

Pana CUSD #8

Commercial Insurance Summary

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Prepared as of: September 11, 2025

Last Commercial Insurance Policy Bid Year: Package: 2022-2023; Worker's Compensation: 2019-2020

<u>Renewal Date</u>	<u>Insurance Company</u>	<u>Insurance Carrier</u>	<u>Line of Insurance</u>	
7/1/2026	Dimond Bros.	ICRMT	<u>Property</u>	Premium: \$153,027
			Total Loss Limit Per Occurrence:	88,266,331
			Building Value:	81,008,795
			Business Personal Property Including Stationary	
			Electronic Data Processing (EDP):	7,257,536
			Personal Property of Others:	100,000
			Coinsurance:	None
			Earthquake Coverage:	5,000,000
			Earthquake Coverage Deductible Per Occurrence:	50,000 or 5% of the Damaged Location; Whichever is Greater
			Flood Coverage:	5,000,000
			Flood Coverage Deductible Per Occurrence:	50,000
			Mine Subsidence:	Included in Earthquake
			Ordinance or Law Coverage (Coverages A, B, & C):	Combined Limit of 10,000,000
			Business Income / Extra Expense:	1,000,000
			Deductible Per Occurrence:	5,000
7/1/2026	Dimond Bros.	ICRMT	<u>Equipment Breakdown</u>	Premium: Included
			Total Building and Contents Value:	88,266,331
			Deductible Per Occurrence:	5,000
			Business Income/Extra Expense Utility Interruption	
			Deductible:	24 Hours
			<u>Coverage Extension</u>	-
			Combined Business Income:	Included
			Combined Extra Expense:	Included
			Spoilage Damage:	Included
			Utility Interruption - Time Element:	10,000,000
			Electronic Data or Media:	10,000,000
			Expediting Expenses:	Included
			Ordinance or Law:	10,000,000
			Hazardous Substance, Contamination, Pollutants:	10,000,000
			Newly Acquired Property:	1,000,000
			Debris Removal:	25% or 500,000
			Water Damage:	500,000
			Emergency Power Generating Equipment 1,000 kw or Less:	Included
			Non Emergency Power Generating Equipment is Excluded.	
7/1/2026	Dimond Bros.	ICRMT	<u>General Liability</u>	Premium: Included
			General Aggregate Limit:	3,000,000
			Each Occurrence Limit:	1,000,000
			Products-Completed Operations:	1,000,000
			Personal and Advertising - Injury Limit:	1,000,000
			Damage to Premises Rented to You:	Included
			Deductible Per Occurrence:	1,000
			<u>Premises Medical Payments</u>	-
			Each Person:	5,000
			Each Occurrence:	50,000
			<u>Non-Monetary Legal Defense</u>	-
			Annual Aggregate:	100,000
			Each Occurrence:	100,000
			Includes Liquor Liability, Medical Professional (Excluding Doctors and Dentists), Special Events, Terrorism, Volunteers, Herbicides and Pesticides (\$50,000 Coverage Limits), and Premises Liability. The Insurance Policy is Non-Auditable.	

<u>Renewal Date</u>	<u>Insurance Company</u>	<u>Insurance Carrier</u>	<u>Line of Insurance</u>		Premium:	
7/1/2026	Dimond Bros.	ICRMT	<u>Sexual Misconduct or Sexual Molestation</u>			Included
			Annual Aggregate:	10,000,000		
			Each Claim:	10,000,000		
			Innocent Party Defense:	Included		
			Deductible Per Occurrence:	2,500		
			Policy Form:	Occurrence		
7/1/2026	Dimond Bros.	ICRMT	<u>Violent Event Response Coverage</u>			Included
			Aggregate Limit:	500,000		
			Per Event Limit:	500,000		
			Deductible Per Occurrence:	1,000		
			<u>Coverage Includes Crisis Investigation, Personal Crisis Management Event Response Team, Crisis Communication Support, Media Management, Public Relations, Temporary Security Measures</u>			
			<u>Sub-Limits</u>	-		
			Medical Expenses:	25,000 Per Person		
			Counseling Service Expenses:	10,000 Per Person		
			Funeral Service Expenses:	15,000 Per Person		
			Per Event Crisis Team Services:	100,000		
			Memorialization Expenses:	250,000		
7/1/2026	Dimond Bros.	ICRMT	<u>Crime</u>			Included
			Blanket Employee Dishonesty:	500,000		
			Loss Inside the Premises - Money & Securities:	500,000		
			Loss Outside the Premises:	500,000		
			Money Orders and Counterfeit Currency:	500,000		
			Depositors Forgery or Alterations:	500,000		
			Computer Fraud:	500,000		
			Funds Transfer Fraud:	500,000		
			Social Engineering/False Pretenses:	50,000		
			Deductible Per Occurrence:	1,000		
			<u>The ICRMT Crime Form includes coverage for any of your officials who are required by law to give bonds for the faithful performance of their service against Loss through the failure of any Employee under the supervision of that official to faithfully perform his or her duties as prescribed by law and will meet the requirements for Public Officials bonds up to the statutory limit or policy limit, whichever is less.</u>			
7/1/2026	Dimond Bros.	ICRMT	<u>Inland Marine</u>			included
			Audio/Visual (A/V) Equipment:	600,000		
			Electronic Data Processing (EDP) Equipment/Media (Including Software):	475,000		
			EDP Extra Expense:	10,000		
			Mobile Equipment Greater Than or Equal to \$10,000 Per Item (Digital Scoreboard):	90,000		
			Musical Instruments, Athletic Equipment, & Uniforms:	680,000		
			Deductible Per Occurrence:	1,000		
			<u>Covered Costs & Expenses</u>	-		
			Newly Acquired Property Per Item:	250,000		
			Rental Expense Reimbursement:	10,000		
			Pollutant Cleanup and Removal:	100,000		
			Fire Department Equipment:	50,000		
			Fine Arts:	1,000,000		
			Accounts Receivable:	1,000,000		
			Valuable Papers and Records:	1,000,000		
			Unscheduled Watercraft:	100,000		
			Musical Instruments, Band Uniforms, and Athletic Equipment:	500,000		
7/1/2026	Dimond Bros.	ICRMT	<u>Auto</u>			Included
			Liability Limit:	1,000,000		
			Medical Payments (Each Person / Each Occurrence):	5,000 / 25,000		
			Uninsured Limit:	1,000,000		
			Underinsured Limit:	1,000,000		
			<u>Deductible Per Occurrence</u>	-		
			Comprehensive:	1,000		
			Collision:	1,000		
			<u>Coverage Includes Automatic Liability for Newly Acquired Vehicles (Non-Auditable), Newly Acquired Automobiles Physical Damage (Non-Auditable), Hired/Non-Owned Liability, Hired Auto Physical Damage, Garagekeepers Legal Liability - Per Occurrence at \$100,000, Pollution Caused by Upset/Overturn, Commandeered Autos, Loss of Use and Lease Gap Coverage, Rental Reimbursement</u>			

<u>Renewal Date</u>	<u>Insurance Company</u>	<u>Insurance Carrier</u>	<u>Line of Insurance</u>		
7/1/2026	Dimond Bros.	ICRMT	<u>Umbrella</u> Aggregate Limit: 10,000,000 Occurrence Limit: 10,000,000 Self-Insured Retention (SIR): 0	Premium:	Included
			<u>Covered By Umbrella</u> General Liability, Auto Liability, School Board Legal Liability (Includes Employee Benefits Liability) Excludes Sanitary Sewer Backup, Sexual Abuse, Uninsured/Underinsured Motorist Coverage, Workers Compensation and Employers Liability, Unmanned Aircraft, Cyber Liability, Claims arising out of the actual or alleged transmission of a communicable disease or virus, PFA's (Polyfluoroalkyl Substances)		
7/1/2026	Dimond Bros.	ICRMT	<u>School Board Legal Liability</u> Aggregate Limit: 1,000,000 Occurrence Limit: 1,000,000 Deductible Per Occurrence: 2,500 Employment Practices Liability Insurance (EPLI) 2,500 Deductible Per Occurrence: 2,500 Policy Form: Claims Made Retroactive Date: 7/1/2014 <u>Employee Benefits Liability</u> Annual Aggregate: - Each Claim: Included Deductible Per Occurrence: 2,500 Retroactive Date: 7/1/2006 <u>Non-Monetary Legal Defense</u> Annual Aggregate: 100,000 Each Occurrence: 100,000 Coverage Includes Employee Wage Reimbursement, Sexual Harassment, Discrimination, Wrongful Termination, FOIA/Open Meetings Act	Premium:	Included
7/1/2026	Dimond Bros.	ICRMT	<u>Terrorism</u>	Premium:	Included
2/16/2026	Ramza Ins. Group	Star Insurance	<u>Worker's Compensation</u> Bodily Injury by Accident (Each Accident): 1,000,000 Bodily Injury by Disease (Each Employee): 1,000,000 Bodily Injury by Disease (Policy Limit): 1,000,000	Premium:	\$81,002
			Class Code	Rate Per \$100	Payroll
			8868: Professional, Employees, & Clerical:	0.32	7,612,039
			7380: Drivers, Chauffeurs, & Their Helpers:	8.08	506,073
			9101: All Other Employees:	3.16	1,656,947
			Experience Modification:	0.73	
7/1/2026	Ramza Ins. Group	CFC	<u>Cyber Liability</u> Aggregate Limit: 1,000,000 Deductible Per Occurrence: 5,000 Retroactive Date: Full Prior Acts	Premium:	\$9,224
3/17/2026	Envision Ins. Group	Travelers	<u>Treasurer's Bond</u> Principal: Craig W. Deere Bond Number: 108248995	Premium:	\$5,088
11/20/2026	Ramza Ins. Group	Liberty Mutual	<u>Treasurer's Bond</u> Principal: Kari Medler Bond Number: 999369067	Premium:	\$3,361
11/1/2026	Ramza Ins. Group	Liberty Mutual	<u>Secretary Bond</u> Principal: Beth McLeod Bond Number: 999143278	Premium:	\$125
11/1/2026	Ramza Ins. Group	Liberty Mutual	<u>Secretary Bond</u> Principal: Cheryl Foster Bond Number: 999022998	Premium:	\$125

<u>Renewal Date</u>	<u>Insurance Company</u>	<u>Insurance Carrier</u>	<u>Line of Insurance</u>		
8/14/2026	Gallagher	Guarantee Trust Life	<u>Voluntary Student Accident</u> Voluntary Coverage	Premium:	\$0
7/1/2026	Church Ins. Agency	Guarantee Trust Life	<u>Blanket Student Accident Insurance</u> Medical Maximum Per Accident: Coinsurance: Deductible Per Occurrence:	Premium	\$8,471
			25,000 100% 0		
7/1/2026	Church Ins. Agency	Guarantee Trust Life	<u>Catastrophic Student Accident Insurance</u> Medical Maximum Per Accident: Deductible Per Occurrence: Benefit Period:	Premium:	\$2,251.56
			5,000,000 25,000 Ten (10) Years		
Total Premium					\$262,674.56

For your review, we have prepared an illustrative summary which provides a brief outline of coverages provided. This summary is for illustrative purposes only, and does not provide a comprehensive overview of your complete policies. Please refer to your complete policy for review of all endorsements, limitations, and exclusions.