

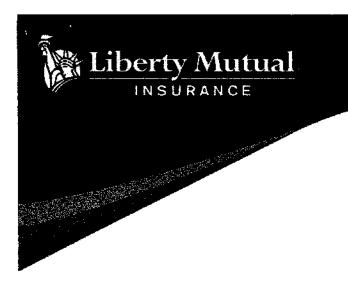
School Insurance Proposal

Carroll County Board of Education
Presented By:

Insurance Associates Inc.

Effective Date July 1, 2013 Expiration Date July 1, 2014





Claims Management

Specialized claims units focus on...

- Casualty
- · Property, Equipment Breakdown and Inland Marine
- Workers' Compensation
- · Auto Physical Damage
- · Fiduciary / Crime

Reporting a Claim to our 24-hour ANYTIME Claim Service can be done a number of ways.

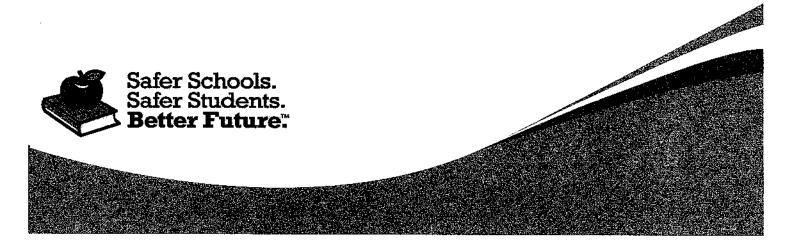
- Phone 1-866-255-5530
- Fax 1-877-890-4359
- E-mail rgnlcall@LibertyMutual.com

Loss Prevention

"Ask Us Anything!"

Sometimes all schools need is a quick answer on a specific issue or safety concern. Our customers have easy access to professional consultants. Simply drop us a note and our professional Loss Prevention Consultants will respond with an answer.

Loss Prevention Department | lp@LibertyMutual.com | 1-800-352-1416





Pro	perty	Cov	rerage

Specific Coverage	Limits	Deductible	Premium
Blanket Building and Personal Property Coinsurance 100% Cause of Loss Form - Special Valuation - Replacement Cost - Agreed Amount	\$83,408,590	\$1,000	\$54,018
Earthquake Building & Personal Property	\$5,000,000	10%	\$1,750
Inspections - 1-877-526-0020 or LMEBInspections Questions - LMEB@LibertyMutual.com	bject to Policy Limits @LibertyMutual.com	\$1,000	\$4,705
Building Ordinance or Law Undamaged Portion Demolition Increase Cost of Construction	Policy Limit \$250,000 \$250,000		\$416
	Total Property Premium	(Excluding TRIA) TRIA Premium	\$60,889 Rejected

Property Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.

17-174 School Extension Ultra Plus Endorsement

Coverage Description	Limit of Insurance
Special Crime Provisions	Included
Broadened Premises	Included
Real Property of Others Required by Contract	\$10,000
Electronic Data	\$25,000
Foundations	Included
Debris Removal	\$100,000
Fire Department Service Charge	\$25,000
Pollutant Clean Up and Removal	\$50,000
Classroom Chemical Spills	\$ 10,000 each occurrence
1	subject to \$50,000 maximum
Inventory Costs	\$50,000
Changes or Extremes in Temperature or Humidity	\$15,000
Newly Acquired or Constructed Property	180 days
Buildings	\$1,000,000
Business Personal Property	\$1,000,000
Personal Effects and Property of Others	\$50,000
Valuable Papers and Records (Other Than Electronic Data)	\$100,000
Property Off-Premises (Including while in Transit)	\$50,000
Outdoor Property	\$100,000
Accounts Receivable	\$100,000
Arson Reward	\$25,000
Back-up of Sewers or Drains	\$25,000
Extra Expense	\$1,000,000
Fine Arts	\$25,000
Fire Protective Devices	Included in Building Limit
Glass Showcases	\$10,000
Loss of Refrigeration	\$50,000
Computer Equipment	\$200,000
Laptop/Portable Computers	\$10,000
Lock Replacement	\$1,000
Money and Securities	
Inside the Premises	\$10,000
Outside the Premises	\$10,000
Off-Premises Services Interruption	\$50,000
Business Income	\$100,000
Paved Surfaces	\$100,000
Underground Fiber Optic Cable	Included in Building Limit
Signs (Attached)	Included in Building Limit
Special Deductible Provisions	Included
Replacement Cost – Leased Personal Property	Included
Ordinance or Law	10% of the Building Limit
	subject to \$500,000 maximum.



General Liability Coverage

Specific Covera	ıge		Limits	Deductible	Premium
General Aggregate			\$2,000,000		\$8,141
Products/Complete	ed Operatio	ons Aggregate	\$2,000,000		Included
Personal & Adverti	sing Injury		\$1,000,000		Included
Each Occurrence			\$1,000,000		Included
Fire Damage Liabil	it y		\$300,000		Included
Medical Payments (Excluding	Students)	\$15,000		Included
17-20 School Ame	ndatory E	ndorsement			Included
	_	Student Medical Expense Limit 1	Vone	Each Student	
Employee Benefit	ts Liability				
Retroactive Date	7/1/2011	Each Employee	\$1,000,000	\$1,000	\$44 0
	,	Aggregate	\$3,000,000		
Sexual Misconduc	ct & Moles	station Liability			
		Each Loss Limit	\$1,000,000		\$1,399
		Aggregate	\$1,000,000		
		Innocent Party Defense	\$100,000		\$194
Law Enforcement	t				
Retroactive Date		Each Wrongful Act Limit	\$1,000,000	\$2,500	\$600
		Aggregate	\$1,000,000		
		Non-Monetary Relief Defense	\$100,000		\$120
School Leaders E	rrors & Or	nissions Liability			
Retroactive Date	7/1/1996	Each Wrongful Act Limit	\$1,000,000	\$2,500	\$5,000
		Aggregate	\$100,000	·	ŕ
		Non-Monetary Relief Defense	\$100,000	\$2,500	
		Tota	l Liability Pre	mium (Excluding TRIA)	\$15,894
				TRIA Premium	Rejected



General Liability Coverage

Specific Coverage	Limits	Deductible	Premium
Liability Coverage Options/Notes			
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This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.



Inland Marine

Specific Coverage	Limits	Dec	ductible	Premium
Miscellaneous School Property Floater				
Band Uniform	\$50,000	RC	\$500	\$1,158
Athletic Equipmen	t \$50,000	RC		
Musical Equipmen	t \$156,000	RC		
Cameras & Audio-Visual Equipmen	t \$50,000	RC		
Fine Art	s \$50,000	ACV		
Sign	s \$10,000	RC		
Dwellings Under Construction - Vocational Class	\$100,000	RC		
Valuation	RC - Replacem	ent Cost		
	ACV - Actual (Cash Value		
Scheduled Property Floater				
Valuation - 0				
Miscellaneous Property	\$24,960		\$1,000	\$162
Total In	land Marine Pren	nium (Exclu	iding TRIA)	\$1,32 0
		-	IA Premium	Rejected
Inland Marine Coverage Options/Notes				•

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.



Automobile Coverage

Specific Coverage	Limits	Deductible	Premium
Auto Liability Combined Single Limit	\$2,000,000		\$38,044
Non-Owned Liability	\$2,000,000		Included
Hired Liability	\$2,000,000		Included
Cost of Hire	If Any		
Personal Injury Protection	\$20,000	NIL	Included
Uninsured Motorists	\$1,000,000		Included
Underinsured Motorists	\$1,000,000		Included
Comprehensive		\$500	Included
Collision		\$500	Included
Hired Car Physical Damage	\$75,000		Included
	Comprehensiv	e \$500	
	Collision		
Auto Extension Endorsement	16-67 (0108)		Included
***	Per Event Deductibl	e \$7,000	
	Total Aut	omobile Premium	\$38,044

Automobile Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.



Umbrella Coverage

Limit of Liabilty - Each Occurrence	\$10,000,000
Limit of Liability - Aggregate	\$10,000,000
Self Insured Retention	\$10,000

General Liability	Included
Employee Benefits	Included
Sexual Misconduct & Molestation	Included
School Leaders Errors & Omissions	Included
Auto Liability	Included
Uninsured/Underinsured Motorists	Excluded
Employers Liability	Excluded

Total Umbrella Premium (Excluding TRIA) \$11,318

TRIA Premium Rejected

Umbrella Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.



Proposal Premium Summary

Lines of Coverage

Inland Marine Coverage

Automobile Coverage

Umbrella Coverage

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Property Coverage		\$60,889
General Liability Coverage		\$15,894
Inland Marine Coverage		\$1,320
Automobile Coverage		\$38,044
Umbrella Coverage		\$11,318
	Coverage Total (Excluding TRIA)	\$127,465
TRIA (Terrorism Risk Insurance Act)		Premium
Property Coverage		Rejected
General Liability Coverage		Rejected

TRIA Total \$0

Account Grand Total

\$127,465

Rejected

Rejected

Not Applicable

Premiums

This Premium Summary page does not include any of the optional premiums and/or coverages that may have been provided on the various coverage pages.

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.

This comparison constitutes a brief description only. For full coverage details refer to the policy forms.