

BURLINGTON U.S.D. NO. 244
BID RESPONSE SHEET: 2026-2027 INSURANCE

Schedule 1 Property (Building and Contents)	\$	324,310
Schedule 2 Inland Marine Coverage	\$	1,615
Schedule 3 Liability Coverage	\$	6,759
Schedule 4 Vehicle Coverage	\$	31,432
Schedule 5 Crime (Includes Money and Securities)/Position and Bonds	\$	420
Schedule 6 Boiler and Machinery Coverage	\$	Included in Property
Schedule 7 Glass Coverage	\$	Included in Property
Schedule 8 Workers Compensation Coverage	\$	60,602
Schedule 9 Errors and Omissions Coverage	\$	7,076
Schedule 10 Cyber Liability	\$	1,485
Schedule 11 Umbrella	\$	3,206
Property - Wind/Hail Deductible Buy-Down (School Bldgs.)		16,260.58
TOTAL BASE BID: Special Form, \$10,000 AOP & \$25,000 Wind/Hail Deductibles, Replacement Cost on Buildings and Personal Property under "Blanket" coverage. Other coverages per schedules.	\$	453,165.58

OPTIONS: If options requested are included in the base bid, state "INCLUDED" on the blank line. If options requested are not available, state "NA" on line. If options requested are available at additional or decreased cost, state the net amount to be added or subtracted from the BASE BID for the option listed.

***OPTION TO QUOTE WORKERS COMPENSATION SEPARATE FROM BASE BID**

Show premium difference to place workers compensation coverage as separate policy from base bid.

+/- AMT FROM BASE BID \$ N/A

***OPTIONAL DEDUCTIBLES TO \$10,000 DEDUCTIBLE OF BASE BID** You may list several options if you desire. Show net difference for each option.

DEDUCTIBLE

\$15,000

\$25,000 All-Other Peril / \$75,000 Wind/Hail on School Bldgs.

+/- AMT FROM BASE BID

\$ N/A\$ *Included in Base Bid

*OPTIONAL DEDUCTIBLES TO VEHICLE DEDUCTIBLES OF BASE BID

You may list several options if you desire. Show net difference for each option.

COLLISION

COMPREHENSIVE

+/- AMT FROM BASE BID

\$2,500 DED. -----\$2,500 DED. -----

\$

N/A\$3,000 DED. X\$3,000 DED. X

\$

- 2,837

*BLANKET BOND ON ALL EMPLOYEES

Show premium difference to replace the named schedule of bonded employees with a \$10,000 blanket bond on all employees. (If named bond required for specific employees (e.g. Treasurer) include as part of the blanket cost.

DEDUCTIBLE

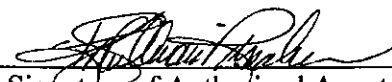
\$1,000

+/- AMT FROM BASE BID

\$ N/A

State any clarifying comments on the specification sheets. If comments exceed available space on specification sheets, please attach written comments to specification sheets that clearly explain any differences from the coverage requested. ***Additional Quote Options & Responses Attached.**

Include one copy of the specification sheets, clarifying comments, and response sheet as your completed bid. Completed bids must be received not later than 9:00 a.m. on Tuesday, October 20, 2026, at the Administration Office, 301 Neosho in Burlington, KS 66839. If bids are mailed, mark "INSURANCE BID" on envelope. Bids will be opened at 9:15 a.m. on Tuesday, October 20, 2026, and summarized for the Board at a special Board of Education meeting on Friday, October 23, 2026.



Signature of Authorized Agent

October 19, 2026

Date

Agency Represented:

TrustPoint Insurance800 N. 4th Street, Ste. #100Burlington, Kansas 66839

Insurance Company Providing Coverage

Employers Mutual Insurance Companies645 E Douglas Ave, Ste. #203Wichita, Kansas 67202

Bid Response Sheet – 2026 / 2027 Insurance Quote

Below are the responses for all lines requested in the bid packet:

Schedule 1: Property (Building and Contents)

- ❖ Building & Business Personal Property is scheduled with the values, per bid specifications.
- ❖ Scheduled Property at Replacement Cost valuation, 90% co-insurance with "Special Form" Cause of Loss.
- ❖ \$15,000 All-Other Peril Deductible is not available with EMC.
- ❖ \$25,000 per occurrence 'All-Other Peril' and \$75,000 per location, per building 'Wind / Hail' Deductible on school buildings are quoted and presented in the base bid.
- ❖ Mobile Property coverage under Schedule #2 – Inland Marine.
- ❖ Additional Property coverages listed are met and presented in the 26/27 Insurance Proposal on EMC.

❖ **Quote Option:** \$25,000 Wind/Hail Deductible Buy-Down on school buildings, with a direct deductible of \$75,000 Wind/Hail, **included in base bid (\$16,260.58).**

❖ **Quote Option:** \$10,000 All-Peril Deductible, with \$75,000 Wind/Hail Deductible on school buildings, and \$25,000 Deductible on Playgrounds/Property-in-Open, **add \$17,950.00 to base bid.**

Schedule 2: Inland Marine

- ❖ Mobile equipment scheduled, \$169,570 total, insured at 80% co-insurance with \$500 deductible.
- ❖ Musical Instruments insured at a value of \$164,101 with a \$500 deductible. *Inventory list provided in the specifications is filed with EMC.
- ❖ Band Uniforms insured at \$36,000 in value, with a \$500 deductible, which is the minimum deductible.
- ❖ All coverage is Actual Cash Value (ACV).

Schedule 3: Liability

- ❖ \$1,000,000 per occurrence and \$2,000,000 aggregate.
- ❖ \$5,000 Medical Payments with 3-yr extended reporting period.
- ❖ Included coverage for: Sexual Abuse/ Molestation, Nurse Medical Malpractice, 21st Century Learning/Afterschool Program, Violent Event Response, Early Learning Center, Unmanned Aircraft (Drone) usage, and school activities and interest with USD #244 Recreation Center.
- ❖ Additional coverages listed are met and presented in 26/27 Insurance Proposal on EMC.

❖ **Quote Option:** Add CATBACKERS to Liability as Additional Insured, **add \$100.00 to base bid.**

Schedule 4: Vehicle / Automobile

- ❖ \$1,000,000 in liability, \$5,000 medical payments, and with Hired and Non-Owned liability up to policy limit.
- ❖ \$1,000 Comprehensive / \$1,000 Collision Deductibles. However, the buses that are over \$100,000 in value have a minimum deductible of \$3,000. (Total of 5)
- ❖ Scheduled vehicles rated at either 9-month or 12-month, per Exhibit C of the bid specifications.
- ❖ Coverage for radios in buses and vans are included, as long as Comprehensive / Collision coverage applies to such unit.
- ❖ Additional coverages listed are met and presented in 26/27 Insurance Proposal on EMC.
- ❖ **Quote Option:** Increase Comprehensive/Collision Deductibles to \$3,000, ***subtract \$2,837.00 from base bid.***

Schedule 5: Crime (Money/Securities) / Positions and Bonds

- ❖ \$10,000 Employee Theft Blanket, per employee, with a \$500 deductible, for all employees.
- ❖ Scheduled additional limit of \$40,000 applies for the BOE Clerk, Payroll Clerk, and the Accounts Payable Clerk (Hess, Plummer and Laflin).
- ❖ Includes Faithful Performance of Duty limit of \$10,000, with a \$500 deductible, per employee.
- ❖ Includes coverage for robbery of money and securities at the requested \$2,000 limit, with a \$500 deductible.
- ❖ School Treasurer, Shelia Gilbert, is included and scheduled by endorsement as an Employee, by EMC definition.
- ❖ Also, the Board of Education is included and scheduled by endorsement under the policy.
- ❖ **Quote Option:** Increase Employee Theft Blanket to \$15,000, ***add \$47.00 to base bid.***

Schedule 6: Boiler and Machinery / "Equipment Breakdown"

- ❖ Boiler and Machinery is covered under Schedule 1: Property.
- ❖ Property coverage conditions apply, including deductibles.
- ❖ Additional coverages listed are met and presented in 26/27 Insurance Proposal on EMC.
- ❖ **Quote Option:** Delete Equipment Breakdown from Property and self-insure, ***subtract \$6,456.00 from base bid.***

Schedule 7: Glass Coverage

- ❖ Glass is covered under Schedule 1: Property. Property coverage conditions apply, including deductibles.
- ❖ Glass coverage questions are answered as follows:
 - Question 1: EMC does not have a limitation on glass breakage. Glass claims would apply to the property coverage and deductibles as in Schedule 1.
 - Question 2: No.
 - Question 3: No.
 - Question 4: Not available with EMC.

Schedule 8: Workers Compensation

- ❖ **Quote Option:** \$1,000,000 Limits for Employers Liability and Adjusted Payroll Classification as provided by District Administration, with \$2,000 per claimant deductible, ***included in base bid.***
 - Additionally quoted a \$500 per claimant deductible with EMC, ***add \$2,133.00 to base bid.***
 - Additionally quoted a \$1,000 per claimant deductible with EMC, ***add \$1,245.00 to base bid.***
 - Additionally quoted a \$1,500 per claimant deductible with EMC, ***add \$533.00 to base bid.***
- ❖ **Quote Option:** \$1,000,000 Limits for Employers Liability and Payroll Classification as provided in bid specifications, with \$500 per claimant deductible, ***add \$67,136.00 to base bid.***
 - Additionally quoted a \$1,000 per claimant deductible with EMC, ***add \$65,260.00 to base bid.***
 - Additionally quoted a \$1,500 per claimant deductible with EMC, ***add \$63,758.00 to base bid.***
 - Additionally quoted a \$2,000 per claimant deductible with EMC, ***add \$62,632.00 to base bid.***

Schedule 9: Errors and Omissions (Claims Made Form)

- ❖ \$1,000,000 each loss, \$2,000,000 policy aggregate, with per loss deductible of \$5,000.
- ❖ Includes coverage for the Board of Education and all employees.
- ❖ Includes coverage 'Retroactive' back to September 9, 1992 (9/9/1992).
- ❖ Employment Related Practices Liability included to policy limits.

Schedule 10: Cyber Liability

- ❖ Quote includes coverage for Cyber Liability-Computer Attack, Network Security Defense Liability, Electronic Media Liability, Data Response Expense and Identity Recovery, as provided in bid specifications, with \$1,000 deductible.
- ❖ **Quote Option:** Increase Cyber Liability Limit to \$500,000, ***add \$1,012.00 to base bid.***
- ❖ **Quote Option:** Increase Cyber Liability Limit to \$1,000,000, ***add \$2,201.00 to base bid.***

Schedule 11: Umbrella

- ❖ \$1,000,000 Liability limit / aggregate, with \$10,000 self-insured retention.
- ❖ Underlying Liability coverage included: Automobile, General Liability, Employers Liability and Errors & Omissions Liability.
- ❖ Additionally quoted option for increasing the policy limit / aggregate to \$2,000,000, for the Board of Education's consideration.
*(*Premium is subject to change, based on the underlying coverages selected.)*
- ❖ **Quote Option:** Increase Umbrella Liability Limit to \$2,000,000, ***add \$1,301.00 to base bid.***



Additional Resources with Employers Mutual Insurance Companies

EMC offers additional services that are included in the policy at **no additional cost**. These services are listed below, and brochures are included in the enclosed packet:

- **Attorney Direct Program**: direct access to Hinkle Law Firm for employment law questions. The District is eligible to receive 90 minutes of consultation per calendar quarter, to answer tough questions concerning Hiring Procedures, Discipline & Termination Issues, Employee Handbooks Dos/Don'ts, FMLA, etc. The informational flyer is included in the 26/27 Insurance Proposal for EMC.
- **EMC Loss Control**: direct access to Online Training, Safety Videos & Programs, Ergonomics, Hazard Control Assessments, Accident Prevention, Slips & Falls Prevention, Transportation and Monitoring, etc. Other expert solutions and services offered are security consultation, indoor air quality assessments, mold consultation, and safety program templates.
- **Safe Schools – Online Training**: direct access and includes over 300 courses written by safety authorities. Some topics include bullying prevention, school security, transportation safety, slips/falls, food safety and more. Also available is Safe Schools Alert, which is an online reporting and incident tracking system designed for schools to allow teachers, students, and staff to report any and all incidents.
- **Wellness Program**: EMC representatives are available to help design and implement a workplace wellness program for your organization. A wellness program provides benefits to your organization that can reduce employee risk factors, lower healthcare expenses, decrease absenteeism, improve productivity, and decrease employee injuries.
- **Return-to-Work Program**: EMC Loss Control representatives are available to help design and implement or modify a Return-to-Work program for your organization. This program encourages communication, minimizes productivity losses, retains skilled and experienced employees, and may reduce the risk of re-injury.

Many more additional resources are available... we would be happy to assist with any of their free services and programs.