

**Pana CUSD #8 - Renewal Date: 07/01/2022**  
**Property & General Liability Proposal Form**

Insurance Agency Name	Lee/O'Keefe Ins.	Lee/O'Keefe Ins.	Ramza Ins. Group	Forsyth Ins. Group
Insurance Carrier Name	PSIC	PSIC	EMC Insurance	ISDA
Property	Current	Renewal	Alternate Proposal	Alternate Proposal
Blanket, All Risk	71,439,495	72,811,271	68,635,585	68,635,586
Overall Building Limit	Included	Included	Included	Included
School District Personal Property	Included	Included	Included	Included
Replacement Cost/ACV	RC	RC	RC	RC
Deductible Per Occurrence	2,500	2,500	2,500	2,500
Wind/Hail Deductible Per Occurrence	2,500	2,500	25,000	2,500
Coinurance %	100%	100%	100%	100%
Earthquake Coverage Limit	20,000,000	20,000,000	10,000,000	1,000,000 *
Earthquake Deductible Per Occurrence	2,500	2,500	10%	2,500
Rate Level Guaranteed (If yes, how long)	-	One (1) Year	One (1) Year	One (1) Year
<b>Total Property Premium</b>	\$45,128.00	\$48,744.00	\$51,826.00	\$78,164.00

<b>Will the policy provide full coverage, up to maximum policy Limits, for Backup of Sewer/Surface Water coverage?</b> <i>If no, please state the Limit.</i>	Yes	Yes	No	No
	-	-	100,000	1,000,000
<b>Does the policy provide coverage for Flood Coverage?</b> <i>If yes, please state the Limit.</i> <i>If yes, please state the Flood Coverage Deductible Per Occurrence.</i>	Yes 30,000,000 2,500	Yes 30,000,000 2,500	No - -	Yes 1,000,000 * 2,500
<b>Does the policy provide coverage for Mine Subsidence?</b> <i>If yes, please state the Limit.</i> <i>Blanket Limit, If Applicable.</i>	Yes 750,000 -	Yes 750,000 -	Yes 750,000 -	Yes 750,000 -
<b>Does the policy provide Ordinance or Law coverage?</b> <i>Limit Per Coverage A.</i> <i>Limit Per Coverage B.</i> <i>Limit Per Coverage C.</i> <i>Limit Per Building, If Applicable.</i> <i>Blanket Limit, If Applicable.</i>	Yes Included in Building Limit Included in Building Limit Included in Building Limit - -	Yes Included in Building Limit Included in Building Limit Included in Building Limit - -	Yes Included in Building Limit Included in Building Limit Included in Building Limit - -	Yes 2,000,000 2,000,000 2,000,000 - -
<b>Does the policy have Time Element (Extra Expense) Coverage, if so please</b> <i>Blanket Limit, If Applicable.</i> <i>Per Location Limit, If Applicable.</i>	Yes 1,000,000 -	Yes 1,000,000 -	Yes 2,000,000 -	Yes 1,000,000 -
<b>Does the policy have Business Income Coverage, if so please state the</b> <i>Blanket Limit, If Applicable.</i> <i>Per Location Limit, If Applicable.</i>	Yes Included -	Yes Included -	Yes Included -	Yes Included -

Insurance Carrier Name	PSIC	PSIC	EMC Insurance	ISDA
General Liability	Current	Renewal	Alternate Proposal	Alternate Proposal
General Aggregate	4,000,000	4,000,000	4,000,000	2,000,000
Products Completed Ops.	4,000,000	4,000,000	4,000,000	2,000,000
Personal & Advertising Injury	2,000,000	2,000,000	2,000,000	1,000,000
Each Occurrence Limit	2,000,000	2,000,000	2,000,000	1,000,000
Fire Damage Limit	1,000,000	1,000,000	1,000,000	100,000
Medical Expense Limit	Excluded	Excluded	10,000	5,000
Deductible Per Occurrence	0	0	0	0
Employee Benefits Liability	-	-	-	-
Aggregate Limit	4,000,000	4,000,000	4,000,000	1,000,000
Occurrence Limit	2,000,000	2,000,000	2,000,000	1,000,000
Deductible Per Occurrence	0	0	1,000	1,000
Retroactive Date	7/1/2006	7/1/2006	7/1/2006	7/1/2022
Sexual Misconduct or Sexual Molestation	-	-	-	-
Aggregate Limit	4,000,000	4,000,000	4,000,000	2,000,000
Occurrence Limit	2,000,000	2,000,000	2,000,000	1,000,000
Innocent Party Defense	300,000	300,000	100,000	Included
Deductible Per Occurrence	0	0	0	0
Policy Form	Occurrence	Occurrence	Occurrence	Claims Made
Law Enforcement	-	-	-	-
Aggregate Limit	4,000,000	4,000,000	N/A	N/A
Occurrence Limit	2,000,000	2,000,000	N/A	N/A
Crisis Management	-	-	-	-
Aggregate Limit	100,000	100,000	1,000,000	Included in Crisis Protect
Occurrence Limit	50,000	50,000	1,000,000	Included in Crisis Protect
<b>Total Liability Premium</b>	Included	Included	\$15,403.00	\$25,823.00

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Insurance Carrier Name	PSIC	PSIC	EMC Insurance	ISDA
Limit of Liability - Crisis Protect	Current	Renewal	Alternate Proposal	Alternate Proposal
Aggregate Limit	No Aggregate Limit	No Aggregate Limit	Coverage Not Available	500,000
Occurrence Limit (Per District)	1,000,000	1,000,000	Coverage Not Available	500,000
Sub-Limits				
Ransom	1,000,000	1,000,000	Coverage Not Available	Included
In Transit / Delivery	1,000,000	1,000,000	Coverage Not Available	Not Covered
Expenses	1,000,000	1,000,000	Coverage Not Available	Included
Judgements, Settlements, and Defense Costs	150,000	150,000	Coverage Not Available	Included
Funeral Expenses	1,000,000	1,000,000	Coverage Not Available	10,000
Counseling	1,000,000	1,000,000	Coverage Not Available	5,000 Per Event
Abandonment of Building	50% of Limit	50% of Limit	Coverage Not Available	N/A
Crisis Communication	1,000,000	1,000,000	Coverage Not Available	Included
Emergency Evacuation	1,000,000	1,000,000	Coverage Not Available	Included
Deductible Per Occurrence	10,000	10,000	Coverage Not Available	5,000
Policy Form	Claims Made	Claims Made	Coverage Not Available	Occurrence
<b>Total Crisis Protect Premium</b>	\$1,445.00	\$1,603.00	\$0.00	Included

Insurance Carrier Name	PSIC	PSIC	EMC Insurance	ISDA
Crime	Current	Renewal	Alternate Proposal	Alternate Proposal
Employee Theft - Blanket Limit	1,000,000	1,000,000	250,000 *	500,000 *
Deductible Per Occurrence	2,500	2,500	2,500	1,000 *
Forgery or Alteration	1,000,000	1,000,000	250,000 *	500,000 *
Deductible Per Occurrence	2,500	2,500	2,500	1,000 *
Inside Premises	1,000,000	1,000,000	100,000	500,000 *
Outside Premises	1,000,000	1,000,000	100,000	500,000 *
Deductible Per Occurrence	2,500	2,500	2,500	500 *
<b>Total Crime Premium</b>	Included	Included	\$1,003.00	\$1,313.00

Insurance Carrier Name	PSIC	PSIC	EMC Insurance	ISDA
Boiler & Machinery	Current	Renewal	Alternate Proposal	Alternate Proposal
Per Accident	250,000,000	250,000,000	68,635,585	3,000,000
Deductible Per Occurrence	5,000	5,000	2,500	2,500
Extra Expense	Included	Included	Included	Included
<b>Total Boiler &amp; Machinery Premium</b>	\$2,263.00	\$2,402.00	Included	Included

Insurance Carrier Name	PSIC	PSIC	EMC Insurance	ISDA
Inland Marine	Current	Renewal	Alternate Proposal	Alternate Proposal
Electronic Data Processing (EDP) Equipment	375,000	375,000	375,000	375,000
Electronic Data Processing (EDP) Media	5,000	5,000	5,000	5,000
Electronic Data Processing (EDP) Expense	5,000	5,000	5,000	5,000
Audio/Visual (A/V) Equipment	205,000	500,000	500,000	500,000
Fine Arts	5,000	5,000	5,000	5,000
Musical Instruments	600,000	600,000	600,000	600,000
Accounts Receivable	10,000	10,000	10,000	10,000
Valuable Papers	10,000	10,000	10,000	10,000
Fiber Optic Cables	15,000	15,000	15,000	15,000
Athletic Equipment and Uniforms	580,000	580,000	580,000	580,000
Deductible Per Occurrence	2,500	2,500	2,500	2,500 *
Digital Scoreboard	83,000	83,000	83,000	83,000
Deductible Per Occurrence	2,500	2,500	5%	2,500 *
<b>Total Inland Marine Premium</b>	Included	Included	\$7,885.00	\$4,104.00

	Current	Renewal	Alternate Proposal	Alternate Proposal
Total Property Premium	45,128.00	48,744.00	51,826.00	78,164.00
Total Liability Premium	Included	Included	15,403.00	25,823.00
Total Crisis Protect Premium	1,445.00	1,603.00	0.00	Included
Total Crime Premium	Included	Included	1,003.00	1,313.00
Total Boiler & Machinery Premium	2,263.00	2,402.00	Included	Included
Total Inland Marine Premium	Included	Included	7,885.00	4,104.00
<b>Total Premium</b>	<b>\$48,836.00</b>	<b>\$52,749.00</b>	<b>\$76,117.00</b>	<b>\$109,404.00</b>

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

No

No

No

Yes

If yes, please advise the total dollar amount.

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-

Included

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**Property & General Liability Proposal Form**

**Notes:**

**Prairie State Insurance Cooperative (PSIC)**

Under the PSIC Property & Casualty Program, the District has a three (3) year commitment to the PSIC Cooperative, subject to the terms and conditions of the PSIC bylaws.

PSIC added Computer Theft under the Crime Coverage with a Limit of \$1,000,000 and a Deductible Per Occurrence of \$2,500 for the renewal.

PSIC includes the values of the insured automobiles within the Blanket Limit.

**EMC Insurance**

EMC Insurance has set program Limits and Deductibles Per Occurrence that cannot be changed to match the expiring coverage.

\* EMC Insurance provided an alternate Crime proposal for the District to consider. The District has the option to decrease the Employee Theft-Blanket Limit and the Forgery or Alteration Limit from \$250,000 to \$100,000, for a premium savings of \$177.

**Illinois School District Agency (ISDA)**

ISDA is an assessable program. A member can be assessed for all years as a member.

ISDA has set program Limits and Deductibles Per Occurrence that cannot be changed to match the expiring coverage.

\* ISDA provided an alternate proposal for the District to consider. The District has the option to increase the Earthquake Coverage Limit from \$1,000,000 to the Full Blanket Limit (\$68,635,855) with a 2% Deductible Per Occurrence, for an additional premium of \$4,230.

\* ISDA provided an alternate proposal for the District to consider. The District has the option to increase the Flood Coverage Limit from \$1,000,000 to the Full Blanket Limit (\$68,635,855), for an additional premium of \$6,981.

ISDA is unable to write the Sexual Abuse and Molestation coverage on an Occurrence Basis to match the expiring coverage. ISDA writes the coverage on a Claims Made Basis.

\* ISDA provided an alternate proposal for the District to consider. The District has the option to decrease the Employee Theft-Blanket Limit (Employee Dishonesty Limit) from \$500,000 with a \$1,000 Deductible Per Occurrence to a Limit of \$100,000 with a \$2,500 Deductible Per Occurrence, for a premium savings of \$93.

\* ISDA provided an alternate proposal for the District to consider. The District has the option to decrease the Forgery or Alteration Limit from \$500,000 with a \$500 Deductible Per Occurrence to a Limit of \$100,000 with a \$2,500 Deductible Per Occurrence, for a premium savings of \$595.

\* ISDA provided an alternate proposal for the District to consider. The District has the option to decrease the increase the Inside and Outside Crime Limits from a Limit of \$50,000 with a \$500 Deductible Per Occurrence to a Limit of \$100,000 with a \$2,500 Deductible Per Occurrence, for a premium savings of \$228.

\* ISDA provided alternate Inland Marine Deductibles Per Occurrence for the District to consider. The District has the option to decrease the Electronic Data Processing (EDP) Equipment, Audio/Visual (A/V) Equipment, Fine Arts, Fiber Optic Cables, and Athletic Equipment & Uniforms Deductible Per Occurrence from \$2,500 to \$500 and decrease the Account Receivable & Valuable Papers Deductible Per Occurrence from \$2,500 to \$1,000, for an additional premium of \$300.

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**Pana CUSD #8 - Renewal Date: 07/01/2022**  
**Automobile Proposal Form**

<b>Insurance Agency Name</b>	<b>Lee/O'Keefe Ins.</b>	<b>Lee/O'Keefe Ins.</b>	<b>Ramza Ins. Group</b>	<b>Forsyth Ins. Group</b>
<b>Insurance Carrier Name</b>	<b>PSIC</b>	<b>PSIC</b>	<b>EMC Insurance</b>	<b>ISDA</b>
<b>Auto Liability</b>	<b>Current</b>	<b>Renewal</b>	<b>Alternate Proposal</b>	<b>Alternate Proposal</b>
Number of Vehicles	31	31	31	31
Bodily Injury and Property Damage Liability	2,000,000	2,000,000	2,000,000	2,000,000
Medical Payments	Excluded	Excluded	5,000	5,000
Uninsured Motorist	1,000,000	1,000,000	1,000,000	25,000
Underinsured Motorists	1,000,000	1,000,000	1,000,000	Excluded
Hired Auto	1,000,000	1,000,000	Included	1,000,000
Non-Owned Auto	1,000,000	1,000,000	Included	1,000,000
Garage Liability	1,000,000	1,000,000	1,000,000	Excluded
Garage Keepers Legal Liability	1,000,000	1,000,000	60,000	1,000,000
<b>Deductible Per Occurrence</b>	-	-	-	-
Comprehensive	2,500	2,500	2,000	2,500
Collision	2,500	2,500	2,000	2,500
<b>Total Automobile Premium</b>	Included	Included	\$25,554.00	\$20,474.00

<b>Does the coverage &amp; premiums include Terrorism Risk Insurance Act (TRIA) coverage?</b>	No	No	No	Yes
Will the insurance carrier grant permission to operate the buses under conditions where a charge would be made to the students?	Yes	Yes	No	Yes
Will the insurer provide coverage for all additional insureds, 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	Yes - Excess Basis	Yes - Excess Basis
Does the medical payments coverage include students as passengers in vehicles?	Yes	Yes	Yes	Yes
Will the company accept this coverage without other lines?	No	No	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	Yes - Field Trips. Others would require approval.	Yes
Will the insurance carrier provide coverage for rental vehicles?	Yes	Yes	Yes	Yes
Does the policy include Replacement Cost for Buses? <i>If yes, please provide details.</i>	Yes Five (5) Years Old or Newer	Yes Five (5) Years Old or Newer	Yes Five (5) Years Old or Newer	No -

**Notes:**

**EMC Insurance**

EMC Insurance has set program Limits and Deductibles Per Occurrence that cannot be changed to match the expiring coverage.

**Illinois School District Agency (ISDA)**

ISDA has set program Limits that cannot be changed to match the expiring coverage.

ISDA is unable to offer Replacement Cost for Buses that are Five (5) Years Old or Newer to match the expiring coverage.

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**Pana CUSD #8 - Renewal Date: 07/01/2022**  
**Umbrella Proposal Form**

<b>Insurance Agency Name</b>	<b>Lee/O'Keefe Ins.</b>	<b>Lee/O'Keefe Ins.</b>	<b>Ramza Ins. Group</b>	<b>Forsyth Ins. Group</b>
<b>Insurance Carrier Name</b>	<b>PSIC</b>	<b>PSIC</b>	<b>EMC Insurance</b>	<b>ISDA</b>
<b>Umbrella</b>	<b>Current</b>	<b>Renewal</b>	<b>Alternate Proposal</b>	<b>Alternate Proposal</b>
General Aggregate Limit	8,000,000	8,000,000	8,000,000 *	8,000,000
Self-Insured Retention (SIR)	0	0	0	10,000
	<b>Provide the Occurrence Limit for each of the Underlying coverages</b>			
General Liability	2,000,000	2,000,000	1,000,000	1,000,000
Employee Benefits Liability	2,000,000	2,000,000	1,000,000	1,000,000
Sexual Misconduct & Molestation	2,000,000	2,000,000	1,000,000	1,000,000
Law Enforcement Liability	2,000,000	20,000,000	Not Covered	Not Covered
Automotive Liability	2,000,000	2,000,000	2,000,000	2,000,000
School Board Legal Liability (SBLL)	2,000,000	2,000,000	1,000,000	Not Covered
Employers Liability - Worker's Compensation	Not Covered	Not Covered	1,000,000	Not Covered
<b>Total Umbrella Premium</b>	<b>\$5,092.00</b>	<b>\$6,696.00</b>	<b>\$13,367.00</b>	<b>\$8,373.00</b>

Please note additional cost to cover SBLL. <i>Is this cost included in the premium above?</i>	Included Yes	Included Yes	Included Yes	Not Covered -
Please note additional cost to cover Sexual Abuse & Molestation. <i>Is this cost included in the premium above?</i>	Included Yes	Included Yes	Included Yes	Included Yes
<b>Does the coverage and premium include Terrorism Risk Insurance Act (TRIA) coverage?</b> <i>If yes, please provide the total dollar amount.</i>	No -	No -	No -	Yes Included

**Notes:**

**EMC Insurance**

\* EMC Insurance provided an alternate proposal for the District to consider. The District has the option to increase the Aggregate Limit from \$8,000,000 to \$10,000,000, for an additional premium of \$2,748.

**Illinois School District Agency (ISDA)**

ISDA is unable to offer the Self-Insured Retention (SIR) at \$0 to match the expiring coverage. The proposal reflects ISDA's set SIR of \$10,000.

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**Pana CUSD #8 - Renewal Date: 07/01/2022**  
**School Board Legal Liability Proposal Form**

Insurance Agency Name	Lee/O'Keefe Ins.	Lee/O'Keefe Ins.	Ramza Ins. Group	Forsyth Ins. Group
Insurance Carrier Name	PSIC	PSIC	EMC Insurance	ISDA
School Board Legal Liability (SBLL)	Current	Renewal	Alternate Proposal	Alternate Proposal
Aggregate Limit	4,000,000	4,000,000	2,000,000	10,000,000
Each Claim Limit	2,000,000	2,000,000	1,000,000	10,000,000
Non-Monetary Claim Expense Limit	250,000 / 500,000	250,000 / 500,000	Included	250,000 / 500,000
Deductible Per Occurrence	10,000	10,000	10,000	10,000 *
Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence	10,000	10,000	10,000	10,000 *
<b>Total School Board Legal Liability (SBLL) Premium</b>	Included	Included	\$4,304.00	\$2,858.00

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

Does the coverage and premium include Terrorism Risk Insurance Act (TRIA) coverage?	No	No	No	Yes
Does a Retroactive Date apply? <i>If yes, please specify the date.</i>	No -	No -	No -	No -
Please indicate whether coverage is on Claims Made or Occurrence Basis.	Claims Made	Claims Made	Claims Made	Claims Made
For Claims Made policies, is Prior Acts coverage available? <i>If yes, please indicate the additional cost.</i>	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts Included
If additional requirements must be met prior to binding please indicate.	N/A	None	Prior Acts Questionnaire	None
Does the above proposal provides full coverage for Sexual Misconduct/Abuse/Molestation/Harassment?	Covered Under General Liability & Umbrella	Covered Under General Liability & Umbrella	Covered Under General Liability	Covered Under General Liability & Umbrella
Does the policy provide coverage for Defense Costs, even if not successful?	Yes	Yes	Yes	Yes
Does the policy provide coverage for Due Process? <i>State Sub-Limit for this, if any.</i>	Yes 250,000	Yes 250,000	Yes 100,000	Yes 250,000
Does the policy provide a Consent to Settle Provision?	Yes	Yes	No	Yes
Are Defense Expenses within the Limit of Liability? <i>State Sub-Limit for Defense Expenses, if any.</i>	Yes 500,000	Yes 500,000	No - Outside 100,000	Yes 500,000
<b>Please Describe any policy Sub-Limits: (Please list other Sub-Limits not included in this list below)</b>				
Limit/Sub-Limit for Special Education.	250,000	250,000	No Sub-Limit	500,000
Limit/Sub-Limit Breach of Contract.	100,000	100,000	No Sub-Limit	250,000
Limit/Sub-Limit Sexual Abuse/Molestation.	-	-	Covered Under General Liability	Covered Under General Liability & Umbrella

**Note:**

Illinois School District Agency (ISDA)

\* ISDA provided an alternate proposal for the District to consider. The District has the option to decrease the SBLL Deductible Per Occurrence from \$10,000 to \$2,500 and the EPLI Deductible Per Occurrence from \$10,000 to \$5,000, for an additional premium of \$952.

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**Pana CUSD #8 - Renewal Date: 07/01/2022**  
**Cyber/Identity Theft Liability Proposal Form**

Insurance Agency Name	Lee/O'Keefe Ins.	Lee/O'Keefe Ins.	Ramza Ins. Group	Forsyth Ins. Group
Insurance Carrier Name	PSIC	PSIC	EMC Insurance	ISDA
Cyber/Identity Theft Liability	Current	Renewal	Alternate Proposal	Alternate Proposal
Aggregate Limit of Liability	1,000,000	1,000,000 *	1,000,000	1,000,000
Deductible Per Occurrence	10,000	20,000	10,000	50,000
<b>Total Cyber/Identity Theft Liability Premium</b>	\$5,196.00	\$18,126.00	\$2,781.00	Included

Does the coverage and premium include Terrorism Risk Insurance Act (TRIA) coverage?	No	No	No	Yes
Does a Retroactive Date apply? <i>If yes, please specify the date.</i>	No -	No -	No -	No -
Please indicate whether coverage is on Claims Made or Occuren	Claims Made	Claims Made	Claims Made	Claims made
For Claims Made policies, is Prior Acts coverage available? <i>If yes, please indicate the additional cost.</i>	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts Included	Full Prior Acts Included
If additional requirements must be met prior to binding please indicate.	N/A	Completed/Signed Application	Questionnaire	None
Does the policy provide coverage for Ransom Demand Payments?	Yes	Yes	Yes	Yes

**Notes:**

Prairie State Insurance Cooperative (PSIC)

\* PSIC provided an alternate proposal for the District to consider. The District has the option to increase the Cyber Liability Limit from \$1,000,000 to \$2,000,000 for an additional premium of \$10,513.

PSIC bases the Cyber Liability Deductible Per Occurrence on the District's revenues. Therefore, the District's Deductible Per Occurrence increased from \$10,000 to \$20,000.

Illinois School District Agency (ISDA)

\* ISDA is unable to offer the Deductible Per Occurrence at \$10,000 to match the expiring coverage. The proposal reflects the Deductible Per Occurrence at \$50,000.

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**Pana CUSD #8 - Renewal Date: 07/01/2022**  
**Treasurer's Bond Proposal Form**

<b>Insurance Agency Name</b>	<b>Dimond Bros. Insurance</b>	<b>Ramza Ins. Group</b>	<b>Forsyth Insurance Group</b>
<b>Insurance Carrier Name</b>	<b>Brokers' Risk</b>	<b>Liberty Mutual Surety</b>	<b>Brokers' Risk</b>
<b>Treasurer's Bond</b>	<b>Current</b>	<b>Alternate Proposal</b>	<b>Alternate Proposal</b>
Principal of Bond	Heather Phillips	Heather Phillips	Heather Phillips
Limit of Bond	9,517,704	9,517,704	9,517,704
Term of Bond	July 1, 2021 - July 1, 2022	July 1, 2022 - July 1, 2023	July 1, 2022 - July 1, 2023
<b>Total Treasurer's Bond Premium</b>	\$6,991.00	\$5,711.00	\$5,234.00

Named Oblige: Pana CUSD #8 Pana CUSD #8 Pana CUSD #8

**Notes:**

**Dimond Bros. Insurance**

The Incumbent Insurance Agency did not meet the bid deadline; therefore, a Treasurer's Bond renewal offer was not presented.

**Brokers' Risk**

Brokers' Risk provides a discount for a member of the Illinois School District Agency (ISDA) or Workers' Compensation Self-Insurance Trust (WCSIT) program. The Treasurer's Bond is offered on a monoline basis; however, the discount would not be applied. The Annual Premium would be \$7,339.

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**Pana CUSD #8 - Renewal Date: 07/01/2022**  
**Pollution Liability Proposal Form**

	Lee/O'Keefe Ins.	Lee/O'Keefe Ins.
<b>Insurance Carrier Name</b>	<b>PSIC</b>	<b>PSIC</b>
<b>Limit of Liability - Pollution Liability</b>	<b>Current</b>	<b>Renewal</b>
Annual Aggregate	15,000,000	15,000,000
Coverage A: Third Party Claims for Bodily Injury, Property Damage, and Remediation	1,000,000	1,000,000
Coverage B: First Party Remediation	1,000,000	1,000,000
Coverage C: Emergency Response Expense	1,000,000	1,000,000
Deductible Per Occurrence	25,000	25,000
Mold and Legionella Deductible Per Occurrence	100,000	100,000
Coverage D: Business Interruption	5,000,000 / Ninety (90) Days	5,000,000 / Ninety (90) Days
Deductible Per Occurrence	Ten (10) Days	Ten (10) Days
Coverage E: Disinfection Event Expense	500,000	500,000
Deductible Per Occurrence	25,000	25,000
<b>Total Pollution Liability Premium</b>	<b>\$1,752.00</b>	<b>\$1,997.00</b>

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**Pana CUSD #8 - Renewal Date: 07/01/2022**  
**Blanket and Catastrophic Student Accident Proposal**

<b>Insurance Agency Name</b>	<b>Lee/O'Keefe Ins.</b>	<b>Lee/O'Keefe Ins.</b>	<b>Scholastic Risk Mgt.</b>	<b>Forsyth Ins. Group</b>
<b>Insurance Carrier Name</b>	<b>PSIC</b>	<b>PSIC</b>	<b>Guarantee Trust Life</b>	<b>ISDA</b>
<b>Blanket Student Accident Insurance Coverage</b>	<b>Current</b>	<b>Renewal</b>	<b>Alternate Proposal</b>	<b>Alternate Proposal</b>
Limit of Insurance	25,000	25,000	25,000	25,000
Coinsurance	100%	100%	100%	80%
Deductible Per Occurrence	0	0	0	0
<b>Total Blanket Student Accident Premium</b>	<b>\$6,374.00</b>	<b>\$6,638.00</b>	<b>\$8,471.00</b>	<b>\$8,113.00</b>

Is this Insurance Primary?	No	No	No	No
Is the Student Accident Insurance School Time Coverage Only?	Yes	Yes	Yes	Yes
<i>If no, please explain the coverage time.</i>	-	-	-	-
<i>If School Time Coverage Only, please define School Time.</i>	Regular Class Time; Extra Curricular Activities & Transportation; To and From	Regular Class Time; Extra Curricular Activities & Transportation; To and From	School Sponsored Events	All School Activities
Does this Insurance cover Student Athletes for Football?	Yes	Yes	Yes	Yes
Does this Insurance cover Summer Sports Activities?	Yes - School Sponsored	Yes - School Sponsored	Yes	Yes
Does this Insurance cover Student Athletes for activities that start before the actual School year begins?	Yes	Yes	Yes - School Sponsored Events	Yes

<b>Insurance Agency Name</b>	<b>Lee/O'Keefe Ins.</b>	<b>Lee/O'Keefe Ins.</b>	<b>Scholastic Risk Mgt.</b>	<b>Forsyth Ins. Group</b>
<b>Insurance Carrier Name</b>	<b>PSIC</b>	<b>PSIC</b>	<b>Guarantee Trust Life</b>	<b>ISDA</b>
<b>Catastrophic Student Accident Insurance Coverage</b>	<b>Current</b>	<b>Renewal</b>	<b>Alternate Proposal</b>	<b>Alternate Proposal</b>
Limit of Insurance	6,000,000	6,000,000	5,000,000	5,000,000
Deductible Per Occurrence	25,000	25,000	25,000	25,000
Benefit Period	Ten (10) Years	Ten (10) Years	Ten (10) Years	Ten (10) Years
<b>Total Catastrophic Student Accident Premium</b>	<b>\$1,823.00</b>	<b>\$1,952.00</b>	<b>\$2,245.00</b>	<b>Included</b>

Is this Insurance Primary?	No	No	No	No
Is the Student Accident Insurance School Time Coverage Only?	Yes	Yes	Yes	Yes
<i>If no, please explain the coverage time.</i>	-	-	-	-
<i>If School Time Coverage Only, please define School Time.</i>	Regular Class Time; Extra Curricular Activities & Transportation; To and From	Regular Class Time; Extra Curricular Activities & Transportation; To and From	School Sponsored Events	All School Activities
Does this Insurance cover Student Athletes for Football?	Yes	Yes	Yes	Yes
Does this Insurance cover Summer Sports Activities?	Yes - School Sponsored	Yes - School Sponsored	Yes	Yes
Does this Insurance cover Student Athletes for activities that start before the actual School year begins?	Yes	Yes	Yes - School Sponsored Events	Yes

**Notes:**

Illinois School District Agency (ISDA)

ISDA is unable to offer the Blanket Student Accident with a 100% Coinsurance to match the expiring coverage. The proposal reflects ISDA's set Coinsurance of 80%

Guarantee Trust Life

Guarantee Trust Life is unable to offer the Catastrophic Student Accident Limit at \$6,000,000 to match the expiring coverage. Guarantee Trust Life provided their maximum Limit of \$5,000,000.

Illinois School District Agency (ISDA)

ISDA is unable to offer the Catastrophic Student Accident Limit at \$6,000,000 to match the expiring coverage. ISDA provided their maximum Limit of \$5,000,000.

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**Pana CUSD #8 - Renewal Date: 07/01/2022**

**Totals**

Insurance Agency Name	Lee/O'Keefe Ins. / Dimond Bros. Insurance	Lee/O'Keefe Ins. / Ramza Ins. Group	Ramza Ins. Group / Scholastic Risk Mgt.	Ramza Ins. Group / Forsyth Ins. Group / Scholastic Risk Mgt.	Forsyth Ins. Group
Insurance Carrier Name	PSIC / Brokers' Risk	PSIC / Liberty Mutual Surety	EMC Insurance / Liberty Mutual Surety / Guarantee Trust Life	EMC Insurance / ISDA Liberty Mutual Surety / Guarantee Trust Life	ISDA / Brokers' Risk
Coverage	Current	Alternate Proposal	Alternate Proposal	Alternate Proposal.	Alternate Proposal
Total Property Premium	45,128.00	48,744.00	51,826.00	51,826.00	78,164.00
Total Liability Premium	Included	Included	15,403.00	15,403.00	25,823.00
Total Crisis Protect Premium	1,445.00	1,603.00	N/A	N/A	N/A
Total Crime Premium	Included	Included	1,003.00	1,003.00	1,313.00
Total Boiler & Machinery Premium	2,263.00	2,402.00	Included	Included	Included
Total Inland Marine Premium	Included	Included	7,885.00	7,885.00	4,104.00
<b>Commercial Auto</b>	Included	Included	25,554.00	25,554.00	20,474.00
<b>Umbrella</b>	5,092.00	6,696.00	13,367.00	13,367.00	8,373.00
<b>School Board Legal Liability</b>	Included	Included	4,304.00	2,300.00	2,858.00
<b>Cyber/Identity Theft Liability</b>	5,196.00	18,126.00	2,781.00	2,781.00	Included
<b>Treasurer's Bond</b>	6,991.00	5,711.00	5,711.00	5,711.00	5,234.00
<b>Pollution Liability</b>	1,752.00	1,997.00	N/A	N/A	N/A
<b>Blanket Student Accident</b>	6,374.00	6,638.00	8,471.00	8,471.00	8,113.00
<b>Catastrophic Student Accident</b>	1,823.00	1,952.00	2,245.00	2,245.00	Included
<b>PSIC Loss Fund and Fees</b>	65,062.00	56,546.00	N/A	N/A	N/A
<b>Terrorism Coverage (All Lines)</b>	Not Included	Not Included	Not Included	Not Included	Included
<b>Total Premium</b>	\$141,126.00	\$150,415.00	\$138,550.00	\$136,546.00	\$154,456.00
<b>Savings</b>		(\$9,289.00)	\$2,576.00	\$4,580.00	(\$13,330.00)
<b>Percentage of Increase</b>		6.58%	-1.83%	-3.25%	9.45%
<b>Total Premium With Terrorism</b>	-	\$150,415.00	\$140,254.00	\$138,207.00	\$154,456.00

**Monoline Policies****School Board Legal Liability (SBLL)****Insurance Agency Name** Forsyth Ins. Group**Insurance Carrier Name** ISDA

Total Premium \$2,300.00

**Treasurer's Bond****Insurance Agency Name** Ramza Ins. Group Forsyth Insurance Group**Insurance Carrier Name** Liberty Mutual Surety Brokers' Risk

Total Premium \$5,711.00 \$7,339.00

**Blanket Student Accident****Insurance Agency Name** Scholastic Risk Mgt.**Insurance Carrier Name** Guarantee Trust Life

Total Premium \$8,471.00

**Catastrophic Student Accident****Insurance Agency Name** Scholastic Risk Mgt.**Insurance Carrier Name** Guarantee Trust Life

Total Premium \$2,245.00

**Notes:****Prairie State Insurance Cooperative (PSIC)**

Under the PSIC Property & Casualty Program, the District has a three (3) year commitment to the PSIC Cooperative, subject to the terms and conditions of the PSIC bylaws. PSIC is an auditable policy. The Projected Annual Surplus Return is \$12,760 for the Package. The Projected Sales figure is based on annual average PSIC claims performance and actuarial projects as of December 31, 2021. Actual surplus may vary and is not guaranteed. It is subject to the terms of the PSIC Surplus Return Policy and review & approval by the PSIC Board.

**Brokers' Risk**

The Incumbent Insurance Agency did not meet the bid deadline; therefore, a Treasurer's Bond renewal offer was not presented.

**Illinois School District Agency (ISDA)**

ISDA is an assessable program. A member can be assessed for all years as a member.

ISDA provided a proposal to add Appraisal Services for an additional premium of \$2,200.

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