

Pana CUSD #8 - Renewal Date: 02/16/2017
Property & General Liability Renewal Form

Insurance Agency Name	Ramza Insurance Group	
Insurance Carrier Name	Wright Specialty Insurance	Wright Specialty Insurance
Limit of Liability - Property - Blanket/All Risk	Current	Renewal
Blanket, All Risk	59,624,730	61,438,473
Overall Building Limit	Included	Included
School District Personal Property	Included	Included
Replacement Cost/ACV	RC	RC
Deductible Per Occurrence	2,500	2,500
Coinsurance %	100%	100%
Earthquake Coverage Limit	10,000,000	10,000,000
Earthquake Deductible Per Occurrence	10%	10%
Rate Level Guaranteed (If Yes, how long)	-	One (1) Year
Total Property Premium	\$29,317.00	\$43,636.00

Will the policy provide full coverage, up to maximum policy limits, for Backup of Sewer/Surface Water coverage? No - 100,000 No - 100,000

Does the policy provide coverage for Flood?
 If Yes - Please State Limit Yes 10,000,000 Yes 10,000,000
 If Yes - Please State Flood Deductible Per Occurrence 25,000 25,000

Does the policy provide coverage for Mine Subsidence, if so what limits?
 Policy Limit Yes 750,000 Yes 750,000

Does the policy provide Ordinance or Law coverage?
 Limit Per Coverage A Yes 110% of Building Value 110% of Building Value
 Limit Per Coverage B 500,000 500,000
 Limit Per Coverage C 500,000 500,000
 Limit Per Building, If Applicable - -

Does the policy have Time Element Coverage, if so please state the limits?
 Policy Limit Yes 500,000 Yes 500,000

Does the policy have Business Income Coverage, if so please state the limits?
 Policy Limit Yes Included Yes Included

Insurance Carrier Name	Wright Specialty Insurance	
Limit of Liability - General Liability	Current	Renewal
General Aggregate	2,000,000	2,000,000
Products Completed Ops.	2,000,000	2,000,000
Personal & Advertising Injury	1,000,000	1,000,000
Each Occurrence Limit	1,000,000	1,000,000
Fire Damage Limit	100,000	100,000
Medical Expense Limit	5,000	5,000
Deductible Per Occurrence	0	0
Employee Benefits Liability - Aggregate Limit	2,000,000	2,000,000
Employee Benefits - Each Employee	1,000,000	1,000,000
Employee Benefits Deductible Per Occurrence	1,000	1,000
Retroactive Date	2/16/1995	2/16/1995
Sexual Abuse and Molestation - Aggregate Limit	2,000,000	2,000,000
Each Loss Limit	1,000,000	1,000,000
Innocent Party Defense Coverage Limit	300,000	300,000
Policy Form: Claims Made or Occurrence	Occurrence	Occurrence
Adverse Event Response Coverage	-	-
Aggregate Limit - Adverse Event Response Expenses and Loss	300,000	300,000
Each Adverse Event Limit - Response Expenses and Loss	300,000	300,000
Each Person Limit - Loss	50,000	50,000
Total Liability Premium	\$12,198.00	\$13,900.00

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Insurance Carrier Name	Wright Specialty Insurance	
Limit of Liability - Crime	Current	Renewal
Employee Theft - Blanket Limit	100,000	100,000
Deductible Per Occurrence	500	500
Computer Fraud Coverage	100,000	100,000
Deductible Per Occurrence	500	500
Theft, Disappearance, and Destruction	-	-
Inside	25,000	25,000
Outside	25,000	25,000
Deductible Per Occurrence	500	500
Total Crime Premium	\$755.00	\$744.00

Insurance Carrier Name	Wright Specialty Insurance	
Limit of Liability - Boiler & Machinery	Current	Renewal
Per Accident	59,624,730	61,438,473
Deductible Per Occurrence	2,500	2,500
Extra Expense	500,000	500,000
Total Boiler & Machinery Premium	\$3,247.00	\$3,344.00

Insurance Carrier Name	Wright Specialty Insurance	
Limit of Liability - Inland Marine	Current	Renewal
Athletic Equipment	580,000	580,000
Electronic Data Processing (EDP) Equipment (Including Software)	330,161	330,161
Musical Instruments and Related Equipment	600,000	600,000
Miscellaneous Property Coverage	51,000	51,000
Outdoor Signs	100,000	100,000
Outdoor Fences	100,000	100,000
Deductible Per Occurrence	500	500
Radios / Cameras	200,000	200,000
Deductible Per Occurrence	250	250
Total Inland Marine Premium	\$4,423.00	\$5,926.00

	Wright Specialty Insurance	
Premium	Current	Renewal
Total Property Premium	29,317.00	43,636.00
Total Liability Premium	12,198.00	13,900.00
Total Crime Premium	755.00	744.00
Total Boiler & Machinery Premium	3,247.00	3,344.00
Total Inland Marine Premium	4,423.00	5,926.00
Total Premium	\$49,940.00	\$67,550.00

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?

Yes

Yes

If yes, please advise the total dollar amount.

Included

Included

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Pana CUSD #8 - Renewal Date: 02/16/2017
Automobile Renewal Form

Insurance Agency Name	Ramza Insurance Group	
Insurance Carrier Name	Wright Specialty Insurance	
Limits of Liability - Auto	Current	Renewal
Number of Vehicles	28	28
Bodily Injury and Property Damage Liability	2,000,000	2,000,000
Medical Payments	5,000	5,000
Uninsured Motorist	1,000,000	1,000,000
Underinsured Motorists	1,000,000	1,000,000
Hired Auto	2,000,000	2,000,000
Non-Owned Auto	2,000,000	2,000,000
Garage Liability	1,000,000	1,000,000
Garage Keepers Legal Liability	60,000	60,000
Deductible Per Occurrence	-	-
Comprehensive	100	500 *
Collision	250	500 *
Total Automobile Premium	\$16,610.00	\$16,889.00

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?

No

No

Will the insurance carrier grant permission to operate the buses under conditions where a charge would be made to the students?

Yes

Yes

Will the insurer provide coverage for all additional insured's, including coverage for Board of Education Members, Employees, and Volunteers while using their own vehicles on behalf of the School District?

Yes - Excess Basis

Yes - Excess Basis

Does the medical payments coverage include students as passengers in vehicles?

Yes

Yes

Will the company accept this coverage without other lines?

No

No

Will the insurer furnish "special trips" coverage for tours, outings, picnics, games, and similar activities. Also, the use of the buses by the elderly as permitted by law shall be included. The carrier will confirm that coverage shall be available for these activities and indicate the audit charge per trip in the proposal.

Yes

Yes

Will the insurance carrier provide coverage for rental vehicles?

Yes

Yes

Does the policy include Replacement Cost on Buses?

Yes

Yes

If yes, please provide details.

Buses that are Five (5) Years Old or Newer

Buses that are Five (5) Years Old or Newer

Note:

Wright Specialty Insurance (WSI)

* WSI no longer offers the Auto Deductibles Per Occurrence at a Limit less than \$500, therefore, the Comprehensive Auto Deductible Per Occurrence has been increased from \$100 to \$500 and the Collision Deductible Per Occurrence has been increased from \$250 to \$500.

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Pana CUSD #8 - Renewal Date: 02/16/2017
Umbrella Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	Wright Specialty Insurance	Wright Specialty Insurance
Limits of Liability - Umbrella	Current	Renewal
General Aggregate Limit	10,000,000	10,000,000
Self-Insured Retention (SIR)	0	0
General Liability	1,000,000	1,000,000
Automotive Liability	2,000,000	2,000,000
Employers Liability - Worker's Compensation	500,000	500,000
School Board Legal Liability	1,000,000	1,000,000
Employee Benefits Liability	1,000,000	1,000,000
Sexual Misconduct & Molestation	1,000,000	1,000,000
Total Annual Premium	\$11,489.00	\$12,186.00

**Does the coverage & premiums include TRIA
(Terrorism Risk Insurance Act) coverage?**

Yes

Yes

If yes, please advise the total dollar amount.

Included

Included

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Pana CUSD #8 - Renewal Date: 02/16/2017

Worker's Compensation Renewal Form

Insurance Agency Name	Wells Fargo		Wells Fargo	
Insurance Carrier Name	BrickStreet Insurance		BrickStreet Insurance	
Employers Liability Limit:	Current		Renewal	
Bodily Injury Accident	500,000		500,000	
Bodily Injury Disease	500,000		500,000	
Bodily Injury Disease - Employee	500,000		500,000	
Codes	Estimated Payroll	Rate Per \$100	Estimated Payroll	Rate Per \$100
8868 Colleges or Schools, Teachers	\$5,808,472	0.46	\$5,829,235	0.45
7380 Drivers, Chauffeurs, and Their Helpers	\$358,491	10.36	\$379,325	10.98
9101 All Other Employees	\$895,796	5.51	\$872,741	5.14
Total Estimated Premium	\$79,703.00		\$91,307.00	

Experience Modification 0.73

Experience Modification 0.75

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Pana CUSD #8 - Renewal Date: 02/16/2017
School Board Legal Liability Renewal Form

Insurance Agency Name	Ramza Insurance Group	
Insurance Carrier Name:	Wright Specialty Insurance	Wright Specialty Insurance
Limits of Liability - School Board Legal Liability (SBLI)	Current	Renewal
Aggregate Limit	2,000,000	2,000,000
Each Claim Limit	1,000,000	1,000,000
Deductible Per Occurrence	2,500	2,500
Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence	2,500	2,500
Non-Monetary Claim Expense	-	-
Aggregate Limit	100,000	100,000
Each Claim	100,000	100,000
Deductible Per Occurrence	2,500	2,500
Crisis Management Fund	25,000	25,000
FLSA Defense Sub-Limit of Liability	100,000	100,000
Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence	2,500	2,500
Total Annual Premium	\$6,869.00	\$7,629.00

* All taxes, surplus line charges, fees, etc. must be included in the Annual Premium

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?	No	No
Does a Retroactive Date apply? <i>If Yes, please specify the date:</i>	No -	No -
Please indicate whether coverage is on Claims Made or Occurrence basis:	Claims Made	Claims Made
For Claims Made policies, is Prior Acts coverage available? <i>Please indicate additional cost:</i>	Full Prior Acts Included	Full Prior Acts Included
If additional requirements must be met prior to binding please indicate:	N/A	None
Does the above proposal provide full coverage for Sexual Misconduct/Abuse/Molestation/Harassment?	Covered Under General Liability	Covered Under General Liability
Does the policy provide coverage for Defense Costs, even if not successful?	Yes	Yes
Does the policy provide coverage for IEP Hearings (Due Process, etc.)? <i>State Sub-Limit for this, if any:</i>	Yes 100,000	Yes 100,000
Does the policy provide a Consent to Settle Provision?	Yes	Yes
Are Defense Expenses within the Limit of Liability? <i>State Sub-Limit for Defense Expense, if any:</i>	No - Outside -	No - Outside -
Please Describe any policy Sub-Limits: (Please list other Sub-Limits not included in this list below)		
Limit/Sub-Limit for Special Education	100,000	100,000
Limit/Sub-Limit Breach of Contract	No Sub-Limit	No Sub-Limit
Limit/Sub-Limit Sexual Abuse/Molestation	Covered Under General Liability	Covered Under General Liability

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Totals

Insurance Agency Name	Ramza Insurance Group / Wells Fargo	Ramza Insurance Group / Wells Fargo
Insurance Carrier Name	Wright Specialty Insurance / BrickStreet	Wright Specialty Insurance / BrickStreet
Coverage	Insurance	Insurance
	Current	Renewal
Total Property Premium	29,317.00	43,636.00
Total Liability Premium	12,198.00	13,900.00
Total Crime Premium	755.00	744.00
Total Boiler & Machinery Premium	3,247.00	3,344.00
Total Inland Marine Premium	4,423.00	5,926.00
Commercial Auto	16,610.00	16,889.00
Umbrella	11,489.00	12,186.00
Worker's Compensation	79,703.00	91,307.00
School Board Legal Liability	6,869.00	7,629.00
Total Premium	\$164,611.00	\$195,561.00
Savings		(\$30,950.00)
Percentage of Increase		18.80%

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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. If you feel that any of these coverages or limits are not correct, inadequate, please let us know.