability coverage, coupled with high-quality risk management services, all at a stable and competitive cost. BRM is governed and managed by the Board of Directors, which is composed of individual representatives from various BRM members. The Board of Directors ensures the program meets the common needs of all its members.

Meet The Board



Patrick Richardson
BRM Board President
Pulaski County Schools
Superintendent



Dr. Henry Webb
BRM Board Vice President
Kenton County Schools
Superintendent



Dr. Shelli Wilson
BRM Board Secretary
Campbell County Schools
Superintendent



Dr. Charlie Brock
BRM Board Member
Estill County Schools
Superintendent



Dr. Jesse Bacon
BRM Board Member
Bullitt County Schools
Superintendent



Kyle Lively
BRM Board Treasurer
Somerset Independent Schools
Superintendent



Dr. Ralph Hamilton
BRM Board Member
Morgan County Schools
Superintendent



BLUEGRASS HAS YOUR BACK

Our Vision is to be the leader in delivering exceptional value, service, and protection for our students, faculty, and assets. Through strategic partnerships and collaboration, BRM is committed to adapting to the evolving needs of our members while ensuring superior coverage and financial stability.

Mike Borchers Director of Membership Services



Bluegrass Risk Management is proud to have Mike Borchers as the Director of Membership Services. Mike spent his entire 29-year educational career with the Ludlow Independent School District serving as a teacher, coach, assistant principal, middle school principal, high school principal, director of curriculum, and superintendent. Mike brings a wealth of knowledge to the program and is a strong public-school advocate. He will continue working with school districts to improve education in Kentucky.



CLAIMS REPORTING & TEAM CONTACTS

Claims Reporting

jwfliabilityclaims@jwfspecialty.com

JWF Specialty

a division of **EPIC**®

11711 N Meridian St, Suite 700
Carmel, IN 46032
Office: (800) 359-6659
Fax: (317) 574-7865

Property & Casualty Claims Team

Chris Longest

National P&C Operations Manager

Chris.Longest@jwfspecialty.com

317.706.9509 Office | 317.523.4227 Cell

Lisa Brown

Sr. Liability Claims Specialist

Lisa.Brown@jwfspecialty.com

317.706.3783 Office

Peggy Kopf

Property Claims Specialist

Peggy.Kopf@jwfspecialty.com

317.706.9711 Office

Additional Support Team

Robyn Hayes

Director of Client Services

Robyn.Hayes@jwfspecialty.com

317.706.9706 Office | 219.575.3555 Cell



PROPERTY

	PROPERTY	
	EXPIRING 07/01/2025 TO 07/01/2026	RENEWAL 07/01/2026 TO 07/01/2027
COMPANY	STARR/GREAT AMERICAN/REINSURANCE	STARR/GREAT AMERICAN/REINSURANCE
TOTAL INSURABLE VALUES	\$9,864,516	\$9,864,516
DEDUCTIBLES		
▪ PROPERTY	\$5,000	✓
▪ AUTO PHYSICAL DAMAGE	\$2,500	✓
▪ FLOOD/HIGH HAZARD FLOOD	\$100,000/\$500,000* PER LOCATION	✓
▪ EARTHQUAKE	\$100,000 PER LOCATION	✓
▪ WINDSTORM & HAIL	\$100,000 PER LOCATION	✓
VALUATIONS		
• PROPERTY, BUILDINGS & CONTENTS	REPLACEMENT COST	✓
▪ BUSINESS INCOME	ACTUAL LOSS SUSTAINED	✓
▪ AUTO PHYSICAL DAMAGE	ACV/RC FOR BUSES 5 YEARS OR NEWER	✓
▪ INLAND MARINE	REPLACEMENT COST	✓
▪ ROOFS 20 YEARS OR OLDER	ACTUAL CASH VALUE	✓
ASSOCIATION LIMITS		
▪ POLICY LIMIT – BUILDINGS, PERSONAL PROPERTY & ELECTRONIC DATA PROCESSING	\$500,000,000	✓
▪ BUSINESS INCOME	POLICY LIMIT	✓
▪ EARTH MOVEMENT**	\$25,000,000	✓
▪ FLOOD**	\$25,000,000	✓
▪ HIGH HAZARD FLOOD LOCATIONS*	\$25,000,000	✓
▪ EQUIPMENT BREAKDOWN	\$500,000,000	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING

*EARTH MOVEMENT & FLOOD LIMITS ARE ANNUAL ASSOCIATION LIMITS



PROPERTY

	PROPERTY	
	EXPIRING 07/01/2025 TO 07/01/2026	RENEWAL 07/01/2026 TO 07/01/2027
ASSOCIATION SUBLIMITS		
▪ ACCOUNTS RECEIVABLE	INCLUDED IN POLICY LIMIT	✓
▪ ARSON OR THEFT REWARD	INCLUDED IN EXPENSES TO REDUCE LOSS	✓
▪ ASBESTOS CLEAN UP & REMOVAL	INCLUDED IN LIMIT IF DAMAGED BY COVERED PERIL	✓
• AUTO PHYSICAL DAMAGE (ON INSURED PREMISES)	\$10,000,000	✓
▪ AUTOMATIC ACQUISITION LIMIT	\$25,000,000	✓
▪ BUILDING ORDINANCE ▪ UNDAMAGED PORTION OF BUILDING/DEMOLITION COST	WHICHEVER IS GREATER – 20% OF PHYSICAL DAMAGE LOSS OR \$50,000,000	✓
▪ BUSINESS INTERRUPTION	\$2,500,000	✓
▪ CIVIL AUTHORITY WITHIN 10 MILES OF INSURED PREMISE	30 DAYS	✓
▪ CLAIM PREPARATION EXPENSE	\$1,000,000	✓
▪ COURSE OF CONSTRUCTION & ADDITIONS	\$5,000,000	✓
▪ DATA REPRODUCTION COSTS	\$500,000	✓
▪ DEBRIS REMOVAL	INCLUDED IN POLICY LIMIT	✓
▪ ELECTRONIC DATA PROCESSING (EDP)	\$5,000,000	✓
▪ ERRORS & OMISSIONS	\$25,000,000	✓
▪ EXPEDITING EXPENSE	\$5,000,000	✓
▪ EXTENDED PERIOD OF INDEMNITY	180 DAYS	✓
▪ EXTRA EXPENSE	\$10,000,000	✓
▪ FINE ARTS	\$1,000,000	✓
▪ IMPROVEMENTS & BETTERMENTS	INCLUDED IN POLICY LIMIT	✓
▪ LANDSCAPING TREES, SHRUBS, PLANTS, LAWNS ATHLETIC FIELDS	\$5,000,000	✓
▪ LEASEHOLD INTEREST	INCLUDED	✓
▪ MISCELLANEOUS UNNAMED LOCATIONS	\$25,000,000	✓
▪ MOLD, MILDEW, OR FUNGUS	\$500,000 ANNUAL AGGREGATE	✓
▪ OFF PREMISES SERVICE INTERRUPTION INCLUDING EXTRA	\$25,000,000	✓
▪ PERSONAL PROPERTY OF EMPLOYEES & OFFICERS	INCLUDED IN POLICY LIMIT	✓
▪ PERSONAL PROPERTY OUTSIDE OF USA	\$1,000,000	✓
▪ PROPERTY IN THE COURSE OF CONSTRUCTION	\$5,000,000	✓
▪ PROPERTY OFF PREMISES/UNNAMED PROPERTY	\$25,000,000	✓
▪ PROTECTION & PRESERVATION OF PROPERTY	INCLUDED	✓
▪ TRANSIT	\$25,000,000	✓
▪ VALUABLE PAPERS & RECORDS	INCLUDED	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



GENERAL LIABILITY

	GENERAL LIABILITY	
	EXPIRING 07/01/2025 TO 07/01/2026	RENEWAL 07/01/2026 TO 07/01/2027
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
COVERAGE		
▪ GENERAL LIABILITY	OCCURRENCE	✓
▪ EMPLOYEE BENEFITS LIABILITY	CLAIMS MADE – 7/1/2004	✓
▪ LAW ENFORCEMENT LIABILITY	CLAIMS MADE – 7/1/2019	✓
▪ SEXUAL HARASSMENT & ABUSE LIABILITY	CLAIMS MADE – 7/1/1992	✓
DEDUCTIBLES		
• GENERAL LIABILITY	NONE	✓
• EMPLOYEE BENEFITS LIABILITY		
• LAW ENFORCEMENT LIABILITY		
• SEXUAL HARASSMENT LIABILITY		
LIMITS		
LIMIT OF LIABILITY	\$5,000,000 / \$5,000,000	✓
COVERAGE		
▪ EMPLOYEE BENEFITS LIABILITY	\$5,000,000 / \$5,000,000	✓
▪ LAW ENFORCEMENT LIABILITY	\$5,000,000 / \$5,000,000	✓
▪ SEXUAL HARASSMENT LIABILITY	INCLUDED IN GENERAL LIABILITY LIMIT	✓
▪ VIOLENCE EVENT RESPONSE COVERAGE	\$5,000,000 (SEE PAGE 12)	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



AUTO LIABILITY

	AUTO LIABILITY	
	EXPIRING 07/01/2025 TO 07/01/2026	RENEWAL 07/01/2026 TO 07/01/2027
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
COVERAGE FORM	OCCURRENCE	OCCURRENCE
LIMITS		
Limit of Liability	\$5,000,000	✓
COVERAGE		
▪ PHYSICAL DAMAGE - COLLISION - COMPREHENSIVE	COVERED UNDER PROPERTY COVERED UNDER PROPERTY	COVERED UNDER PROPERTY COVERED UNDER PROPERTY
▪ HIRED/BORROWED LIABILITY	INCLUDED	✓
▪ HIRED CAR PHYSICAL DAMAGE	\$100,000	✓
▪ PERSONAL INJURY PROTECTION	\$20,000	✓
▪ NON-OWNED LIABILITY	INCLUDED	✓
▪ UNINSURED/UNDERINSURED MOTORISTS	\$1,000,000	✓
▪ GARAGEKEEPERS LEGAL LIABILITY	\$1,000,000	✓
▪ REPLACEMENT COST BUSES 5 YEARS OR NEWER	INCLUDED	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



SCHOOL BOARD LEGAL & EMPLOYMENT PRACTICES LIABILITY & SEXUAL ABUSE LIABILITY

SCHOOL BOARD LEGAL & EMPLOYMENT PRACTICES LIABILITY		
	EXPIRING 07/01/2025 TO 07/01/2026	RENEWAL 07/01/2026 TO 07/01/2027
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
VALUATION		
▪ FORM	CLAIMS MADE	CLAIMS MADE
▪ RETRO DATE	7/1/2004	✓
DEDUCTIBLE		
▪ DEDUCTIBLE	\$5,000	✓
COVERAGE		
▪ EACH LOSS / AGGREGATE	\$5,000,000 / \$5,000,000	✓
▪ EMPLOYMENT PRACTICES VIOLATION	\$5,000,000/\$5,000,000	✓
▪ NON-MONETARY/IEP RELIEF DEFENSE COVERAGE	\$100,000/\$100,000	✓

SEXUAL ABUSE LIABILITY		
	EXPIRING 07/01/2025 TO 07/01/2026	RENEWAL 07/01/2026 TO 07/01/2027
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
VALUATION		
▪ FORM	CLAIMS MADE	CLAIMS MADE
▪ RETRO DATE	7/1/1992	✓
DEDUCTIBLE		
▪ DEDUCTIBLE	NONE	✓
COVERAGE		
▪ LIMIT OF LIABILITY	\$5,000,000/\$5,000,000	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



EXCESS LIABILITY

	EXCESS/UMBRELLA LIABILITY	
	EXPIRING 07/01/2025 TO 07/01/2026	RENEWAL 07/01/2026 TO 07/01/2027
COMPANY	GREAT AMERICAN	GREAT AMERICAN
UNDERLYING COVERAGE		
▪ GENERAL LIABILITY	\$5,000,000	✓
▪ EMPLOYEE BENEFITS LIABILITY	\$5,000,000	✓
▪ LAW ENFORCEMENT LIABILITY	\$5,000,000	✓
▪ SEXUAL ABUSE LIABILITY	\$5,000,000	✓
▪ AUTO LIABILITY	\$5,000,000	✓
▪ SCHOOL LEADERS E&O	\$5,000,000	✓
▪ EMPLOYMENT PRACTICES	\$5,000,000	✓
LIMITS		
▪ LIMIT OF LIABILITY	\$5,000,000 / \$5,000,000 5mm XS 5mm \$10,000,000 Total Limit	✓
UNDERLYING SCHEDULE		
LINE OF COVERAGE	EXCESS OF LIMITS	EXCESS OF LIMITS
▪ GENERAL LIABILITY	\$5,000,000	✓
▪ EMPLOYEE BENEFITS LIABILITY	\$5,000,000	✓
▪ LAW ENFORCEMENT LIABILITY	\$5,000,000	✓
▪ SEXUAL ABUSE LIABILITY	\$5,000,000	✓
▪ AUTO LIABILITY	\$5,000,000	✓
▪ SCHOOL LEADERS E&O	\$5,000,000	✓
▪ EMPLOYMENT PRACTICES	\$5,000,000	✓
COVERAGE/TERMS		
▪ LAW ENFORCEMENT RETRO DATE	7/1/2019	✓
▪ SCHOOL LEADERS E&O RETRO DATE	7/1/2004	✓
▪ EMPLOYMENT PRACTICES RETRO DATE	7/1/2004	✓
▪ SEXUAL ABUSE RETRO DATE	7/1/1992	✓
▪ EMPLOYEE BENEFITS RETRO DATE	7/1/2004	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



CRIME

	CRIME	
	EXPIRING 07/01/2025 TO 07/01/2026	RENEWAL 07/01/2026 TO 07/01/2027
COMPANY	AMBRIDGE PARTNERS	AMBRIDGE PARTNERS
DEDUCTIBLES	\$2,500	\$2,500
LIMITS [INCLUDING BUT NOT LIMITED TO]		
MONEY AND SECURITIES	\$1,000,000	✓
FORGERY OR ALTERATION	\$1,000,000	✓
EMPLOYEE DISHONESTY	\$1,000,000	✓
COMPUTER THEFT	\$1,000,000	✓
SOCIAL ENGINEERING/FUNDS TRANSFER	\$250,000	✓
CONDITIONS [INCLUDING BUT NOT LIMITED TO]		
▪ EXTENDED PERIOD TO DISCOVER LOSS	60 Days	✓
▪ DUTIES IN THE EVENT OF A LOSS	INCLUDED	✓
▪ PROOF OF LOSS	INCLUDED	✓
VALUATION [INCLUDING BUT NOT LIMITED TO]		
• MONEY	FACE VALUE	✓
• SECURITIES	ACTUAL CASH VALUE	✓
• PROPERTY OTHER THAN MONEY AND SECURITIES	THE LESSER OF: ACV OR THE COST TO REPAIR OR REPLACE	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



VIOLENCE

	VIOLENCE	
	EXPIRING 07/01/2025 TO 07/01/2026	RENEWAL 07/01/2026 TO 07/01/2027
COMPANY	GREAT AMERICAN	GREAT AMERICAN
COVERAGE FORM	OCCURRENCE	OCCURRENCE
DEDUCTIBLES	NONE	NONE
LIMITS [INCLUDING BUT NOT LIMITED TO]		
LIMIT OF LIABILITY	\$5,000,000	\$5,000,000
COVERAGES [INCLUDING BUT NOT LIMITED TO]		
▪ KIDNAP	▪ EXTORTION	▪ HIJACK
▪ DETENTION	▪ HOSTAGE CRISIS	▪ THREAT RESPONSE EXPENSE
		▪ EXPRESS KIDNAP
		▪ ASSAULT/ACTIVE ASSAILANT
COVERAGE [INCLUDING BUT NOT LIMITED TO]		
• RANSOM	INCLUDED	✓
• RANSOM IN TRANSIT	INCLUDED	✓
• SECURITY CONSULTANT FEES AND EXPENSES	UNLIMITED	✓
• ADDITIONAL EXPENSES	INCLUDED	✓
▪ DISAPPEARANCE INVESTIGATION		
- CONSULTANT FEES & EXPENSES	\$150,000	✓
• PERIOD OF INDEMNITY	90 DAYS	✓
• WAITING PERIOD	36 HOURS	✓
• PERSONAL ACCIDENT	\$250,000 PER INSURED PERSON \$1,250,000 PER INCIDENT AGGREGATE	✓
• THREAT RESPONSE EXPENSE	\$150,000	✓
- INDEMNITY PERIOD	90 DAYS	
▪ ENHANCED CHILD ABDUCTION		
- SECURITY CONSULTANT FEES/EXPENSES	UNLIMITED	✓
- ADDITIONAL EXPENSES	\$5,000,000	✓
- LEGAL LIABILITY	\$1,000,000	✓
• PERSONAL ACCIDENT	\$250,000	✓
▪ ASSAULT EXPENSE		
- ADDITIONAL EXPENSES	\$500,000	✓
• PERSONAL ACCIDENT	\$100,000 / \$500,000	✓

✓ PER EXPIRING

CHANGE OR IMPROVEMENT TO EXPIRING



CARRIER RATINGS AND ADMITTED STATUS

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY	ADMITTED/NON-ADMITTED
Underwriters at Lloyd's London	A XV	Non-Admitted
Great American Insurance	A+ XV	Non-Admitted
STARR Specialty Insurance	A XV	Non-Admitted
CNA Insurance Company	A XV	Non-Admitted
Allied World Assurance Company	A+ XV	Non-Admitted
Beazley America Insurance Company	A XV	Non-Admitted
Starstone Specialty Insurance	A XIII	Non-Admitted
Axis Insurance Company	A XV	Non-Admitted
Swiss Reinsurance America Corporation	A+ XV	Non-Admitted
MS Transverse Specialty Insurance	A+ XV	Non-Admitted
Sompo International	A+ XV	Non-Admitted
RSUI Indemnity Company	A++ XIV	Non-Admitted

*World Risk Management uses A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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**If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

WRM makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.



EXPOSURE CHANGE

EXPOSURE CHANGE			
EXPOSURE	2025 – 2026	2026 – 2027	% CHANGE
Total Insurable Values	\$9,864,516	\$9,864,516	0%
Number of Vehicles	1	1	0%
Number of Employees	34	34	0%
Number of Students (ADA)	182	182	0%

Disclaimer: The exposures above are what was provided based off the renewal application we received.



PROPOSAL PRICING & BINDING AUTHORITY

SOUTHGATE INDEPENDENT SCHOOL DISTRICT	PREMIUM BREAKDOWN		
	BRM 2025 – 2026	BRM 2025 – 2026	% CHANGE
PROPERTY	INCLUDED	INCLUDED	
EQUIPMENT BREAKDOWN	INCLUDED	INCLUDED	
CRIME	INCLUDED	INCLUDED	
GENERAL LIABILITY	INCLUDED	INCLUDED	
AUTO LIABILITY	INCLUDED	INCLUDED	
LAW ENFORCEMENT LIABILITY	INCLUDED	INCLUDED	
EMPLOYERS LIABILITY	INCLUDED	INCLUDED	
SCHOOL BOARD LEGAL/EMPLOYMENT PRACTICES	INCLUDED	INCLUDED	
SEXUAL ABUSE LIABILITY	INCLUDED	INCLUDED	
UMBRELLA/EXCESS LIABILITY	INCLUDED	INCLUDED	
VIOLENCE COVERAGE	INCLUDED	INCLUDED	
PACKAGE GRAND TOTAL	\$49,500	\$51,480	4%

* Member's Loss Funds are calculated by BRM's 3rd party actuary, Pinnacle Actuarial Resources, Inc. It is based upon your district's 5-year claims history and exposures (property, students, and vehicles).

THIS WARRANTS THAT YOU HAVE NO KNOWLEDGE OF ANY CLAIM, OR INCIDENT THAT MAY RESULT IN A CLAIM, THAT HAS NOT BEEN REPORTED TO THE INSURANCE CARRIER.

IT IS UNDERSTOOD AND AGREED THAT REFERENCED PROPOSAL PROVIDES ONLY A SUMMARY OF THE INSURANCE PROGRAM OPTIONS OFFERED. THE ACTUAL POLICIES WILL CONTAIN THE COMPLETE TERMS, CONDITIONS, DEDUCTIBLES, EXCLUSIONS, ETCETERA. PLEASE REVIEW POLICY LANGUAGE FOR A FULL UNDERSTANDING OF PURCHASED PROGRAM.

Member Signature

Date

Print Member Name

SIGNED BINDING AUTHORITY TO BE RETURNED BY 06/25/2026

THIS DOCUMENT IN ITS ENTIRETY IS CONFIDENTIAL & PROPRIETARY IN NATURE - NOT FOR PUBLIC RECORD.



SUBJECTIVITIES

**THE PROPOSAL PRESENTED FOR BLUEGRASS RISK MANAGEMENT IS SUBJECT TO THE
FOLLOWING SUBJECTIVITIES:**

- **THIS PROPOSAL IS SUBJECT TO ANY FURTHER IMPROVEMENTS BRM CAN MAKE TO COVERAGE FROM BRM REINSURERS BETWEEN NOW AND 7/1. WE WILL UPDATE YOUR DISTRICT ON ANY FURTHER IMPROVEMENTS.**