

# SELECTIVE

BE UNIQUELY INSURED<sup>SM</sup>

Quotation of Commercial Insurance

**Prepared for:**  
INDEPENDENT SCHOOL DISTRICT #656  
PO BOX 618  
FARIBAULT, MN 550210618

**Presented By:**  
HEARTMAN AGCY INC

Proposal Print Date:06/03/2022

# SELECTIVE



BE UNIQUELY INSURED<sup>SM</sup>

Quotation of Commercial Insurance  
Schools  
Renewal

**Prepared for:**  
INDEPENDENT SCHOOL DISTRICT #656  
PO BOX 618  
FARIBAULT, MN 550210618

**Presented By:**  
HEARTMAN AGCY INC

The following quotation of insurance has been developed for the above captioned risk.  
IT IS AGREED AND UNDERSTOOD NO COVERAGE HAS BEEN BOUND.

This quotation will expire after ( 30 ) days Or the effective date of requested coverages unless otherwise notified.

Proposal Print Date: 06/03/2022  
Underwritten By:  
Selective Ins Co of America



# PROVIDING UNIQUE INSURANCE SOLUTIONS SINCE 1926

Since its founding, Selective has built a reputation for providing unique insurance solutions backed by outstanding customer service. This reputation has been rewarded with an “A” (Excellent) Rating from AM Best for more than 9 decades.

Today, **Selective Insurance Group, Inc.** is a holding company for 10 property and casualty insurance companies that partner with independent agents to offer standard and specialty insurance for commercial and personal risks. Selective invites its customers to Be Uniquely Insured in partnership with independent agents, who together deliver a best-in-class customer experience.

Headquartered in Branchville, New Jersey since 1926, Selective employs a diverse workforce of more than 2,300 engaged professionals. As the 41st largest U.S. property & casualty group in 2020 (per AM Best), Selective is a super-regional insurance carrier with Commercial Lines in 27 states, Personal Lines in 15 states, Excess & Surplus Lines in 50 states, while being the 3rd largest “Write Your Own” insurance carrier in the National Flood Insurance Program.

Selective’s unique position as both a leading insurance group and an employer of choice is recognized in a wide variety of awards and honors, including a listing in the Fortune 1000 and being named one of “America’s Best Mid-Size Employers” in 2019 by *Forbes Magazine*.

**SELECTIVE**  
BE UNIQUELY INSURED®

# HERE'S WHAT YOU CAN EXPECT AS A BUSINESS CUSTOMER WITH SELECTIVE.

## PRIOR TO POLICY ISSUED



Top Quality Agent



Safety Management Survey<sup>1</sup>

- Comprehensive Risk Advice
- Help Identify Unknown Risks
- A local team from Selective working in partnership with your agent

## AS A SELECTIVE CUSTOMER



Welcome Email



Digital Policy



Mobile App & Web Portal

- Sign up for [Online Access](#)
- View Policies, Bills, Auto ID Cards<sup>2</sup>
- Manage Account 24/7



Safety Management Evaluation



Safety Management Service Visit



License Verification with Atlas Certified

- Review Risk Mitigation Efforts
- [Online Tools & Videos](#)
- Validate Credentials and Increase Compliance



Electronic Billing Alerts



Automatic Payment Options

- Via Email, Text<sup>3</sup>, [Mobile App](#)<sup>3</sup>
- Checking/Savings Account, Credit/Debit Cards
- Various Flexible Payment Plans
- Pay as You Go<sup>4</sup>



Extended Hours Contact Center



Instant Customer Recognition

- Pay via Phone 24/7
- Communication via Phone, Email, Chat



Selective<sup>®</sup> Drive

- [Selective<sup>®</sup> Drive Mobile App](#)
- Reduce Distracted/Careless Driving
- Track Driver Locations
- Fleet Route Optimization



Customer Preferences



Proactive Messages



Recall Alerts

- Choice of Communication Channel
- Billing, Claims & Policy Notifications
- Customized Weather Alerts
- Product & Auto Recalls



Accident Claim



Upload Claim Photos with EZ Write



48-Hour Payment with SWIFTClaim<sup>SM</sup>

- Multiple Claim Reporting Options
- Unlimited Photo Upload
- Payment Within Two Days<sup>5</sup>



Proof of Insurance via Mobile App

- Instant Access to Proof of Insurance
- Locate Key Service Providers



Automatic Renewal Options

- Convenient Automatic Renewals
- Multi-Line Product Discount Opportunities

<sup>1</sup> Available for selected Commercial Lines Customers

<sup>2</sup> Where Allowable by State

<sup>3</sup> Coming in 2019

<sup>4</sup> With PaySync<sup>®</sup> Products

<sup>5</sup> Only for SWIFTClaim<sup>SM</sup>

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 56778604  
Policy Period: 07/01/22 to 07/01/23

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## Premium Summary

<u>Coverage</u>	<u>Premium</u>
Commercial Output Program (COP)	\$138,375.98
Inland Marine	\$7,852.00
General Liability	\$7,932.00
Abuse or Molestation	\$15,905.00
Automobile	\$3,694.00
Umbrella	\$13,198.00
School Board Legal Liability (SBLL)	\$13,611.00
<b>Total Premium</b>	<b>\$200,567.98</b>

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## Line Of Business Premium Recap

### COP Premium Totals

<u>Coverages</u>	<u>Premium</u>
BLDG/BPP	\$96,233.00
Equipment Breakdown	\$37,002.00
Mun Tax/Surc	\$437.98
Terrorism (Certified Acts)	\$4,665.00
GreenPac® Property Increased Cost	\$28.00
GreenPac® Soft Costs	\$10.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$138,375.98</b>

### Inland Marine Premium Totals

<u>Coverages</u>	<u>Premium</u>
Commercial Articles	\$227.00
Signs	\$180.00
Electronic Information Systems	\$4,737.00
Contractors Equipment	\$1,400.00
Misc Property	\$1,042.00
Terrorism (Certified Acts)	\$266.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$7,852.00</b>

### General Liability Premium Totals

<u>Coverages</u>	<u>Premium</u>
Premises Operations	\$6,562.00
Products/Completed Operations	\$186.00
Employee Benefits Program	\$304.00
Terrorism (Certified Acts)	\$268.00
Data Compromise	\$200.00
Schools General Liability Extension Coverage	\$412.00
<hr/>	

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**Grand Total LOB Premium** \$7,932.00

**Abuse or Molestation Premium Totals**

<u>Coverages</u>	<u>Premium</u>
Occurrence	
Schools Abuse or Molestation	
	\$15,905.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$15,905.00</b>

**Automobile Premium Totals**

<u>Liab Coverages</u>	<u>Premium</u>	<u>Phy Dmg Coverages</u>	<u>Premium</u>
Liability	\$719.00	Comprehensive	\$560.00
No-fault/pip	\$111.00	Collision	\$670.00
UM/UIM (BI/CSL)	\$108.00	Hired Comp	\$25.00
UIM (BI/PD)	\$359.00		
Excess Hired	\$46.00		
Non-owned	\$847.00		
Terrorism Premium	\$125.00		
Schools Auto Extension Coverage	\$124.00		
Liability Total Premium	\$2,439.00	Phy Dmg Total Premium	\$1,255.00
<hr/>		<hr/>	
<b>Grand Total LOB Premium</b>		<b>\$3,694.00</b>	

**Umbrella Premium Totals**

<u>Coverages</u>	<u>Premium</u>
Terrorism (Certified Acts)	\$446.00
Umbrella	\$12,752.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$13,198.00</b>

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**School Board Legal Liability Premium Totals**

<u>Coverages</u>	<u>Premium</u>
School Board Legal Liability	\$12,328.00
Loss of Wages	\$1,233.00
Non Monetary Damages	Included
Limited Civil Legal Expense	\$50.00
<hr/>	
<b>Grand Total LOB Premium</b>	<b>\$13,611.00</b>

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Policy Period: 07/01/22 to 07/01/23

**Policy Location Schedule**

<u>Loc#</u>	<u>Bldg#</u>	<u>Street</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
001	001	330 9TH AVE SW	FARIBAULT	MN	55021
001	002	330 9TH AVE SW	FARIBAULT	MN	55021
002	001	930 4TH AVE NW	FARIBAULT	MN	55021
003	001	510 LINCOLN AVE NW	FARIBAULT	MN	55021
004	001	922 HOME PL	FARIBAULT	MN	55021
005	001	SMITH FIELD NORTH ALEXANDER PK	FARIBAULT	MN	55021
005	002	SMITH FIELD NORTH ALEXANDER PK	FARIBAULT	MN	55021
005	003	SMITH FIELD NORTH ALEXANDER PK	FARIBAULT	MN	55021
005	004	SMITH FIELD NORTH ALEXANDER PK	FARIBAULT	MN	55021
006	001	205 2ND ST S	NERSTRAND	MN	55053
006	002	205 2ND ST S	NERSTRAND	MN	55053
007	001	2855 1ST AVE NW	FARIBAULT	MN	55021
007	002	2855 1ST AVE NW	FARIBAULT	MN	55021
007	003	2855 1ST AVE NW	FARIBAULT	MN	55021
008	001	704 AND 710 17TH ST SW	FARIBAULT	MN	55021
008	002	704 17TH ST SW	FARIBAULT	MN	55021
009	001	925 PARSHALL ST	FARIBAULT	MN	55021
012	001	1051 FARIBAULT RD	FARIBAULT	MN	55021

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**Policy Auto Schedule**

<u>Veh #</u>	<u>State</u>	<u>Year</u>	<u>Make/Model</u>	<u>VIN</u>	<u>Comp Ded</u>	<u>Coll Ded</u>	<u>Premium</u>
006	MN	09	CHEVROLET/C7500 C7C042	1GBJ7C1G69F402276	500	500	\$250.00
008	MN	12	CHEVROLET/SILVERADO K21GC0KVCG4CF107201		500	500	\$237.00
009	MN	12	DOOLITTLE/DUMP TRAILER	1DGDP1424CM098306	500	500	\$43.00
010	MN	12	DOOLITTLE/UTILITY TRAI	1DGRS2024CM097897	500	500	\$43.00
011	MN	04	MERCURY/MOUNTAINEER	4M2ZU86W24ZJ43730	500	500	\$197.00
023	MN	18	RAM/PROMASTER 2500 250	3C6TRVDG8JE137677	500	500	\$331.00
024	MN	16	H&H/TRAILER	SJWVT162XJNS06358	500	500	\$34.00
026	MN	18	RAM/PROMASTER 2500 250	3C6TRVCG7JE142502	500	500	\$295.00
039	MN	21	KIA/FORTE	3KPF24AD4ME373715	500	500	\$414.00
040	MN	21	MITSUBISHI/OUTLANDER	SJA4ARUAU1MU010242	500	500	\$345.00
041	MN	20	RAM/1500 PROMASTER	3C6TRVNG6LE131989	500	500	\$338.00

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**Inland Marine Schedule of Equipment**

<u>Item No</u>	<u>Description of Equipment</u>	<u>Limit of Insurance</u>
00001	1998 TORO WORKMAN D7202 #21000069	\$4,955.00
00008	2014 BOBCAT 5600 TOOLCAT	\$63,416.00
00009	TORO TRACTOR; GM5910 #410377038	\$103,425.00
00011	2018 ZERO TRUN MOWER; KUBOTA; ZD1211 #27941	\$12,880.00
00012	2011 ZERO TURN MOWER; SIMPLICITY #ET15674	\$8,000.00
00013	2018 LINE DRIVER 3900 LAZER; GRACO; 17H449 #3354	\$6,499.00
00014	2018 BOBCAT; BOBCAT; 5595 #B3NL16998	\$10,551.00
00015	2021 KUBOTA TRACTOR S#50492 L6060HSTC	\$46,000.00
00016	2020 KUBOTA ZERO TURN S#10939	\$9,272.00
00017	TOOLCAT S#AHG815183	\$23,035.00
00018	GROUDSMaster 1200 S#411527383	\$24,167.00
00019	KUBOTA WORKMAN HDX2 WD	\$26,743.00
	<b>TOTAL</b>	<b>\$338,943.00</b>

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## Commercial Output Program

Catastrophe Limit	<b>Limit</b> 216,814,323
<b><u>Property Coverage Part</u></b>	
<b>Coverage Limit Type</b>	Blanket
<b>Blanket Building Limit</b>	202,639,021
<b>Blanket Business Personal Property Limit</b>	14,075,302
<b>Valuation</b>	RC
<b>Policy Deductible</b>	10,000
Consequential Loss	Inc in BPP Property Limit
Debris Removal - Additional Expense	100,000
Emergency Removal	365 Days
Fraud and Deceit	Inc in BPP Property Limit
GreenPac® Prop. Inc. Cost (Occur/Agg)	25,000/50,000
GreenPac® Soft Costs (Occur/Agg)	25,000/25,000
Damage from Theft	Inc in Cov Property Limit
Harvested Crops	25,000
Off Premises Utility Service Interruption	50,000
Overhead Transmission Lines	Excluded
Covered Utility:	
Power	
Tenants Building Glass Liability	Inc in BPP Property Limit
Additional Costs	250,000
BPP Seasonal Increase	25%
Brands or Labels Expense	50,000
Common Property Within Owned Buildings	25,000
Emp Theft (Inc Emp Benefit Plans)	100,000
Forgery or Alterations	100,000
Forged Credit Card Written Instrument	50,000
Money & Securities - Inside the Premises	25,000
Money & Securities - Outside the Premises	15,000
Money Orders & Counterfeit Paper Currency	5,000
Expediting Expense	50,000
Fire Department Service Charge	25,000
Inventory & Appraisal Expenses	50,000
Legal Liability-Building	100,000

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Policy Period: 07/01/22 to 07/01/23

Lock Replacement Coverage	10,000
Members & Guests Property (Max \$5,000 per Ind)	50,000
Non-Owned Detached Trailers	50,000
Ornamental Gardens & Landscape Display	25,000
Outdoor Property	75,000
Personal Effects	25,000
Personal Effects of Students Any One Student limit	5,000
Personal Effects of Students Any One Occurrence Limit	100,000
Personal Prop of Others - Valuation	Up to Replacement Cost
Pollutant Cleanup & Removal	50,000
Property Off Premises	100,000
Recharge of Fire Extinguishing Equip	50,000
Rewards	25,000
Sewer Backup Water Below Surface	100,000
Ordinance or Law - Undamaged Parts of a Building	Included in Bldg Limit
Ordinance or Law - Increased Cost to Repair or Demolish	1,000,000
Undrgrd Pipes, Plngs, Brdgs & Rdwys	250,000
Outdoor Fences Limitation	100,000
Outdoor Signs Limitation	100,000
Roof Protection	1,000
Specified Appurtenant Structures	100,000
Underground Fiber Optic Cable Any One Occurrence	10,000
Underground Fiber Optic Cable Any One Policy Year	50,000
Accounts Receivable	100,000
Elect or Magn Disturbance of Computers	Inc in BPP Property Limit
Power Supply Disturbance of Computers	Inc in BPP Property Limit
Fine Arts	100,000
Off Premises Computers	25,000
Property in Transit	50,000
Property on Exhibition	50,000
Sales Representative Samples	50,000
Software Storage	50,000
Valuable Papers	100,000
Virus and Hacking Coverage - Limit Any One Occurrence	25,000
Virus and Hacking Coverage - Limit Any 12 Month Period	50,000
Furs (theft)	10,000
Jewelry (theft)	10,000
Stamps, Tickets, Letters of Credit	5,000

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Installment Sales	100,000
Limited Fungus and Related Perils	50,000
Newly Built or Acquired Buildings	5,000,000
Personal Property - Acquired locations	2,000,000
Locations "You" Elect Not To Describe	100,000
Emergency Removal Expense	5,000

**Income Coverage Part**

<b>Coverage Limit Type</b>	Blanket
<b>Blanket Limit</b>	100,000
<b>Waiting Period Deductible</b>	72 Hours
Extra Expense Only	
Interruption by Civil Authority	30 Days
Period of Loss Extension	180 Days
Auto Physical Damage	25,000
Communicable Disease Extra Expense	25,000
Computer Virus and Hacking - Limit Any One Occ	25,000
Computer Virus and Hacking - Limit Any 12 Month Period	75,000
Computer Virus and Hacking - Waiting Period	12 Hours
Contract Penalty - Limit Any One Occurrence	100,000
Contract Penalty - Limit Any 12 Month Period	250,000
Dependent Locations	250,000
Emergency Vacating Expense	25,000
Food Contamination Shutdown	50,000
Ingress or Egress	50,000
Off Premises Utility Srvce Interruption	25,000
Service Int Waiting Period	12 Hours
Overhead Transmission Lines	Excluded
Covered Utility:	
Power	
Pollutant Clean Up and Removal	25,000
Property In Transit, On Exhibition or Custody of Sales Rep	25,000
Sewer Backup Water Below the Surface	100,000
Newly Built or Aquired Locations	500,000
Limited Fungus and Related Perils End	30 Days
Realty Tax	50,000

**Equipment Breakdown Coverage Part**

Property Damage Limit Follows Property Coverage Limits

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Income Coverages Limit	Follows Income Coverage Limits
Income Coverage Options	
Coverage type	Extra Expense Only
Period of Loss Extension	180 Days
Deductibles	
Combined Property and Income	Follows Property Deductible
Animals Coverage	250,000
Defense Cost	Covered
Expediting Expense	250,000
Limited Fungus and Related Perils PD Cov	50,000
Limited Fungus and Related Perils - Income Coverage	30 Days
Ord or Law Undamaged Parts of Bldg	Follows Property Coverage Limits
Ord or Law (Incr Cst to Rpr/ Dmlsh & Clr Site)	Follows Property Coverage Limits
Off Premises Utility Service Interruption	Follows EB Income Coverage
Pollutants	250,000

**Other**

**Premium**

Terrorism Premium (Certified Acts)	\$4,665.00
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**Total COP Premium                    \$138,375.98**

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## **Inland Marine**

### **Policy Level Coverages**

	<u>Limit</u>	<u>Premium</u>
Contractors Equip		
Scheduled - (Ded \$500)	338,943	\$1,400.00
Miscellaneous Property		
NOC Unscheduled - Formula (Ded \$500)	172,224	\$1,042.00
One Item Limit	5,000	
Commercial Articles (Ded \$500)		
Cameras - Motion Pictures	200,000	\$170.00
Musical Instruments - Other Band	283,000	\$57.00
Virus or Harmful Code	50,000	\$.00

### **Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN

	<u>Limit</u>	<u>Premium</u>
Electronic Information Systems - Blanket		\$4,737.00
Equipment - Formula	4,072,920	
Data - Formula	50,000	
Extra Expense	150,000	

Location 005/001 - SMITH FIELD NORTH ALEXANDER PK, FARIBAULT, MN

	<u>Limit</u>	<u>Premium</u>
Signs Coverage (5% deductible)		
Outdoor	186,000	\$180.00

### **Other**

Terrorism Premium	\$266.00
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<b>Total Inland Marine Premium</b>	<b>\$7,852.00</b>
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**General Liability**

**Policy Level**

	<u>Limit</u>	<u>Premium</u>
General Aggregate	3,000,000	
Products/Completed Ops	3,000,000	
Each Occurrence	1,000,000	
Personal & Advertising Injury	1,000,000	
Fire Damage	1,000,000	
Medical Expense	20,000	
 <u>Additional Coverages</u>	 <u>Quantity/Limit</u>	 <u>Premium</u>
Employee Benefits Program	100 & over	\$304.00
Data Compromise		\$200.00
• Aggregate Limit	50,000	
Schools General Liability Extension Coverage		\$412.00

**Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN  
Class 11039 - CATERERS

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 0.282)	126,000	\$36.00
Products/Completed Operations (Final Rate 0.044)	126,000	\$6.00

**Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN  
Class 47471 - SCHOOLS PUBLIC ELEMENTARY, KINDERGARTEN

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 1.612)	2,300	\$3,708.00
Products/Completed Operations	2,300	Included

**Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN  
Class 47473 - SCHOOLS PUBLIC HIGH

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
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Premises Operation (Final Rate 2.109)	1,300	\$2,742.00
Products/Completed Operations	1,300	Included

**Location Level**

Location 001/001 - 330 9TH AVE SW, FARIBAULT, MN  
Class 48925 - SWIMMING POOLS

<u>Coverage</u>	<u>Exposure</u>	<u>Premium</u>
Premises Operation (Final Rate 75.613)	1	\$76.00
Products/Completed Operations	1	Included

**Other**

Products Min Prem Applies	\$180.00
Terrorism Premium (Certified Acts)	\$268.00

<b>Total General Liability Premium</b>	<b>\$7,932.00</b>
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**Abuse or Molestation**

	<u>Limit</u>	<u>Premium</u>
Each Abuse or Molestation/Aggregate	\$1,000,000/3,000,000	\$15,905.00
Deductible:	NONE	Each Abuse or Molestation
Total Students All Locs	3,600	

<b>Total Schools Abuse or Molestation Premium</b>	<b>\$15,905.00</b>
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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656

Quote # 56778604

Policy Period: 07/01/22 to 07/01/23

**Automobile**

**Policy Level**

	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability Limit Type CSL			
- Liability	1	1,000,000	
Schools Auto Extension Coverage			\$124.00

**State Level Coverages (MN)**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Non-Owned Employee Count		501 - 1000	\$847.00
Excess Hired		IF ANY	\$46.00
UM/UIM (BI/CSL)	2	1,000,000	
No-Fault PIP	5	Review Pip Form	
Hired PD Comp		100	\$25.00
Hired PD Coll		500	

**Vehicle Level**

**Vehicle MN/006 : 2009 CHEVROLET C7500 C7C042 VIN# 1GBJ7C1G69F402276**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$78.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$51.00
Collision	7,8	500 Ded	\$55.00
UIM (BI/CSL)		See State Level	\$42.00

**Vehicle Total Premium** \$250.00

**Vehicle MN/008 : 2012 CHEVROLET SILVERADO K2500HD VIN# 1GC0KVC4CF107201**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$77.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$50.00
Collision	7,8	500 Ded	\$44.00

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656

Quote # 56778604

Policy Period: 07/01/22 to 07/01/23

UIM (BI/CSL)	See State Level	\$42.00
<b>Vehicle Total Premium</b>		<b>\$237.00</b>

**Vehicle MN/009 : 2012 DOOLITTLE DUMP TRAILER VIN# 1DGDP1424CM098306**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$6.00
Comprehensive	7,8	500 Ded	\$15.00
Collision	7,8	500 Ded	\$22.00
<b>Vehicle Total Premium</b>			<b>\$43.00</b>

**Vehicle MN/010 : 2012 DOOLITTLE UTILITY TRAILER VIN# 1DGRS2024CM097897**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$18.00
Comprehensive	7,8	500 Ded	\$15.00
Collision	7,8	500 Ded	\$10.00
<b>Vehicle Total Premium</b>			<b>\$43.00</b>

**Vehicle MN/011 : 2004 MERCURY MOUNTAINEER VIN# 4M2ZU86W24ZJ43730**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$67.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$36.00
Collision	7,8	500 Ded	\$28.00
UIM (BI/CSL)		See State Level	\$42.00
<b>Vehicle Total Premium</b>			<b>\$197.00</b>

**Vehicle MN/023 : 2018 RAM PROMASTER 2500 2500 HIGH VIN# 3C6TRVDG8JE137677**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$103.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$67.00
Collision	7,8	500 Ded	\$95.00

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656

Quote # 56778604

Policy Period: 07/01/22 to 07/01/23

UIM (BI/CSL)	See State Level	\$42.00
<b>Vehicle Total Premium</b>		<b>\$331.00</b>

**Vehicle MN/024 : 2016 H&H TRAILER VIN# SJWVT162XJNS06358**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$6.00
Comprehensive	7,8	500 Ded	\$16.00
Collision	7,8	500 Ded	\$12.00
<b>Vehicle Total Premium</b>			<b>\$34.00</b>

**Vehicle MN/026 : 2018 RAM PROMASTER 2500 2500 HIGH VIN# 3C6TRVCG7JE142502**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$97.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$54.00
Collision	7,8	500 Ded	\$78.00
UIM (BI/CSL)		See State Level	\$42.00
<b>Vehicle Total Premium</b>			<b>\$295.00</b>

**Vehicle MN/039 : 2021 KIA FORTE VIN# 3KPF24AD4ME373715**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$90.00
UM/UIM (BI/CSL)	2	See State Level	\$17.00
No-Fault PIP	5	See State Level	\$34.00
Comprehensive	7,8	500 Ded	\$96.00
Collision	7,8	500 Ded	\$112.00
UIM (BI/CSL)		See State Level	\$65.00
<b>Vehicle Total Premium</b>			<b>\$414.00</b>

**Vehicle MN/040 : 2021 MITSUBISHI OUTLANDER SPORT VIN# JA4ARUAU1MU010242**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$88.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 56778604  
Policy Period: 07/01/22 to 07/01/23

No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$80.00
Collision	7,8	500 Ded	\$111.00
UIM (BI/CSL)		See State Level	\$42.00
<b>Vehicle Total Premium</b>			<b>\$345.00</b>

**Vehicle MN/041 : 2020 RAM 1500 PROMASTER VIN# 3C6TRVNG6LE131989**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$89.00
UM/UIM (BI/CSL)	2	See State Level	\$13.00
No-Fault PIP	5	See State Level	\$11.00
Comprehensive	7,8	500 Ded	\$80.00
Collision	7,8	500 Ded	\$103.00
UIM (BI/CSL)		See State Level	\$42.00
<b>Vehicle Total Premium</b>			<b>\$338.00</b>

<u>Other</u>	<u>Premium</u>
Terrorism Premium	\$125.00

<b>Total Automobile Premium</b>	<b>\$3,694.00</b>
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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 56778604  
Policy Period: 07/01/22 to 07/01/23

**Umbrella**

<u>Policy Level</u>	<u>Limit/Premium Basis</u>
Excess Limit	\$5,000,000
Aggregate Limit	\$5,000,000
Umbrella Sub-Limit for Abuse or Molestation Liability Coverage	\$1,000,000
Self Insured Retention	ZERO

<u>Underlying Liability</u>	<u>Limit/Premium Basis</u>	<u>Premium</u>
<b>Automobile</b>		\$192.00
Carrier: Selective Ins Co of America		
CSL	1,000,000	
<b>Employers Liability</b>		
Each Accident Limit	500,000	
Each Employee Limit	500,000	
Policy Limit	500,000	
<b>General Liability</b>		\$852.00
Carrier: Selective Ins Co of America		
General Aggregate	3,000,000	
Prod Comp Aggregate	3,000,000	
Pers/Adv Aggregate	1,000,000	
Each Occurrence	1,000,000	
<b>Employee Benefits</b>		\$78.00
Carrier: Selective Ins Co of America		
General Aggregate	3,000,000	
Per Claim Aggregate	1,000,000	
<b>School Board</b>		\$2,724.00
Carrier: Selective Ins Co of America		
General Aggregate	1,000,000	
Per Claim Aggregate	1,000,000	
<b>Abuse or Molestation Liab</b>		\$4,056.00

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Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 56778604  
Policy Period: 07/01/22 to 07/01/23

Carrier: Selective Ins Co of America  
Each Abusive Conduct  
Aggregate Limit

1,000,000  
3,000,000

<b>Total 1st 1 MM</b>	<b>\$7,902.00</b>
1 MM X/S 1MM	\$2,351.00
1 MM X/S 2MM	\$999.00
1 MM X/S 3MM	\$750.00
1 MM X/S 4MM	\$750.00

**Other**

Terrorism Premium (Certified Acts) \$446.00

**Total Umbrella Premium \$13,198.00**

**School Board Legal Liability**

**Policy Level**

Per Claim Limit/ Aggregate limit: 1,000,000/1,000,000  
Deductible 2500  
Exposure Student Population (All loc) 3600

<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
School Board Legal Liability	See Above	\$12,328.00
Loss of Wages- SC 3505	1,000,000/1,000,000	\$1,233.00
Non Monetary Damages- SC 1800	100,000/100,000	Included
Limited Civil Legal Expense- SC 3508	50,000/300,000	\$50.00

**Total School Board Legal Liability Premium \$13,611.00**

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## Selective Customer Self-Service and Billing Options



We understand that each customer has unique needs—that’s why Selective offers a variety of installment plans. Your agent can assist you with selecting a plan that works best with and meets the eligibility requirements for your particular policy. Please note that policies on the same account may have different payment plans and installment fees may apply.

- 1-Pay: Due in full at policy inception
- 2-Pay: Two equal installments due at policy inception and in the 6th month of the policy term
- 4-Pay: Four equal installments due at policy inception and in the 3rd, 6th and 9th months of the policy term
- Quarterly: Four equal installments due quarterly starting at policy inception
- 10-Pay: 19% due at policy inception, the remaining balance billed in nine equal monthly installments

### ***The SelectPay® Advantage (Electronic Funds Transfer)***

With our free SelectPay® service, your insurance payments can be automatically deducted from your checking or savings account. Not only will this save you time, but you’ll avoid late fees.

Signing up for SelectPay® is easy – just visit [www.selective.com](http://www.selective.com) and sign in. Click the “Billing & Payments” tab and then choose the “Pay Bill” link. You will need your policy number and bank account information to complete the transaction.

### ***PaySync® Flexible Payment Program***

Get the cash flow flexibility you need with PaySync® for your Selective Workers Compensation (WC) and Commercial Package Policy (CPP). With PaySync® WC, pay your premium installments when you pay your payroll; with PaySync® CPP, premiums are broken down into 12, 24, 26, or 52 payments – your choice during policy issuance. Benefits include:

- No down payments
- PaySync® is simply another pay plan option, so no special underwriting guidelines apply

You’ll need to provide Selective with your payroll information each pay cycle to be eligible to the PaySync® WC program. Payroll information can be submitted by you or a third party, such as an accountant or payroll processor, on your behalf. For more information about the program, please visit [selective.com/paysync](http://selective.com/paysync) or contact your agent.

**Your time is valuable. Selective lets you manage your policy on your own time through our online Customer Self-Service site. Here you can:**

- Pay your bill
- Schedule future payments
- Build and print certificates of insurance
- Print automobile ID cards
- File a claim
- Review, download or print a copy of your policy

Registration is simple. Have your policy or bill handy when you visit [www.selective.com](http://www.selective.com) and then click “Need a Customer User ID and Password”. Follow the onscreen instructions to answer the three security questions identifying your policy and begin managing your account 24/7.

Quotation of Commercial Insurance  
INDEPENDENT SCHOOL DISTRICT #656  
Quote # 56778604  
Policy Period: 07/01/22 to 07/01/23

### **Terrorism (Certified Acts) Information**

Refer to attached IN 0584 1220 Policyholder Disclosure Notice - Offer of Terrorism Insurance Coverage and Rejection Form – Effective Until Revoked

**YOUR POLICY INCLUDES TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM OF:**  
**TERRORISM - CERTIFIED ACTS: \$5,645.00**  
**TERRORISM – AUTO \$125.00**

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# **POLICYHOLDER DISCLOSURE NOTICE OFFER OF TERRORISM INSURANCE COVERAGE AND REJECTION FORM — EFFECTIVE UNTIL REVOKED**

## **Offer of Coverage:**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from “acts of terrorism”, as defined in Section 102(1) of the Act. The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be “an act of terrorism”; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**You may accept or reject insurance coverage for losses resulting from certified “acts of terrorism”.**

- If you accept this offer of coverage simply pay your billed premium, which includes the amount shown below. You do not need to do anything else.
- If you would like to reject this coverage, please see the section of this form entitled Rejection of Terrorism Insurance Coverage and follow the instructions. **Please note that if you reject coverage for losses resulting from certified “acts of terrorism”, we will not provide coverage on renewals of this policy unless you ask us for coverage in the manner set forth in our “Offer of Terrorism Insurance Coverage When Terrorism Insurance Coverage Was Previously Rejected” form, which will be attached to renewals of this policy.**

## **Disclosure of Premium:**

The portion of your annual premium that is attributable to coverage for “acts of terrorism” is and does not include any charges for the portion of loss that may be covered by the federal government under the Act.

Please be aware that even if you purchase coverage for losses resulting from certified “acts of terrorism”, your policy will still contain other policy terms, conditions, limitations and exclusions that may impact whether coverage is available in the event of a loss resulting from a certified “act of terrorism”.

**Federal Participation in Payment of Terrorism Losses:**

You should know that where coverage is provided by this policy for losses resulting from certified "acts of terrorism", such losses may be partially reimbursed by the United States Government under a formula established by federal law. Under the formula, the United States Government generally reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

**Cap on Insurer Participation in Payment of Terrorism Losses:**

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits United States Government reimbursement as well as insurers' liability for losses resulting from certified "acts of terrorism" when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

**Rejection of Terrorism Insurance Coverage:**

You may reject this offer of coverage by checking the box, filling in the information below, signing and returning this form to your agent. If you choose to reject this offer of coverage, we will add an exclusionary endorsement to your policy to eliminate coverage for losses resulting from certified "acts of terrorism".

**Rejection of Coverage - Effective Until Revoked**

**I HAVE READ THIS FORM IN ITS ENTIRETY AND DO NOT WANT TO PURCHASE COVERAGE FOR CERTIFIED "ACTS OF TERRORISM". I UNDERSTAND THAT THIS REJECTION IS EFFECTIVE UNTIL I AFFIRMATIVELY REVOKE IT IN THE MANNER SET FORTH IN SELECTIVE'S "OFFER OF TERRORISM INSURANCE COVERAGE WHEN TERRORISM INSURANCE COVERAGE WAS PREVIOUSLY REJECTED" FORM, AND THAT IF I SIGN THIS FORM THIS POLICY AND ANY RENEWALS WILL EXCLUDE COVERAGE FOR LOSSES RESULTING FROM CERTIFIED "ACTS OF TERRORISM".**

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy or Quote Number

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

# PRAESIDIUM

## WHAT YOU DON'T KNOW CAN HURT THOSE IN YOUR CARE AND YOUR ORGANIZATION.

Adopting a solid screening and selection process is your first line of defense in creating a safe environment. A thorough, consistent screening process may also discourage would-be offenders from targeting your organization. Failure to discover a known offender can affect those in your care and the organization's reputation, financial stability, and trust within the community. Who you should screen can depend on many factors, such as if the person is a new full-time hire, a season hire, or even a current employee. In determining the types of checks to utilize, organizations should follow all state, federal, and licensing regulations and consider an individual's level of access. Level of access may be influenced by:

## WHO IS PRAESIDIUM?

Praesidium is the national leader in abuse risk management. With more than two decades of experience, and serving thousands of clients, our dedicated team of researchers, psychologists, attorneys, social workers, and human resource professionals have analyzed thousands of cases of abuse in organizations and synthesized the latest scientific research. We know how abuse happens in organizations . . . and how to prevent it.

- **Frequency**: How frequently does the individual work around or interact with consumers? Is it a one-time event or every day?
- **Duration**: What is the duration of the individual's interactions? Is it a one-time, one-hour event or an entire summer?
- **Level of Supervision**: Are the individual's interactions always supervised by another adult or are they one-on-one with consumers?
- **Nature of the Relationship**: What is the nature of the relationship between the individual and the consumers in the program? Does the individual merely supervise an area during an event that has consumers, or are they getting to know individual consumers and families while counseling, tutoring, or providing personal care services?

**Selective Insurance has partnered with Praesidium to offer you discounted background screening services for your organization.**

For more information go to: [selective.com/praesidium](http://selective.com/praesidium) - (800.743.6354) - [selective@praesidiuminc.com](mailto:selective@praesidiuminc.com)  
In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.

## FOUR ELEMENTS FOR A THOROUGH BUT COST EFFECTIVE BACKGROUND CHECK:

- **Check Facts:** Aliases, DOBs, and address history all drive research and help to paint a complete picture.
- **Search Wide:** Multi State criminal and national sex offender databases will identify the unexpected.
- **Search Deep:** Targeted county level searches will give real-time information where records are most likely to be found.
- **Ask Questions:** References can provide insights on behavior and clues to non-criminal boundary issues.

## WHO SHOULD YOU SCREEN, AND HOW OFTEN?

- **New Hires/Volunteers:** A thorough, consistently applied background screening process at the time of hire is your first and best opportunity to identify the problem.
- **Seasonal Hires/Volunteers:** Seasonal staff present a unique risk because you don't see them for months at a time, but it's often not practical to complete a full new hire process each season. An annual check-in plan is key.
- **Re-Screening:** Conducting targeted checks on your full-time employees at least every 3 years helps you identify issues before they impact your organization.

## BACKGROUND SCREENING FOR SELECTIVE INSURED

Praesidium offers a selection of background screening packages plus a la carte services to empower your organization to conduct right-sized research. Praesidium's team can help contextualize the screening process as part of an overall culture of safety and discuss how screening works in hand with other abuse prevention efforts. Praesidium's team can also help you understand who to screen, how often, and the importance of re-screening.

	LOW ACCESS VOLUNTEERS	HIGH ACCESS VOLUNTEERS	EMPLOYEES	FINANCIAL ACCESS	A LA CARTE
	STARTING AT \$16	STARTING AT \$16	STARTING AT \$16	STARTING AT \$37	INDIVIDUAL COST PER SERVICE
Employment Credit (\$60 one-time set up fee required)				X	\$10.00
Confidence Multi State Criminal and Sex Offender Database w/Alias**	X	X	X	X	\$ 9.00
7 Yr County Criminal Records Search: Current County of Residence*	X	X	X	X	\$ 7.00
Add'l Counties Added As Needed Based on 7 yr Address History*		X	X	X	\$ 5.50
County Civil Records Search (upper): 1 County*				X	\$11.00
Motor Vehicle Records Search*					\$ 5.00
Employment Verification: 1 Position*					\$ 8.00
Education Verification: 1 Degree*					\$ 7.00
Personal Reference: 1 Reference					\$11.00
Professional Reference: 1 Reference					\$12.00
International Criminal Search 1 Jurisdiction*					\$50.00

\* 3rd Party keeper fees may apply and will be passed on at cost when incurred.

\*\* Criminal records found in the Multi State database check are subject to verification at the source and additional costs may apply.

For more information go to: [selective.com/praesidium](http://selective.com/praesidium) - (800.743.6354) - [selective@praesidiuminc.com](mailto:selective@praesidiuminc.com)  
In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.

## PRAESIDIUM

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### PREVENTING ABUSE TOGETHER

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#### PRAESIDIUM'S MISSION:

**TO HELP YOU PROTECT THOSE IN YOUR CARE FROM ABUSE AND TO HELP PRESERVE TRUST IN YOUR ORGANIZATION.**

An incident of abuse can be detrimental to an organization. That's why Selective Insurance has partnered with Praesidium to provide policy holders access to targeted solutions to help your organization strengthen its abuse prevention efforts.

**Selective insureds can access (at no additional cost):**

Praesidium Model Policies, Screening and Selection Toolkit, and Praesidium Academy online training. Insureds can also take advantage of discounted Background Screening services.

#### PRAESIDIUM'S SCIENTIFIC METHODOLOGY

Using current research and root cause analysis, Praesidium developed its own abuse risk management model, The Praesidium Safety Equation® Root-cause analysis of several thousand incidents of abuse across industries demonstrated that risks fell into eight organizational operations: Policies, Screening and Selection, Training, Monitoring and Supervision, Internal Feedback Systems, Consumer Participation, Responding, and Administrative Practices. By implementing best practices in each of these operations, Praesidium determined that risks could be reduced or eliminated.

**WHO IS PRAESIDIUM?**

Praesidium is a mission driven risk management firm that helps organizations reduce the risk of sexual abuse as well as the risk of false allegations. With over 25 years of experience and serving thousands of clients in the United States and 11 other countries, our dedicated team of researchers, psychologists, attorneys, social workers, and human resource professionals have analyzed thousands of cases of abuse in organizations and synthesized the latest scientific research.

We know how abuse happens in organizations and more importantly, how to prevent it.

Policies +	Screening & Selection	+ Training
Monitoring & Supervision +	Internal Feedback Systems	Consumer + Participation
Responding +	Administrative Practices	<b>= A SAFE ENVIRONMENT</b>

**For more information go to: [selective.com/praesidium](http://selective.com/praesidium) — 800.743.6354 — [selective@praesidiuminc.com](mailto:selective@praesidiuminc.com)**  
In order to receive this exclusive benefit please identify yourself as a Selective Insurance agent or insured.



# PRAESIDIUM

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## FEATURED SERVICES

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### Products and services offered to Selective Insureds:

- **MODEL POLICIES**

Clear policies set the stage for safe environments by defining acceptable and unacceptable employee and volunteer conduct. Policies also facilitate effective monitoring and supervision by helping others to recognize and take action when they see policy violations. Praesidium can provide model policies, review and revise existing policies, or help your organization draft policies that address the protection of your consumers.

- **SCREENING AND SELECTION TOOLKIT**

The most comprehensive package of its kind, Praesidium's Screening and Selection Tool Kit comes complete with everything your organization needs to effectively screen employees and caregivers, including more than 80 "red flag" indicators for identifying high-risk applicants and hundreds of examples of high- and low-risk applicant responses.

- **PRAESIDIUM ACADEMY LEARN TO PROTECT SYSTEM**

Praesidium Academy overcomes the limitations of traditional online training by including, an Action Plan to help learners apply what they're learning, a Discussion Guide to be used in a group setting, and a Coaching Playbook for supervisors, with each course. Your staff and volunteers get just the right training — at just the right time! And our on-site instructor-led and train-the-trainer training is perfect for large groups or specialized content.

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Adopting a solid screening and selection process is your first line of defense in creating a safe environment. A thorough, consistent screening process may also discourage would-be offenders from targeting your organization. Failure to discover a known offender can affect those in your care and your organization's reputation, financial stability and trust within the community. Praesidium offers several standard and customizable criminal background screening packages plus other a la carte background screening services.

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## PRAESIDIUM

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### PROTECTING VULNERABLE POPULATIONS WITH TRAINING

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At the core of the Praesidium Academy Learn to Protect System is a continually expanding library of engaging courses, each with clearly defined outcomes. In fact, volunteers, employees, and executives from a diverse range of organizations have completed more than one million Praesidium Academy courses! Courses include research-based content, highly interactive multimedia activities, application scenarios, and a content mastery quiz.

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Praesidium Academy can also be streamlined with our background screening services to provide a one-stop solution for both training and your screening prevention efforts. These screening services are available at a discount to Selective Insureds.

**COMPLIMENTARY  
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ACCESS FOR  
SELECTIVE INSURED**

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<p><b>Action Plans</b> are printed and used with the online course. Action Plans summarize the key learning points and prompt learners to take notes throughout the course. They provide a great reference after the course.</p>	<p><b>Coaching Playbooks</b> provide supervisors a high-level summary of the course, including learning objectives and key learning points. The Coaching Playbooks give supervisors practical steps they can take to reinforce the learning.</p>	<p><b>Discussion Guides</b> are developed for small group and classroom discussions. A facilitator is able to reinforce important content and remind learners of what they learned in the online course.</p>
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## Schools General Liability Extension

Selective’s Schools market segment targets public and private schools grades K-12, including Montessori, faith-based, charter and vocational schools. We will also consider private secondary schools with dormitories and community colleges. We offer Property, General Liability, Automobile and School Board Legal Liability coverages that are tailored for public and private schools. Selective also offers a participating (dividend) plan\* to private schools.

The following forms are included:

- CG 73 00 (or CG 73 00NY, CG 73 00FL) ElitePac® General Liability Extension Endorsement
- CG 73 08 (or CG 73 08NY, CG 73 08FL) Schools ElitePac® General Liability Extension Endorsement  
▲ (symbol indicates unique coverages)
- CG 79 35 (or CG 79 35NY, CG 79 35FL) Product Recall Expense Coverage Endorsement - \$25,000 Limit
- \$20,000 Increased Limit for Medical Payments

Coverage	Limit
Additional Insured – Primary and Non-Contributory Provision	Included
Additional Insured – Safety Patrols ▲	Included
Blanket Additional Insureds – As Required By Contract	Included
Broad Form Vendors Coverage	Included
Damage To Premises Rented To You (Including Fire, Lightning or Explosion)	\$1,000,000 ▲ (Limit to be shown on Dec Page)
Electronic Data Liability	\$100,000
Employee Definition Amended	Included
Employees As Insureds Modified	Included
Employer’s Liability Exclusion Amendment (N/A in NY) ▲	Included
Fellow Employee Provision ▲	Included
Functional Additional Insureds ▲	Included
Golf or Tennis Pros As Additional Insureds ▲	Included
Incidental Broadcasting and Publishing ▲	Included
Incidental Medical Malpractice Modified ▲	Included
Knowledge of Occurrence, Claim, Suit or Loss	Included
Liberalization Clause	Included
Limited Legal Expense For Innocent Insureds (N/A in NY) ▲	\$25,000 Occurrence/ \$25,000 Aggregate

## Schools General Liability Extension

Coverage	Limit
Limited Property Damage – Golf Ball Damage ▲	\$2,500
Medical Payments Amendments	Included
Any Insured Amendment	Included
Products Amendment	Included
Mental Anguish Amendment (N/A in NY)	Included
Newly Formed or Acquired Organizations	Included
Non-Accumulation of Limits (N/A in NY or WI)	Included
Non-Owned Aircraft	Included
Non-Owned Watercraft (under 60 feet)	Included
Not-For-Profit Organization Members as Additional Insureds	Included
Personal and Advertising Injury	
Discrimination Amendment (N/A in NY)	Included
Civil Rights Exclusion ▲	N/A
Religious Act(s) and Communication(s) ▲ (For faith based schools and religious institutions)	Included
Pollution – Exception For Classroom Activities ▲	\$50,000
Supplementary Payments Amended	Included
Bail Bonds	\$5,000
Loss of Earnings	\$1,000
Temporary Liquor Liability ▲	Included
Unintentional Failure To Disclose Hazards	Included
Waiver of Transfer of Rights of Recovery (subrogation)	Included
Waiver of Transfer of Rights of Recovery – Golfing Facility ▲	Included

\*Results are based on performance and not guaranteed. Participation subject to eligibility requirements.

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## Schools Auto Extension

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The following forms are included:

- CA 7809 ElitePac® Commercial Automobile Extension
- CA 7811 ElitePac® Commercial Automobile Extension Schools ▲ (symbol indicates unique coverages)
- CA 7820 Schedule ElitePac® Commercial Automobile Extension Schools

Coverage	Limit
<b>Amendments To Section II - Liability Coverage</b>	
Newly Acquired Or Formed Organizations – qualify as named insured if majority owned with no similar insurance available	Included
Limited Liability Companies – members and managers are insureds while using an auto not owned or hired by named insured	Included
Employees As Insureds – while using an auto not owned or hired by named insured in named insured’s business	Included
Blanket Additional Insureds	Included
Expenses For Bail Bonds And Loss Of Earnings	
Bail Bonds	\$3,000 Per Accident
Loss Of Earnings	\$1,000 Per Day
Employee Indemnification and Employer’s Liability Amendment – exclusion does not apply to volunteer workers not entitled to Workers Compensation coverage	Included
Fellow Employee Coverage – the exclusion is deleted	Included
Care, Custody Or Control Amendment – exclusion does not apply to property owned by anyone other than an insured	\$1,000 Per Accident; \$500 Deductible Per Accident
Non-Ownership Extension – Educational Institutions – board member, elected official, student-teacher, authorized “volunteer” worker are insured while using an auto not owned or hired by named insured ▲	Included
Expected or Intended Injury Amendment – exclusion does not apply while an employee is performing their duties and within scope of employment, with certain conditions ▲	Included
<b>Amendments To Section III - Physical Damage Coverage</b>	
Towing And Labor	
Private Passenger Auto, Social Service Van or Bus, Light Truck Medium, Heavy and Extra Heavy Trucks	\$75 Per Tow \$150 Per Tow
Glass Breakage Deductible – waived when glass is repaired	Included

## Schools Auto Extension

Coverage	Limit
Additional Transportation Expenses	\$60 Per Day, \$1,800 Max
Hired Auto Physical Damage Coverage	\$75,000 Per "Loss"
Auto Loan/Lease Gap Coverage (N/A in New York)	Unpaid amount due on lease or loan, with exceptions
Personal Effects Coverage – for covered personal items in a covered auto at time of theft, no deductible applies	\$500 Per "Accident"
Airbag Coverage	Included
Expanded Audio, Visual and Data Electronic Equipment Coverage	Included
Comprehensive Deductible - Location Tracking Device - 50% reduction of deductible if tracking device aids in recovery of the auto	Included
Physical Damage Limit Of Insurance – removes restriction related to betterment and sublimit of \$1,000 for electronic equipment	Included
Newly Acquired Owned Autos - coverage equal to broadest coverage available to any covered auto on DEC, with certain conditions ▲	Lesser of \$1,000,000, ACV or cost to repair
Deductible Reimbursement - Employees or Volunteer Workers ▲	Lesser of \$1,000 or deductible
Hired Auto Physical Damage - Loss of Use Expenses – Schools ▲	\$50 Per Day up to a maximum of \$1,500
<b>Amendments To Section IV - Business Auto Conditions</b>	
Duties In The Event Of Accident, Claim, Suit Or Loss – this condition does not apply unless certain persons have knowledge of the accident, claim, suit or loss	Included
Waiver of Subrogation – blanket waiver when liability has been assumed under an insured contract	Included
Multiple Deductibles – if two or more covered autos involved in loss, only highest deductible applies	Included
Concealment, Misrepresentation Or Fraud – coverage not denied if named insured unintentionally fails to disclose existing hazard	Included
Policy Period, Coverage Territory – covers any type of covered auto hired for 30 days or less anywhere in the world	Included
Two Or More Coverage Forms Or Policies Issued By Us - Deductibles - only the highest applicable deductible will apply	Included
<b>Amendments To Section V – Definitions</b>	
Bodily Injury Including Mental Anguish (N/A in New York)	Included

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## Get More from Selective's Contractors Equipment Coverage

Enhancements to Selective's Contractors Equipment Coverage form makes placing your business with Selective even easier to round out your account or write monoline. We've addressed some of the common special requests from agents and incorporated them into our form - meaning you have more coverages in one form.

Here are a few of the updates we have made to the form.



# Contractors Equipment Coverage

- **Replacement cost:** for equipment purchased new within 5 years of loss, or for leased / rented equipment when replacement cost is required in a written lease or rental agreement.
- **Key Extensions to coverages:**
  - Newly acquired equipment - 25% of CE limit, up to \$250,000
  - \$50,000 for hauling contractors equipment of others
  - \$25,000 for driller's equipment underground
  - \$25,000 for loss to substitute equipment
  - \$25,000 for pollutant clean-up
  - \$25,000 for expediting expense
  - \$5,000 for spare parts, fuel
  - \$50,000 for debris removal
  - \$5,000 for theft rewards
  - \$5,000 for vandalism rewards
- **Deductible waiver (Up to \$10,000):** for theft losses of scheduled equipment either registered with the National Equipment Registry (NER) or equipped with an operational GPS or similar tracking device. In addition, Selective customers qualify for discounted pricing for NER services. To learn more, visit [www.ner.net](http://www.ner.net).
- **Now available to write monoline via One & Done®**

These are just some of the updates to our Contractors Equipment Coverage form - for a full listing and more information about how your customers will benefit from these updates, contact your AMS.



[www.selective.com](http://www.selective.com)



# PRAESIDIUM

## PREVENTING ABUSE TOGETHER

### **PRAESIDIUM'S MISSION: TO HELP YOU PROTECT THOSE IN YOUR CARE FROM ABUSE AND TO HELP PRESERVE TRUST IN YOUR ORGANIZATION.**

An incident of abuse can be detrimental to an organization. That's why Selective Insurance has partnered with Praesidium to provide policy holders access to targeted solutions to help your organization strengthen its abuse prevention efforts.

#### **Selective insureds can access (at no additional cost):**

Praesidium Model Policies, Screening and Selection Toolkit, and Praesidium Armatus® online training. Insureds can also take advantage of discounted Background Screening services.

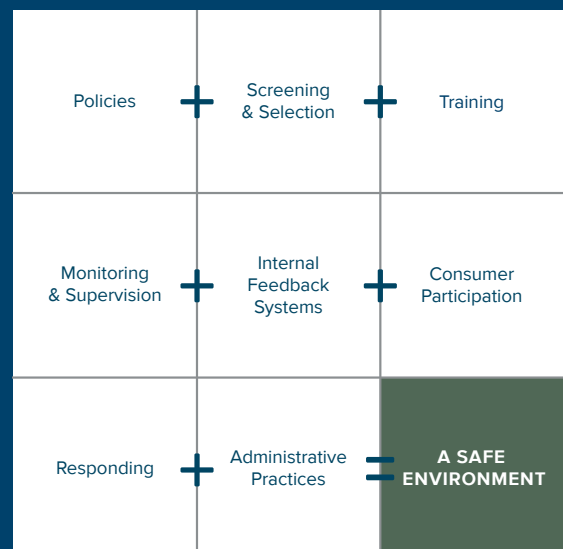
### **WHO IS PRAESIDIUM?**

Praesidium is a mission driven risk management firm that helps organizations reduce the risk of sexual abuse as well as the risk of false allegations. With over 25 years of experience and serving thousands of clients in the United States and 11 other countries, our dedicated team of researchers, psychologists, attorneys, social workers, and human resource professionals have analyzed thousands of cases of abuse in organizations and synthesized the latest scientific research.

*We know how abuse happens in organizations... and more importantly, how to prevent it.*

### **PRAESIDIUM'S SCIENTIFIC METHODOLOGY**

Using current research and root cause analysis, Praesidium developed its own abuse risk management model, The Praesidium Safety Equation.® Root-cause analysis of several thousand incidents of abuse across industries demonstrated that risks fell into eight organizational operations: Policies, Screening and Selection, Training, Monitoring and Supervision, Internal Feedback Systems, Consumer Participation, Responding, and Administrative Practices. By implementing best practices in each of these operations, Praesidium determined that risks could be reduced or eliminated.



# PRAESIDIUM

## FEATURED SERVICES

### Products and services offered to Selective Insureds:



#### MODEL POLICIES

Clear policies set the stage for safe environments by defining acceptable and unacceptable employee and volunteer conduct. Policies also facilitate effective monitoring and supervision by helping others to recognize and take action when they see policy violations. Praesidium can provide model policies, review and revise existing policies, or help your organization draft policies that address the protection of your consumers.



#### SCREENING AND SELECTION TOOLKIT

The most comprehensive package of its kind, Praesidium's Screening and Selection Tool Kit comes complete with everything your organization needs to effectively screen employees and caregivers, including more than 80 "red flag" indicators for identifying high-risk applicants and hundreds of examples of high- and low-risk applicant responses.



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#### DISCOUNTED BACKGROUND SCREENING

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# PRAESIDIUM

## BACKGROUND SCREENING

### WHAT YOU DON'T KNOW CAN HURT THOSE IN YOUR CARE AND YOUR ORGANIZATION.

Adopting a solid screening and selection process is your first line of defense in creating a safe environment. A thorough, consistent screening process may also discourage would-be offenders from targeting your organization. Failure to discover a known offender can affect those in your care and the organization's reputation, financial stability, and trust within the community. Who you should screen can depend on many factors, such as if the person is a new full-time hire, a season hire, or even a current employee. In determining the types of checks to utilize, organizations should follow all state, federal, and licensing regulations and consider an individual's level of access. Level of access may be influenced by:

- **Frequency:** How frequently does the individual work around or interact with consumers? Is it a one-time event or every day?
- **Duration:** What is the duration of the individual's interactions? Is it a one-time, one-hour event or an entire summer?
- **Level of Supervision:** Are the individual's interactions always supervised by another adult or are they one-on-one with consumers?
- **Nature of the Relationship:** What is the nature of the relationship between the individual and the consumers in the program? Does the individual merely supervise an area during an event that has consumers, or are they getting to know individual consumers and families while counseling, tutoring, or providing personal care services?

### WHO IS PRAESIDIUM?

Praesidium is the national leader in abuse risk management. With more than two decades of experience, and serving thousands of clients, our dedicated team of researchers, psychologists, attorneys, social workers, and human resource professionals have analyzed thousands of cases of abuse in organizations and synthesized the latest scientific research. We know how abuse happens in organizations...and how to prevent it.

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# PRAESIDIUM

## FOUR ELEMENTS FOR A THOROUGH BUT COST EFFECTIVE BACKGROUND CHECK:

- **Check Facts:** Aliases, DOBs, and address history all drive research and help to paint a complete picture.
- **Search Wide:** Multi State criminal and national sex offender databases will identify the unexpected.
- **Search Deep:** Targeted county level searches will give real-time information where records are most likely to be found.
- **Ask Questions:** References can provide insights on behavior and clues to non-criminal boundary issues.

## WHO SHOULD YOU SCREEN, AND HOW OFTEN?

- **New Hires/Volunteers:** A thorough, consistently applied background screening process at the time of hire is your first and best opportunity to identify the problem.
- **Seasonal Hires/Volunteers:** Seasonal staff present a unique risk because you don't see them for months at a time, but it's often not practical to complete a full new hire process each season. An annual check-in plan is key.
- **Re-Screening:** Conducting targeted checks on your full-time employees at least every 3 years helps you identify issues before they impact your organization.

## BACKGROUND SCREENING FOR SELECTIVE INSURED

Praesidium offers a selection of background screening packages plus a la carte services to empower your organization to conduct right-sized research. Praesidium's team can help contextualize the screening process as part of an overall culture of safety and discuss how screening works in hand with other abuse prevention efforts. Praesidium's team can also help you understand who to screen, how often, and the importance of re-screening.

In addition to Background Screening - you can now access **Praesidium's Armatus Learn to Protect System®** to add further training on abuse prevention. The Armatus Learn to Protect System® includes supporting tools that enhance both the short and long term effectiveness of the training experience and produce sustainable changes in employee and volunteer behavior. **Access to this system is free to Selective Insureds.**

	LOW ACCESS VOLUNTEERS	HIGH ACCESS VOLUNTEERS	EMPLOYEES	FINANCIAL ACCESS	A LA CARTE
	STARTING AT \$ 16	STARTING AT \$ 16	STARTING AT \$ 16	STARTING AT \$ 37	INDIVIDUAL COST PER SERVICE
Employment Credit (\$60 one-time set up fee required)				✓	\$10.00
Confidence Multi State Criminal & Sex Offender Database w/Alias**	✓	✓	✓	✓	\$9.00
7 Yr County Criminal Records Search: Current County of Residence*	✓	✓	✓	✓	\$7.00
Add'l Counties Added As Needed Based on 7yr Address History*		✓	✓	✓	\$5.50
County Civil Records Search (upper): 1 County*				✓	\$11.00
Motor Vehicle Records Search*					\$5.00
Employment Verification: 1 Position*					\$8.00
Education Verification: 1 Degree*					\$7.00
Personal Reference: 1 Reference					\$11.00
Professional Reference: 1 Reference					\$12.00
International Criminal Search 1 Jurisdiction*					\$50.00

\*3<sup>rd</sup> Party keeper fees may apply and will be passed on at cost when incurred.

\*\* Criminal records found in the Multi State database check are subject to verification at the source and additional costs may apply.

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