

Lafayette School Corporation
Nurture Inspire Empower

2300 Cason Street Lafayette, IN 47904 Phone: (765) 771-6000 Fax: (765) 771-6049

MEMORANDUM

TO: Board of School Trustees
FROM: Troy Cloum, Chief Financial Officer
RE: Property, Liability, and Workers' Compensation Insurance
DATE: April 6, 2026

Below is a summary of the 2026 Property, Liability, and Workers' Compensation proposal from the Mitchell Agency that the Administration is recommending. The proposal retains Liberty Mutual as the Property and Casualty carrier and Eastern Alliance as the Workers' Compensation Carrier.

There was a renewal option that would have saved \$28,594, but it would have capped the umbrella liability coverage at \$5,000,000. This would expose the corporation to significant risk in the event of a catastrophic loss. Therefore, we are not recommending this proposal option.

The GLASS coverage will be canceled in July and replaced with a tail coverage plan to address any liabilities arising after the dissolution.

Lafayette School Corporation

	2025 Expiring	2026 Proposal	Difference
Package Policy	\$779,331	\$801,951	\$22,620
Automobile	\$227,214	\$227,678	\$464
Umbrella Liability	\$43,619	\$72,212	\$28,593
Total	\$1,050,164	\$1,101,841	\$51,677
Workers Compensation	\$429,142	\$429,142	\$0
Total All Coverages	\$1,479,306	\$1,530,983	\$51,677

GLASS

	2025 Expiring	2026 Proposal	Difference
Total All Coverages	\$319,634	\$360,932	\$41,298

Therefore, it is recommended that the Board accept the proposal 26-27 proposal of the Mitchell Agency and approve Liberty Mutual as the Property and Liability carrier and Eastern Alliance as the Workers' Compensation carrier for both LSC and GLASS for the period of the 2026 coverage year.

**AN INSURANCE PROPOSAL
PREPARED FOR:**

LAFAYETTE SCHOOL CORPORATION

(SEE ATTACHED NAMED INSURED SCHEDULE)

*2300 CASON STREET
LAFAYETTE, IN 47904*

PRESENTED BY:

JACKSON BOGAN

THE MITCHELL AGENCY, INC.

*2800 FERRY ST
LAFAYETTE, IN 47904*

EFFECTIVE: APRIL 8, 2026

DISCLAIMER - The abbreviated outlines of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages. Please read your policy for specific details of coverages.

INTRODUCTION OF THE AGENCY

THE MITCHELL AGENCY, INC. was started in 1885 by William C. Mitchell. He combined his law practice, retail storage, and abstracting business with his insurance operation.

Frank A Tedford separated the insurance division in the 1940's and it has existed in that form since.

Our state insurance license number was 9 until the Indiana Department of Insurance renumbered licenses in 1993 and we are one of the oldest on-going agencies in the state of Indiana.

We are very proud of our employees and the number of years of experience we represent:

Deceased principals:

<i>William C. Mitchell</i>	1854/1935
<i>Frank A. Tedford</i>	1896/1951
<i>William G. Blumer</i>	1907/1970
<i>William E. Finney</i>	1922/1978
<i>J. R. Bogan</i>	1916/1985
<i>William A. Bogan</i>	1943/2023

Current employees:

Producers:

<i>Jack R. Bogan, Jr.</i>	1969
<i>Jackson W. Bogan</i>	2001
<i>William J. Bogan</i>	2010
<i>Vince J. Shissler</i>	2016
<i>Thomas J. Gothard</i>	2021
<i>Chris Dalton</i>	2023
<i>Matthew J. Metzger</i>	2024

Account Managers:

<i>Julie Anwander</i>	2000
<i>Kym Hussong, CIC</i>	2010
<i>Connie C. Richardson</i>	2014
<i>Stephanie Mears</i>	2019
<i>Dwayne Goad</i>	2020
<i>Amanda Haynes, CIC</i>	2021
<i>Heather DeLong, CISR</i>	2023
<i>Michelle M. Etzkorn, CIC</i>	2025
<i>Shelby Holt</i>	2026

NAMED INSURED SCHEDULE

LAFAYETTE SCHOOL CORPORATION

GREATER LAFAYETTE AREA SPECIAL SERVICES (GLASS)

[For all policies EXCEPT Package Policy]

**VINTON-TECUMSEH SCHOOL
BUILDING CORPORATION**

LAFAYETTE ADULT RESOURCE ACADEMY

GOLDEN BRONCHO CLUB, INC.

LAFAYETTE JEFFERSON BAND BOOSTERS, INC.

JEFFERSON ATHLETIC BOOSTER CLUB, INC.

LARA EDUCATIONAL OPPORTUNITIES, INC.

**VINTON-TECUMSEH SCHOOL BUILDING CORPORATION
AD VALOREM PROPERTY TAX FIRST MORTGAGE REFUNDING
BONDS SERIES 2016, 2017A, 2018A, 2021**

PROPERTY INSURANCE POLICY OUTLINE

CAUSE OF LOSS FORM USED: SPECIAL

(provides coverage against "ALL RISK" of physical loss or damage EXCEPT those perils that are specifically excluded in the policy)

SUB. OF INS.	AMOUNT	DED.	VALUATION
Blanket Building & Property	\$567,384,878	\$25,000	Replacement Cost
Business Income	\$ 18,843,000	24 Hours	
Extra Expense	\$ 1,000,000	24 Hours	
Total Insured Value	\$586,227,878		

Limit of Liability for any ONE occurrence shall never exceed \$500,000,000

ENDORSEMENTS:

Hail/Windstorm deductible – **See Tier breakdown**

Named Storm deductible – **See Tier breakdown**

Water Damage - **\$100,000 deductible at each Covered Location**

\$10,000,000 Earthquake **with \$250,000 deductible** (does NOT include the Masonry Veneer option)

\$100,000 Flood with **\$100,000 deductible**

\$5,000 deductible for Rented theater equipment – costumes and sets

Additional Covered Property – Included in RM Select form

Crisis Event Caused By Violent Crime

Crisis Event Business Income \$250,000

Number of consecutive days that Crisis Event Business Income applies 30 days

Crisis Event Extra Expense \$250,000

Number of consecutive days that Crisis Event Extra Expense applies 30 days

\$7,000,000 - Land Improvements can extend coverage specifically for paved surfaces, bridges, roadways, walks, patios, parking lots, running tracks, playgrounds and athletic fields, both artificial and natural turf.

90 days Notice of Cancellation or Non-Renewal

ACV Roof Endorsement:

Jeff High School

Tecumseh Jr. High School

Durgan Elementary School

Miller Elementary School

LAFAYETTE SCHOOL CORPORATION
Wind/Hail Deductibles
2026 - 2027

\$100k deductible

Administration Building
Storage Building
Murdock Elementary
Oakland Elementary
Oakland Academy
Linwood Elementary/Little Bronchos Preschool
Storage Building - 611 N 22nd St
Facilities Management - 1505 S 18th St
Storage Building - 1996 S 26th St
Happy Hollow (GLASS)
Loeb Stadium
Career Center

\$250k deductible

Sunnyside Intermediate School
Miami Elementary
Edgelea Elementary
Amelia Earhart Elementary
Miller Elementary
Vinton Elementary
Glen Acres Elementary

Jefferson High School
Tecumseh JR High School
Durgan (GLASS)

STANDARD EXTENSIONS OF COVERAGES RM1002

Foundations	Included
Accounts Receivable	\$250,000
Arson Reward	\$50,000
Cyber Incident	\$25,000
Debris Removal	\$250,000
Windblown Debris	\$50,000
Deferred Payments	\$50,000
Electronic Data	\$25,000
Errors and Omissions	\$250,000
Exhibitions, Expositions, Trade Shows, Fairs	\$100,000
Fire Department Service Charges	\$25,000
Fine Arts	
Physical Damage	\$250,000
Any One Item	\$10,000
Fungus, Wet Rot, Dry Rot or Bacteria	
Physical Damage	\$250,000
Business Income and Extra Expense	Included in Fungus PD limit
Number of consecutive days that BI/EE applies	180 days
Lock and Key Replacement	\$50,000
Newly Acquired Mobile Equipment or Tools you own or Rent	\$100,000
Newly Acquired Locations	
Physical Damage	\$2,500,000
Number of consecutive days that Physical Damage applies	180 days
Ordinance or Law	
Demolition Expense	\$500,000
Increased Cost of Construction	\$500,000
Increased Period of Restoration	Included in Demolition & Increased Cost of Construction and Value of the Undamaged Portion of Real Property PD Limit
Value of the Undamaged Portion of Real Property	Included in Building Limit
Transit	\$100,000
Trees, Shrubs, Plants	\$250,000
Any One Item	\$10,000

RM CUSTOM SLECT EDUCATIONAL INSTITUTIONS RM1196

Animals	\$25,000 \$1,500 any one animal
Broadened Covered Location Distance	1,250 Feet
Classroom Chemical Spills	\$50,000 in any one policy period
Fire Protective Equipment Recharging	Real Property limit applicable in any one policy period
Land Improvement	\$7,000,000
Miscellaneous School Property at school sponsored events away from covered location	\$2,113,720
Persona Effects of your Students	\$100,000 max in any one policy period \$5,000 any one student

MORTGAGE HOLDER: The Bank of New York Mellon
 300 North Meridian Street, Suite 910, Indianapolis IN 46204
 (Vinton-Tecumseh School Building Corporation Ad Valorem Property Tax First Mortgage Refunding Bonds, Series 2016)
 (Vinton-Tecumseh School Building Corporation Ad Valorem Property Tax First Mortgage Bonds, Series 2017A)
 (Vinton-Tecumseh School Building Corporation Ad Valorem Property Tax First Mortgage Bonds, Series 2018A)
 (Vinton-Tecumseh School Building Corporation Ad Valorem Property Tax First Mortgage Bonds, Series 2021)

LOSS PAYEES: Greater Lafayette Area Special Services (G.L.A.S.S.)
 Pitney Bowes, Inc. (Digital Mail System at Jefferson High School)
 De Lage Landen (Konica copy machines)
 Apple, Inc. and their Assigns (for leased I-Pads at each elementary school)
 Tippecanoe School Corporation – Greater Lafayette Career Academy
 (Business Personal Property)
 Honour Capital LLC and its assigns -Lease #LA122821 (server maintenance)
 Insight Investments LLC – leased laptops at Jefferson HS

LENDER LOSS PAYEE: U.S. Bancorp Government Leasing and Finance Inc. - iPads;
 Regions Equipment Finance Corporation, ISAOA (for leased I-Pads at Lafayette Middle School)

Equipment Breakdown Proposal

Inspections: 877.526.0020 or LMEBInspections@LibertyMutual.com

Limit of Insurance: \$567,384,878

Deductible: \$ 25,000.

Liberty Mutual Insurance Company's Equipment Breakdown Coverage tracks closely with the language in their property form. Equipment related exclusions in the property form have been converted into equipment coverages.

Type of Equipment Covered:

Mechanical and Electrical Equipment	Ovens, Stoves, Furnaces
Air Conditioning and Refrigeration Systems	Elevators, Escalators, Conveyors
Production Machinery	Cranes, Hoists
Computer Controlled Machines	Computers
Diagnostic Equipment	Security Systems
Boilers	Fiber Optics
Pressure Vessels	Communication Systems
Electrical Systems	Inventory Control Systems
Fans, Motors, Pumps	Office Equipment
Telephone Systems	

Types of Covered Losses:

Short circuits/electrical arcing	Boiler damage
Power surges	Operator error
Mechanical breakdown	and others
Motor burnout	

Coverage Highlights:

Property Damage: Pays for the cost to repair or replace damaged equipment or other property caused by covered accident. Follows commercial property limit.

Spoilage: Covers loss due to spoilage or contamination caused by a covered accident. This coverage also pays for loss of perishables due to ammonia contamination and for perishable goods damage caused by service interruption. A specified sublimit applies. – **Limit: \$250,000**

Expediting Expenses: Pays for the costs to make temporary repairs or expedite permanent repairs in order to restore business operations. A specified sublimit applies. **Limit: \$250,000**

Hazardous Substances Contamination: Pays for the extra cost to repair or replace covered property contaminated by hazardous substances, other than Ammonia, released in a covered loss. A specified sublimit applies. **Limit: \$250,000**

Ammonia Contamination: Pays for the extra cost to repair or replace covered property contaminated by ammonia released in a covered loss. A specified sublimit applies. **Limit: \$250,000**

Inland Marine Policy Outline

MISCELLANEOUS SCHOOL PROPERTY AT SCHOOL SPONSORED EVENTS AWAY FROM A COVERED LOCATION:

Limits:	\$ 2,113,720
Deductible:	\$ 1,000
Valuation:	Actual Cash Value
Perils Insured:	All risks of direct physical loss or damage
Loss Payee:	BGE Financial Corporation for instruments purchased from Piano Solutions, Inc. in August, 2004

GROUNDS MAINTENANCE EQUIPMENT – MOBILE EQUIPMENT & TOOLS (Valuation – ACV)

Limits:	\$ 354,984
Deductible:	\$ 1,000

RENTED AND/OR LEASED EQUIPMENT:

(Valuation – ACV)

Limit:	\$100,000 Rented and/or Leased Equipment \$ 10,000 Limit per item
Deductible:	\$ 1,000

COMMERCIAL CRIME PROPOSAL OUTLINE

Liberty Mutual

COVERAGES	LIMIT	DEDUCTIBLE
Robbery of a Custodian or Safe Burglary of Money & Securities		
Inside the Premises	\$50,000	\$500
Outside the Premises	\$50,000	\$500

CNA Insurance Company

COVERAGES	LIMIT	DEDUCTIBLE
INSURING AGREEMENTS:		
Public Employee Dishonesty	\$100,000.00	\$0.00

ENDORSEMENTS:

Include Specified Directors or Trustees on Committees as Employees:

 Directors or Trustees: Seven (7) board members

 Faithful Performance

GENERAL LIABILITY PROPOSAL OUTLINE

COVERAGE WRITTEN ON: Occurrence Form

COVERAGE

LIMITS

LIABILITY:

General Aggregate Limit	\$ 2,000,000
Products/Completed Operations Aggregate Limit	\$ 2,000,000
Personal/Advertising Injury Limit	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Fire Damage Limit - Any One Fire	\$ 500,000
Medical Expense Limit - Any One Person (excluding students)	\$ 15,000
Employee Benefits Programs: Claims Made	
Each Claim	\$ 1,000,000
Annual Aggregate	\$ 3,000,000
Deductible	\$ 1,000
Retroactive date: November 1, 1995	
Violent Event Response Coverage:	
Each Violent Event Response Expenses and Loss Limit	\$ 300,000
Aggregate Limit Response Expenses and Loss Limit	\$ 300,000
Each Person Limit - Loss	\$ 25,000
Each Person Limit – Death Benefits	\$ 15,000

COVERAGES INCLUDED:

Premises/Operations
 Products/Completed Operations
 Independent Contractors
 Personal/Advertising Injury
 Medical Payments
 Contractual Liability
 Fire Damage Legal Liability
 Employees as Additional Insured
 Host Liquor Liability

General Liability Proposal Outline Continued

COVERAGE EXTENSIONS (School Amendatory Endorsement Form LC 99 44)

Who is an Insured Extended to Include:

Your employees, your board members, any volunteer worker, parent support groups or booster clubs, student groups, Alumni groups, student teachers.

School Broadcasting and Publication: Personal Injury and Advertising Injury

Bodily Injury Redefined: Include mental anguish, mental injury, shock or fright

Additional Insureds: Automatically includes coverage for entities when you agree to provide insurance by written contract or agreement

Supplemental Payments: \$5,000 cost for Bail Bonds; \$500 a day loss earnings.

Corporal Punishment: Policy limits apply

Medical Payments: Student Medical excluded

ENDORSEMENTS:

Additional Insureds – Included when agreed in writing, in a written contract, agreement or permit

Additional Insureds LC 20 50 – Students while in Internship/Work Study Programs

Limited Pollution Coverage – LC 04 79

EXCLUSIONS:

Employment Related Practices Exclusion

Trampoline Exclusion

And other policy exclusions

Firearms

PFC/PFAS Exclusion

SCHOOL LEADERS ERRORS AND OMISSIONS LIABILITY POLICY OUTLINE

LIMIT OF LIABILITY: \$1,000,000 each claim
\$1,000,000 annual aggregate
\$ 100,000 Aggregate Non-Monetary Relief Defense Coverage

One "Wrongful Act": \$ 10,000 Deductible

ENDORSEMENTS:

Greater Lafayette Area Special Services (G.L.A.S.S.) Excluded

CLAIMS MADE

Retroactive date: April 1, 1986

COVERAGE EXTENSIONS (form LC 00 12):

Limited Fiduciary Liability

Who is an insured extended to include:

Employees, Any Volunteer Workers, Board Members and Student Teachers

Employment Related Practices Liability:

Discrimination, workplace harassment, wrongful termination

Exclusion – School Law Enforcement Professional Liability

Exclusion – Tax Assessment

Exclusion - Firearms

SEXUAL MISCONDUCT AND MOLESTATION LIABILITY POLICY OUTLINE

LIMIT OF LIABILITY: \$1,000,000 each claim
\$1,000,000 annual aggregate
\$ 50,000 Deductible – Each Wrongful Act

COVERAGE EXTENSIONS:

Innocent Party Defense Expense – included in Aggregate limit

Who is an insured extended to include:

Employees, Any Volunteer Workers, Board Members and Student Teachers

Negligent employment, investigation, supervision or retention - included

Negligent handling of complaints - included

Innocent Party Defense Coverage

EXCLUSIONS:

Employment Related Practices Exclusion

Trampoline Exclusion

And other policy exclusions

Firearms

LAW ENFORCEMENT PROFESSIONAL LIABILITY POLICY OUTLINE

EACH WRONGFUL ACT LIMIT: \$1,000,000 Each Wrongful Act
 \$1,000,000 Aggregate
 \$ 100,000 Non-Monetary Relief Defense
 \$ 10,000 Deductible Each Wrongful Act

CLAIMS MADE COVERAGE

Retroactive date: February 11, 2013

Schedule:

**Various officers and deputies of Lafayette Indiana Police Department while performing
“Law Enforcement Activities”**

ENDORSEMENTS:

Law Enforcement Professional Liability Coverage Form (LC 00 13)
Independent Contractors Endorsement (LC 04 80)
Non-Monetary Relief Defense Coverage (LC 99 49)

EXCLUSIONS:

Employment Related Practices Exclusion
Trampoline Exclusion
And other policy exclusions
Firearms

Commercial Automobile Policy Outline

COVERAGE	LIMIT	PER
LIABILITY:		
Bodily Injury and Property Damage	\$ 1,000,000	CSL Each Accident
Medical Payments	\$ 5,000	Each Person
Uninsured Motorist	\$ 1,000,000	Each Accident
Underinsured Motorist	\$ 1,000,000	Each Accident

COVERAGE	APPLICABLE TO
<i>Liability:</i>	Any Auto
<i>Liability:</i>	Hired Autos
<i>Liability:</i>	Non-Owned Autos
<i>Medical Payments:</i>	Owned Autos Only
<i>Uninsured Motorists:</i>	Owned Autos Only
<i>Underinsured Motorists:</i>	Owned Autos Only
<i>Comprehensive:</i>	Owned & Hired Autos Only - \$5,000 deductible
<i>Collision:</i>	Owned & Hired Autos Only - \$5,000 deductible

COMMERCIAL AUTOMOBILE POLICY OUTLINE CONTINUED

COVERAGE

LIMIT

Hired Car Physical Damage **Maximum Limit \$194,000

Comprehensive deductible: \$5,000.00

Collision deductible: \$5,000.00

ENDORSEMENTS:

Primary and Noncontributory – Other Insurance Condition – CA 04 49

Waiver of Subrogation – if required by written contract

Fellow Employee Exclusion waived per School Business Auto Extension Endorsement Form AC 84 52

Employees as Insureds per School Business Auto Extension Endorsement Form AC 84 52

School Business Auto Extension Endorsement Form AC 84 52

90 days Notice of Cancellation or Non-Renewal

Lessor – Additional Insured and Loss Payee to:

Avis Budget Group, Inc. and its Subsidiaries, including Avis Budget Car Rental, LLC, Budget Rent A Car System, Inc. and Budget Truck Rental LLC and any other party or vehicle owner who may be held responsible for the operation, maintenance and use of the rental vehicle

Penske Truck Leasing (for all vehicles leased from Penske Truck Leasing Co., L. P.), 8520 Georgetown Rd, Indianapolis, IN

Ryder Truck Rental, 8711 Americana Boulevard, Indianapolis IN 46268 (leased vehicles)

JX Leasing Inc. & PACCAR Leasing Company (leased vehicles)

VEHICLE SCHEDULE:

See attached schedule

Workers Compensation Policy Outline

COVERAGE

LIMIT

PER

WORKERS COMPENSATION BENEFITS:

States: Indiana

EMPLOYERS LIABILITY:

Bodily Injury by Accident	\$ 500,000	Each Accident
Bodily Injury by Disease	\$ 500,000	Policy Limit
Bodily Injury by Disease	\$ 500,000	Each Employee

ADDITIONAL COVERAGES:

Other States Coverage (Except ND, NH, OH, WA, AND WY)

EXPERIENCE MODIFICATION: .94

ENDORSEMENTS:

- Pending Rate Change
- Premium Discount
- Notification of Change in Ownership
- Terrorism Risk Insurance Act

INSURANCE CARRIER:

Allied Eastern Indemnity Company

Umbrella Liability Proposal

COVERAGE	LIMIT	PER
Limit of Liability	\$10,000,000	Each Occurrence
	\$10,000,000	Annual Aggregate
Self Insured Retention	\$ 10,000	
ENDORSEMENTS:		
90 days Notice of Cancellation or Non-renewal		
REQUIRED PRIMARY COVERAGES:		
Commercial Liability <i>(includes GLASS Liability)</i>	\$ 1,000,000	Each Occurrence
	\$ 2,000,000	General Aggregate
	\$ 2,000,000	Products Aggregate
	\$ 1,000,000	Personal Injury
Employee Benefits Liability Retroactive date: 11/1/95	\$ 1,000,000	Each Occurrence
	\$ 3,000,000	Aggregate
Sexual Misconduct and Molestation Liability	\$1,000,000	Each Loss Limit
	\$1,000,000	Aggregate
School Leaders Errors and Omissions Liability Retroactive date: 04/01/86	\$1,000,000	Each Wrongful Act Limit
	\$1,000,000	Aggregate
Law Enforcement Liability Retroactive date: 02/11/13	\$1,000,000	Each Wrongful Act Limit
	\$1,000,000	Aggregate
Workers Compensation Liability	\$500,000	Bodily Injury by Accident
	\$500,000	Bodily Injury by Disease –policy limit
	\$500,000	Bodily Injury by Disease-each employee
Auto Liability	\$ 1,000,000	Combined Single Limit

EXCLUSIONS:

Uninsured/Underinsured Motorists Excluded
Data Compromise
LCU 21 105 – Climbing or Rappelling Walls
Go Kart Liability
Firearms

G.L.A.S.S. GENERAL LIABILITY AND SCHOOL LEADERS ERRORS AND OMISSIONS PROPOSAL

COVERAGE WRITTEN ON: Occurrence Form

COVERAGE

LIMITS

LIABILITY:

General Aggregate Limit	\$ 2,000,000
Products/Completed Operations Aggregate Limit	\$ 2,000,000
Personal/Advertising Injury Limit	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Fire Damage Limit - Any One Fire	\$ 500,000
Medical Expense Limit - Any One Person (excluding students)	\$ 15,000

COVERAGES INCLUDED:

Premises/Operations
 Products/Completed Operations
 Independent Contractors
 Personal/Advertising Injury
 Medical Payments
 Contractual Liability
 Fire Damage Legal Liability
 Employees as Additional Insured
 Host Liquor Liability

ENDORSEMENTS:

Additional Insured – West Lafayette Community School Corporation – facility usage

Additional Insured – Participating Schools: Lafayette School Corporation; Tippecanoe School Corporation;
 West Lafayette Community School Corporation

EXCLUSIONS:

Employment Related Practices Exclusion
 Trampoline Exclusion
 And other policy exclusions
 Firearms

SCHEDULE OF HAZARDS: *See attached Underwriting Information*

**G.L.A.S.S.
GENERAL LIABILITY AND
SCHOOL LEADERS ERRORS AND OMISSIONS
CONTINUED**

ENDORSEMENTS:

School Amendatory Endorsement Form LC 99 44

90 days Notice of Cancellation or Non-Renewal

Sexual Misconduct Liability –

\$1,000,000 Each Loss Limit
\$1,000,000 Aggregate Limit
Innocent Party Defense Coverage
\$10,000 deductible

School Leaders Errors and Omissions Liability – Claims Made

\$1,000,000 each loss
\$1,000,000 aggregate limit
\$ 25,000 deductible-Each wrongful act
\$100,000 Non-Monetary Relief Defense Aggregate with \$25,000 deductible
Coverage Extension (form LC 0012): Employment Related Practices Liability
Retroactive date: October 29, 1997

Violent Event Response Coverage for Schools:

\$300,000 Aggregate Limit – Response Expenses and Loss
\$300,000 Each Violent Event Limit – Response Expenses and Loss
\$25,000 each person limit – Loss
\$15,000 each person limit – Death Benefits

Named Insured amended to include the following participating schools:

Lafayette School Corporation
Tippecanoe School Corporation
West Lafayette Community School Corporation

Additional Insured: West Lafayette Community School Corporation for Burtsfield School

Lafayette School Corporation Company/Premium Options 2026-2027

	Liberty Mutual/Easter Alliance Expiring	Liberty Mutual/Eastern Proposal 26-27 Per Expiring	Liberty/Eastern Proposal 26-27 Per Expiring \$5M Umbrella
Property	\$574,850	\$559,493	\$559,493
General Liability	\$117,415	\$136,701	\$136,701
Sexual Misconduct	\$48,903	\$64,249	\$64,248
School Leaders E & O	\$35,000	\$38,500	\$38,500
Law Enforcement	\$2,663	\$2,508	\$2,508
Inland Marine	Included	Included	Included
Crime	\$500	\$500	\$500
Auto	\$227,214	\$227,678	\$227,678
Umbrella	\$43,619	\$72,212	\$43,619
Work Comp	\$429,142	\$429,142	\$429,142
Total	\$1,479,306	\$1,530,983	\$1,502,389
		<i>Recommended</i>	<i>Not Recommended</i>

GLASS 2026-2027 Premium Summary

	EXPIRING 25-26	2/17/26 Indication 26-27 Premium
GL	\$82,908	\$118,226
SML	\$17,658	\$23,638
SLEO	\$219,068	\$219,068
TOTAL	\$319,634	\$360,932