

LAKEVIEW PUBLIC SCHOOLS 2167

PRESENTED BY: MARSH USA INC
6160 GOLDEN HILLS DRIVE
MINNEAPOLIS, MN 55416
763.746.8000

EFFECTIVE DATE: 07/01/2025

This quote proposal is valid until the proposed effective date.

PROPOSAL DATE: 06/06/2025



Glatfelter
PUBLIC ENTITIES

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THANK YOU FOR RENEWING

Thank you so much for choosing to renew your insurance with Glatfelter Public Entities.

Your decision means a great deal to us as we continue to serve Public Entities and select other segments of many sizes and complexities across the country with insurance and risk management services.

We trust you have felt the Glatfelter difference and that it has helped inspire your decision to remain a client. As our client, you are part of a large and growing community of public entities, including cities, towns, villages and other municipalities, water and wastewater entities, educational institutions as well as related segments of private schools, private water/wastewater and independent school bus contractors across the country.

We look forward to continuing to serve you and seek to continually exceed your expectations with our service and fair, responsive and courteous claims handling.

Please visit our website at glatfelterpublicentities.com to learn more about the services we offer or give us a call at 888.855.4782 to have a discussion.



Paul A. Czerniak
Managing Director of Distribution

THE PUBLIC ENTITY
INSURANCE SPECIALIST

GLATFELTER PUBLIC ENTITIES

Glatfelter Public Entities, a division of Glatfelter Insurance Group, is the nation's premier public entity program manager for the following classes: educational institutions, municipalities and water/sewer entities. Glatfelter Public Entities also writes private/charter schools and independent school bus contractors. We are recognized as the industry leader in our target markets. Glatfelter Public Entities' mission statement is simple: we strive to provide our customers with innovative and stable products, prompt and considerate claims handling, attentive and personal service, pricing equity, and carrier security. Our commitment to customer service is evidenced by our high retention ratio and portfolio growth. Glatfelter Public Entities' services include program underwriting, policy administration, product and program management, loss control, claims administration, licensing, compliance, and actuarial services. We distribute our products through a national network of independent brokers and believe our partnership is responsible for the distinct competitive advantage we enjoy in our target market.

Glatfelter Public Entities offers a broad portfolio of coverages including:

- Property (including Equipment Breakdown)
- Crime
- Inland Marine
- Auto
- General Liability
- Law Enforcement Activity Liability
- Public Officials & Management Liability (including Employment Practices Liability)
- Educators Legal Liability (including Employment Practices Liability)
- Excess Liability

Workers' Compensation is also available in select programs.

Please contact your insurance representative if you are interested in modifying your proposal to include one or more of these available coverages.

Agency License OB17046

YOUR INSURANCE PROPOSAL

This proposal is prepared from information supplied to Glatfelter Public Entities on the application submitted by your insurance representative.

The lines of business shown in this proposal are offered as a complete portfolio. Purchase of individual lines of business requires underwriting approval. This proposal may or may not contain all terms requested on the application. Proposed coverages are provided by the Glatfelter Public Entities insurance policy forms and are subject to the terms, exclusions, conditions and limitations of those policy forms. Actual policies should be reviewed for specific details. Your insurance representative can provide specimen policies upon request.

Your exposure to loss changes over time. Keep your insurance representative informed of any changes, so your coverage can be updated. We strongly recommend frequent reviews of your operations and Glatfelter Public Entities coverage with your insurance representative.

The proposed admitted Property and Casualty coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (A.M. Best #19445). National Union Fire Insurance Company of Pittsburgh, Pa. (NUFIC) is rated A (Excellent) in Financial Size Category XV by A.M. Best Company. For certain lines of insurance, the proposed Property and Casualty coverage may be offered by a surplus lines insurer, such as Lexington Insurance Company or AIG Specialty Insurance Company, if coverage by NUFIC is unavailable.

Glatfelter Claims Management provides the claims management services for Glatfelter Public Entities insureds exclusively.

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The Glatfelter Public Entities Program is administered by Glatfelter Underwriting Services, Inc. a/k/a Glatfelter Insurance Services in CA, MN, NV and UT and Glatfelter Brokerage Services in NY. CA Insurance Producer License #0B17046. Glatfelter Underwriting Services, Inc., a n American International Group, Inc. (AIG) company, is a premier manager and specialist of specialty commercial insurance markets in the U.S. This proposal provides a brief description of proposed insurance coverages for your consideration. It is not a contract of insurance. Refer to the actual insurance policy for a description of coverage, exclusions and conditions. Specimen policies are available for your review. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries, and coverage is subject to actual policy language. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

PROPOSAL

GENERAL INFORMATION

This Proposal reflects the renewal of policies listed below:

Expiring Policy Number	Renewal Date
GPNU-EP-0029393-03	07/01/2025

First Named Insured: LAKEVIEW PUBLIC SCHOOLS 2167

Mailing Address: 875 BARSTAD ROAD N
COTTONWOOD, MN 56229

PROPERTY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following four sections:

- **Coverage A. Real Property** protects you for direct physical loss or damage to your buildings and structures at a premises shown on the schedule in this document caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this document in any one occurrence. Real Property includes foundations of buildings, structures, machinery or boilers.
- **Coverage B. Personal Property** protects you for direct physical loss or damage to your contents at a premises shown on the schedule in this document caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this document in any one occurrence.
- **Coverage C. Loss of Income** protects your loss of income if your operations are interrupted because of a covered loss to your buildings or contents. Covers the loss of income you sustain during the period of restoration. Pays up to the limit shown on the schedule in this document in any one occurrence.
- **Coverage D. Extra Expense** protects you from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations. Covers the extra expense (over and above normal operating expenses) incurred during the period of restoration. Pays up to the limit shown on the schedule in this document in any one occurrence.

Glatfelter Public Entities insures property against *any* cause of direct physical loss or damage unless the cause of loss is specifically excluded. Notable exclusions to coverage include, but are not limited to, war, nuclear activity, earthquake or flood, and asbestos. Please refer to the actual Property Coverage Part for a complete description of coverage, exclusions, and conditions.

Earthquake Coverage or Flood Coverage is optional for eligible locations if not identified below.

A deductible applies to all property coverage unless otherwise noted in the proposal.

Valuation

Glatfelter Public Entities insures property on a **Replacement Cost (RC)** basis unless indicated otherwise. If indicated on the Schedule of Property Limits, property coverage on designated premises may be provided on an **Actual Cash Value (ACV)** or **Functional Replacement Cost (FRC)** basis. Descriptions are:

- **Replacement Cost** pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.
- **Actual Cash Value** pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.
- **Functional Replacement Cost** pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

Property

Policy Deductible: \$25,000

Equipment Breakdown Deductible:

If no deductible is shown above or otherwise described in the Proposal notes, the Policy Deductible applies.

Property Premises Summary

<u>Premises</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
1	875 BARSTAD RD	COTTONWOOD	MN	56229

Schedule of Property Coverage – Policy Blanket Limits

The following Blanket Limit Schedule for Coverage A – Real Property and Coverage B – Personal Property applies to all items of Real Property and Personal Property except for the property listed in the Schedule of Property Coverage – Individual Limits.

<u>Premises</u>	<u>Blanket Limit of Insurance</u>	<u>Valuation</u>	<u>Coinsurance</u>	<u>Inflation Guard</u>
All	\$59,382,302	RC	N/A	4%

Schedule of Property Coverage – Individual Limits

<u>Premises/ Item</u>	<u>Description/ Occupancy</u>	<u>Real Property</u>				<u>Personal Property</u>			
		<u>Limit</u>	<u>Valu- ation</u>	<u>Coin- surance</u>	<u>Inflation Guard</u>	<u>Limit</u>	<u>Valu- ation</u>	<u>Coin- surance</u>	<u>Inflation Guard</u>
1 / 3	STORAGE	Incl. in Blanket				Not Covered			

Coverages C and D: Schedule of Limits

Coverage C – Loss of Income	Loss sustained for up to:	\$250,000 per occurrence
Coverage D – Extra Expense	Loss sustained for up to:	\$250,000 per occurrence

Property Coverage Extensions Limits

<u>Extension</u>	<u>Limit of Insurance</u>
Accounts Receivable:	\$250,000
Fine Arts:	\$50,000
In Transit or Off Premises:	\$100,000
Outdoor Property:	\$150,000
Software:	\$910,000
Trees, Shrubs, Plants and Lawns:	\$25,000
Valuable Papers and Records:	\$250,000

PROPERTY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Accounts Receivable	<p>Pays the costs you incur in restoring your accounts receivable records following a covered loss.</p> <p>Also pays amounts you are unable to collect if your accounts receivable records cannot be restored.</p> <p>Applies on-premises or away from premises.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p> <p>Coverage deductible applies subject to maximum \$500.</p>																		
Commandeered Property	<p>Pays at your request for direct physical loss or damage to commandeered property caused by or resulting from any covered cause of loss.</p> <p>Coverage applies only for the time you officially use the commandeered property to manage an emergency situation and the time to return the property.</p> <p>Pays the "replacement cost" of the commandeered property and loss of use.</p>																		
Debris Removal	<p>Covers up to 25% of the amount paid for direct physical loss to covered property if the expense is incurred as a result of a covered cause of loss.</p> <p>Pays up to an additional \$250,000 if the debris removal expense exceeds the 25% provided above.</p> <p>Pays up to \$5,000 of the limit available for debris removal of trees that are damaged by a covered cause of loss, provided that the trees have damaged your covered real or personal property or prevent access to your premises.</p>																		
Deductible Waiver	<p>If a Property claim occurs in conjunction with a claim under a Glatfelter Public Entities Auto Physical Damage or Inland Marine coverage, only one deductible, the largest, will apply to all losses.</p>																		
Equipment Breakdown	<p>Extends property coverage to include the mechanical breakdown of equipment or the explosion of pressure vessels at a covered premises. Covered equipment includes such items as covered real property or personal property that generates, transmits or utilizes energy, including electronic communications and data processing equipment; or during normal usage, operates under vacuum or pressure, other than the weight of its contents. Coverage is extended to include electronic circuitry impairment, green enhancements and cloud computing. Please refer to the actual Property Coverage Part for equipment not covered.</p> <p>Covers loss of income or extra expense you may suffer if utilities are interrupted as a result of an accident to covered equipment owned by a landlord or utility company.</p> <p>Subject to applicable Property limits and sub-limits as noted here:</p> <table> <tr> <td>- Loss of Income:</td><td>Refer to the property schedule in this proposal</td></tr> <tr> <td>- Extra Expense:</td><td>Refer to the property schedule in this proposal</td></tr> <tr> <td>- Expediting Expenses:</td><td>\$100,000</td></tr> <tr> <td>- Hazardous Substances:</td><td>\$250,000</td></tr> <tr> <td>- Spoilage:</td><td>\$100,000</td></tr> <tr> <td>- Data Restoration:</td><td>\$500,000</td></tr> <tr> <td>- Green Coverage:</td><td>\$100,000</td></tr> <tr> <td>- Off-Premises Equipment Breakdown:</td><td>\$25,000</td></tr> <tr> <td>- Public Relations:</td><td>\$5,000</td></tr> </table>	- Loss of Income:	Refer to the property schedule in this proposal	- Extra Expense:	Refer to the property schedule in this proposal	- Expediting Expenses:	\$100,000	- Hazardous Substances:	\$250,000	- Spoilage:	\$100,000	- Data Restoration:	\$500,000	- Green Coverage:	\$100,000	- Off-Premises Equipment Breakdown:	\$25,000	- Public Relations:	\$5,000
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- Data Restoration:	\$500,000																		
- Green Coverage:	\$100,000																		
- Off-Premises Equipment Breakdown:	\$25,000																		
- Public Relations:	\$5,000																		

PROPERTY – COVERAGE HIGHLIGHTS – continued

Fine Arts	<p>Pays the fair market value to restore fine arts to its pre-loss condition or replace the item with an identical object.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence.</p> <p>Subject to a \$500 deductible.</p>
Fire Department Charge	<p>Pays the fire department charges assumed by contract prior to a covered loss; or when required by local ordinance.</p> <p>Charges are payable only when a fire department is called to save or protect real property or personal property at a premises described in the Declarations.</p> <p>No deductible.</p> <p>Pays up to \$50,000 in any one occurrence.</p>
Fire Extinguishing Recharge Costs	<p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No deductible.</p>
Limited Fungus, Wet Rot, Dry Rot and Bacteria	<p>Protects against loss by fungus, wet rot, dry rot or bacteria arising out of occurrences of windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage (and flood if optional flood coverage is purchased).</p> <p>Pays up to \$25,000 total for all occurrences. Will not pay more than \$25,000 even if it continues to be present or active, or recurs, in a later policy period.</p>
Newly Acquired Property	<p>Covers newly acquired buildings, buildings under construction, construction materials and supplies and contents at newly acquired locations.</p> <p>Up to 90 days or the end of the policy period.</p> <p>Limits are \$1,000,000 for buildings and \$1,000,000 for contents.</p>
Ordinance Coverage	<p>Applies to buildings on a replacement cost basis when damaged by a covered loss. Coverage applies to any undamaged portion of your building caused by any law or ordinance that:</p> <ul style="list-style-type: none"> - Requires demolition of parts of your building not damaged - Regulates the construction or repair of buildings or establishes zoning or land use requirements, and - Is in force at the time of loss <p>Includes the cost to demolish and clear the site of the undamaged part of the property and the increased cost to repair, rebuild or construct the affected building.</p> <p>The total paid for the undamaged portion is included within the building limit and does not increase that limit. The most we will pay for the cost to demolish the undamaged part of the property or the increased cost to repair or rebuild shall not exceed 100% of the amount paid for the initial physical loss or damage or \$1,000,000, whichever is greater.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Outdoor Property	<p>Covers fixed or permanent structures such as exterior signs, antennas, fences, benches, playground equipment, hydrants, dumpsters, electric utility power transmission and distribution lines, poles and related equipment owned by the insured not at scheduled premises, if you have building coverage with Glatfelter Public Entities.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p>
Personal Effects	<p>Will pay the replacement cost for direct physical loss to property on your premises that belongs to you, your officers, managers, elected or appointed officials, employees, or volunteer workers.</p> <p>Pays up to \$25,000 in any one occurrence.</p>
Pollution Remediation Expenses	<p>Applies on-premises only.</p> <p>You have up to 180 days after the date of loss to notify us.</p> <p>Pays up to \$250,000 in any policy period resulting from a covered cause of loss.</p> <p>No coverage for fungus, wet rot, dry rot, virus, bacteria or asbestos.</p>
Preservation of Property	<p>Pays for <u>any</u> direct physical loss or damage to real or personal property if it is necessary to move the property from a premises for the purpose of preserving it from direct physical loss or damage by a covered cause of loss.</p> <p>Coverage applies while it is being moved or while temporarily stored at another location.</p> <p>Loss or damage must occur within 90 days after the property is first moved.</p>
Real or Personal Property in Transit or Off Premises	<p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p> <p>Coverage applies to covered real or personal property while in transit or temporarily off premises. Computer hardware is covered while off premises.</p> <p>Coverage is extended to personal property while it is temporarily outside of the coverage territory.</p>
Software	<p>Coverage for the cost of restoring, researching, replacing, or reproducing electronic data or the media on which it is stored and any resulting loss of income and extra expense.</p> <p>Covered causes of loss include computer virus and intentional destruction by employee.</p> <p>Applies on-premises or away from premises.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p>
Trees, Shrubs, Plants & Lawns	<p>Covers damage resulting from any covered cause of loss up to \$25,000 in any one occurrence subject to a \$5,000 maximum for a single tree, plant or shrub.</p>
Valuable Papers & Records	<p>Coverage for the cost of restoring, researching, replacing, or reproducing your documents following a covered loss.</p> <p>Applies on-premises or away from premises.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p> <p>Coverage deductible applies subject to a maximum of \$500.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Arson, Theft or Vandalism Information Reward	<p>We will reimburse you for the payment of rewards that you actually incur which provide information related to arson fire, theft or vandalism, subject to certain conditions.</p> <p>Pays up to \$25,000 per loss.</p> <p>No deductible applies.</p>
Lock Replacement	<p>Covers the necessary expense you incur to replace locks, lock cylinders and keys, electronic or otherwise, after a covered theft of your covered property.</p> <p>Pays up to \$25,000 per occurrence.</p> <p>No deductible.</p>
Spoilage due to Off Premises Electrical Service Interruption	<p>Covers damage and expense that are the result of an interruption of electrical power service to your premises. The interruption must result from direct physical loss or damage by a covered cause of loss to the off premises power supply equipment.</p> <p>Coverage applies to:</p> <ul style="list-style-type: none"> - Physical damage to perishable goods due to spoilage; - Physical damage to perishable goods due to contamination from the release of refrigerant, including but not limited to ammonia; - Any necessary expenses you incur to reduce the amount of loss and does not exceed the amount of loss. <p>Pays up to \$50,000 in any one occurrence.</p>
Water Contamination Notification Expense Coverage	<p>Pays all necessary printing, mailing and other expenses you incur when you are required by law or regulatory authority to notify your customers of actual or possible water contamination.</p> <p>Pays up to \$25,000 in any one policy period.</p> <p>No deductible.</p>
Claim Expense	<p>Covers the cost of your employees taking inventories and preparing statements of loss.</p> <p>Pays up to \$20,000 in any one occurrence.</p> <p>Coverage is not extended for any expenses billed by an independent or public adjuster to prepare claims.</p>
Building Glass – Tenant	<p>Covers loss or damage to building glass if you are a tenant and have a contractual responsibility to insure the glass.</p>
Damage to Building from Theft	<p>Covers damage caused by theft or attempted theft to a building that you occupy, but do not own, and for which you have a contractual obligation.</p> <p>Pays up to \$100,000 in any one occurrence.</p>
Non-Owned Detached Trailers	<p>Covers non-owned trailers used in your business in your care, custody or control at the premises, and for which you have a contractual obligation.</p> <p>Pays up to \$50,000 in any one occurrence.</p>
Crisis Incident and Violent Event Coverage (Educational Institutions & School Bus Contractors)	<p>Covers crisis response management expenses and post-crisis counseling services. Also covers your loss of income and extra expense resulting from a crisis incident.</p> <p>Pays up to \$250,000 in any one crisis incident.</p> <p>No deductible applies.</p> <p>Coverage only applies to educational institutions and school bus contractors.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Food Contamination	<p>Covers your loss of income or extra expense if you are unable to provide food at a premises by order of the Board of Health or any other governmental authority as a result of the discovery or suspicion of food contamination.</p> <p>Pays up to \$100,000 in any one occurrence.</p>
Utility Service Time Element Coverage	<p>Covers your loss of income or extra expense for suspension of operations at your premises caused by an interruption in utility service to that premises.</p> <p>Pays up to \$100,000 in any one occurrence.</p>
Property used for School Activities	<p>Covers your musical instruments, band uniforms, athletic equipment, theatrical property, related equipment and accessories. This includes portable audio and visual and communications equipment.</p> <p>Included in the personal property limit while on premises.</p> <p>Pays up to \$250,000 in any one occurrence while off premises.</p> <p>\$500 deductible applies.</p>
Libraries	<p>Covers your personal property unique to libraries, such as books, reference materials, periodicals, tape recordings and microfiche. This includes library restocking costs.</p>

CRIME

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Coverage provides reimbursement for the loss of your money or other property on a loss sustained basis resulting from dishonest acts of your employees or volunteers. For governmental entities, Glatfelter Public Entities insures these employee theft exposures on the Government Crime form on a Per Employee or Per Loss basis. A Faithful Performance of Duty coverage extension is included if statutorily required. On the Commercial Crime form for non-governmental entities, Glatfelter Public Entities insures Employee Theft on a Per Loss basis. Other Crime coverages include Forgery or Alteration, Money & Securities, Computer and Funds Transfer Fraud, Money Orders and Counterfeit Paper Currency, and Fraudulent Impersonation.

Coverage does not apply to any public officials or employees whose positions require separate bonds such as a tax collector or treasurer. Those obligations are typically addressed by a surety bond and Glatfelter Public Entities coverage cannot be used to fulfill those requirements.

Government Crime

<u>Insuring Agreement</u>	<u>Limits of Insurance</u>	<u>Deductible Amount</u>
Employee Theft <i>Includes Faithful Performance</i>	\$50,000 per Loss	\$1,000 per Loss
Forgery or Alteration	\$50,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises – Theft of Money & Securities	\$50,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises – Robbery/Safe Burglary	\$5,000 per Occurrence	\$1,000 per Occurrence
Outside the Premises	\$50,000 per Occurrence	\$1,000 per Occurrence
Computer and Funds Transfer Fraud	\$50,000 per Occurrence	\$1,000 per Occurrence
Money Orders	\$25,000 per Occurrence	\$1,000 per Occurrence
Fraudulent Impersonation	\$25,000 per Occurrence	\$1,000 per Occurrence

INLAND MARINE

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following three sections:

- **Coverage A. Blanket Tools and Equipment** protects you for direct physical loss or damage caused by or resulting from any covered cause of loss to your tools and equipment.

Tools and equipment means any portable equipment or tool, together with attached devices, accessories and trailers that are used in your operations. This covers tools or equipment, such as hand tools, power tools, mechanics tools, saws, maintenance or diagnostic equipment, generators, air compressors, materials handling equipment, outdoor portable seating, food service trailers not licensed for road use. It also includes mobile equipment such as bulldozers, backhoes, excavators and graders.

Note: If an item is scheduled under Coverage B. Scheduled Equipment, there is no coverage for such item under Coverage A Blanket Tools and Equipment or Coverage C Blanket Emergency Services Equipment.

A deductible applies to Blanket Tools and Equipment coverage.

- **Coverage B. Scheduled Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to equipment owned by you that is specifically listed.

A deductible applies to each Scheduled Equipment item. The amount of the deductible(s) is indicated in the Coverage B – Scheduled Equipment section below.

- **Coverage C. Blanket Emergency Services Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to Blanket Emergency Services Equipment owned by you.

Emergency Services equipment means items such as portable law enforcement, firefighting, ambulance, rescue, and communications equipment, including trailers whose primary purpose is to transport covered Emergency Services equipment. It also includes firearms, radar speed timing units, training videos, manuals, and mannequins.

A deductible applies to Blanket Emergency Services Equipment coverage.

Inland Marine

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Coverage A – Blanket Tools and Equipment:	\$50,000 *	\$1,000
Coverage B – Scheduled Equipment:	see schedule below	see schedule below
Coverage C – Blanket Emergency Services Equipment:	Not Covered	

* subject to a per item limit of \$10,000

Coverage B – Scheduled Equipment

<u>Description</u>	<u>Serial Number</u>	<u>Limit</u>	<u>Deductible</u>	<u>Valuation</u>
JD MOWER		\$17,000	\$1,000	ACV
JD TRACTOR 4066R W/ ATTACHMENT		\$47,000	\$1,000	ACV

Rented or Borrowed Equipment Extension Limit

Any one occurrence: \$100,000

Watercraft Extension Limit

Any one occurrence: \$25,000

INLAND MARINE – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Debris Removal	<p>Pays the expense you incur in removing debris of covered tools and equipment, emergency services equipment, or scheduled equipment after direct physical loss or damage caused by or resulting from any covered cause of loss.</p> <p>Pays up to \$15,000 in any one occurrence.</p>
Tools and Equipment Owned by Your Employees	<p>Pays the replacement cost of tools and equipment used in the course of your operation belonging to your employees or volunteers.</p> <p>No deductible applies.</p> <p>Pays up to \$25,000 in any one occurrence (if no other coverage is available to the owner of the tools and equipment).</p>
Emergency Services and Law Enforcement Personal Effects	<p>Extends Blanket Emergency Services Equipment to pay the cost to replace personal effects belonging to emergency service or law enforcement employees or volunteers while away from your premises and en route to, performing, or returning from an emergency service or law enforcement duty.</p> <p>Pays up to the actual replacement cost, on a primary basis, for the lost or damaged personal effects in any one occurrence.</p> <p>No deductible applies under this extension.</p>
Rented or Borrowed Equipment	<p>Coverage A and C: Extended to pay for Tools and Equipment and Emergency Services Equipment not owned by you, but that is temporarily in your possession; pays up to the lesser of the replacement cost of the item or \$10,000 in any one occurrence.</p> <p>Coverage B Scheduled Equipment: Extended to pay not owned by you, but that is temporarily in your possession; the most paid in any one occurrence is the lesser of the actual cash value of the damaged equipment or \$100,000; higher limits are available.</p> <p>\$1,000 deductible applies.</p> <p>The coverage provided is primary.</p>
Rental Reimbursement for Scheduled Equipment	<p>Coverage B Scheduled Equipment: Extended to reimburse you for the expenses you incur to rent substitute equipment while your scheduled equipment is inoperable due to direct physical loss or damage caused by or resulting from a covered cause of loss.</p> <p>A 72-hour waiting period applies.</p>

INLAND MARINE – COVERAGE HIGHLIGHTS – continued

Unmanned Aircraft (Drones)	<p>Pays to repair or replace your lost or damaged unmanned aircraft.</p> <p>Coverage does not apply when the unmanned aircraft is:</p> <ul style="list-style-type: none"> - rented, leased or loaned to others without an operator who is your employee or volunteer - used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity. <p>\$500 deductible applies.</p> <p>Pays up to \$25,000 in any one occurrence.</p>
Fire Department Charge	<p>Pays the fire department charges as a result of direct physical damage to your tools and equipment, scheduled equipment, or emergency service equipment due to a covered cause of loss.</p> <p>No deductible.</p> <p>Pays up to \$1,000 in any one occurrence.</p>
Fire Extinguishing Recharge Costs	<p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No deductible.</p>
Newly Acquired Scheduled Equipment	<p>Covers newly acquired Scheduled Equipment or similar to that listed in the respective schedules, for a period of 30 days from date of acquisition.</p> <p>\$1,000 deductible applies.</p> <p>Pays replacement cost not to exceed purchase price.</p>
Deductible Waiver	<p>If an Inland Marine claim involving Coverage A and/or Coverage C occurs in conjunction with a claim under a Glatfelter Public Entities Auto Physical Damage or Property coverage, only one deductible, the largest, will apply to all losses.</p>

GENERAL LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following three sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of injury to others arising from offenses such as slander or violation of a person's privacy.
- **Coverage C. Medical Expense** pays medical expenses requested by you in writing for bodily injury caused by an accident on your premises or because of your operation. These expenses are payable even if the injury occurred through no fault of your own.

<u>Coverage</u>	<u>Limit</u>
Each Occurrence:	\$1,000,000
Damage to Premises Rented to You:	\$1,000,000
Medical Expense:	\$10,000
Personal and Advertising Injury:	\$1,000,000
General Aggregate:	\$3,000,000
Products – Completed Operations Aggregate:	\$3,000,000
Deductible:	\$0

Hired & Non-Owned Auto Liability • Covers your liability for hired or non-owned autos.

Employee Benefits Liability

Policy Type: Claims Made

Each Employee Limit:	\$1,000,000
Annual Aggregate:	\$2,000,000
Each Employee Deductible:	\$1,000
Retroactive Date:	07/01/2008

Abuse or Molestation Liability

Policy Type: Claims Made

Abuse or Molestation Liability:	\$1,000,000 Each Act \$2,000,000 Aggregate
Special Supplementary Payment Limit:	\$10,000
Retroactive Date:	07/01/1994 Applies to Claims Made coverage only
All connected or contributing acts are considered one act in accordance with the policy provisions.	

Abuse or Molestation Alleged Participant Coverage

Policy Type: Claims Made

Abuse or Molestation Alleged
Participant:

\$1,000,000 Each Act

\$2,000,000 Aggregate

Retroactive Date:

07/01/1994 Applies to Claims Made coverage only

All connected or contributing acts are considered one act in accordance with the policy provisions.

GENERAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Costs	Payable in addition to the Limits of Insurance.
Bodily Injury	Bodily Injury includes mental anguish, and mental injury, shock, fright or death resulting from bodily injury, sickness or disease.
Contractual Liability	Covers you for the liability you agreed to assume of another party, either orally or in writing, but not for the sole negligence of the other party. The claim must be otherwise covered (not excluded).
Damage to Property of Persons Receiving Services	Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance. Subject to a \$100 deductible each occurrence. Coverage is limited to firefighting, emergency medical services or rescue squad units.
"Good Samaritan" Liability	Covers volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action. Applies to professional health care or any other services. To qualify as a "Good Samaritan", the individual must act independently of your organization or any other organization.
Damage to Premises Rented to You (including Fire Damage Legal Liability)	Covers you for liability for damages, due to "property damage" caused by "specified perils", to any one premises while rented to you or temporarily occupied by you with permission of the owner.
Unmanned Aircraft (Drones)	Covers you for unmanned aircraft owned, operated, rented or loaned to you. Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft. Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.
Pollution Liability	Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following: <ul style="list-style-type: none"> - heat, smoke or fumes from a hostile fire - escape of fuels or lubricants from mobile equipment - escape or back-up of sewage or wastewater if property damage occurs away from land you own or lease - storage and/or application of pesticides or herbicides

GENERAL LIABILITY– COVERAGE HIGHLIGHTS – continued

- potable water which you supply to others
- chemicals you use in your water or wastewater treatment
- chemicals you use or store in your classrooms and laboratories
- chemicals you apply, use or store for your ownership, maintenance or operation of swimming pools
- application, use or storage of road salt or similar substances designed and used for snow and ice removal from road and similar surfaces
- natural gas or propane gas used in your treatment process

All pollution incidents must be accidental, unintended and stopped as soon as possible.

Watercraft Liability	<p>Covers you for bodily injury or property damage arising from your use of the following:</p> <ul style="list-style-type: none"> - non-owned boats (unless carrying persons or property for a charge) - owned boats that are not powered by motors - owned boats that are powered by motors of not more than 100 horsepower, and jet skis and wave runners regardless of horsepower
Failure to Supply Water	Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.
Public Use of Property	No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, and dedication by adverse use, or inverse condemnation.
Violent Event Expense Coverage	<p>At your written request, covers violent event expenses paid to affected parties as result of a violent event.</p> <p>Pays up to an annual aggregate of \$100,000.</p>
Unarmed School Security Employees	Coverage applies to your operations related to your unarmed school security employees or volunteer workers. Unarmed means a person who does not possess a firearm.
Employee Benefits Liability	Coverage applies to acts, errors or omissions in counseling, interpreting, handling records, or effecting enrollments in your employee benefit plans.
Abuse or Molestation	Coverage applies to actual, attempted or alleged abuse or molestation. This includes bullying, sexual assault, sexual injury, sexual misconduct or sexual molestation.
Abuse or Molestation Alleged Participant	<p>Covers your defense expenses and settlements because of injury resulting from an act of abuse or molestation caused by an alleged participant.</p> <p>Settlement means an agreed resolution of a disputed claim by payment of money; however, it does not include payment of civil judgments or awards, or any payment of criminal costs, fees, expenses or penalties.</p>

EDUCATORS LEGAL LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following two sections:

- **Coverage A. Liability for Monetary Damages** protects you when claims are made against you for monetary damages arising out of a wrongful act or employment practices offense resulting from your school operations. Coverage does not apply to bodily injury, property damage or personal and advertising injury, except when resulting from a covered employment practices offense.
- **Coverage B. Defense Expense for Injunctive or Declaratory Relief** reimburses reasonable defense expenses you incur to defend an injunctive or declaratory relief action because of a wrongful act or employment practices offense resulting from your school operations.

Policy Type: Claims Made

<u>Coverage</u>	<u>Limit</u>	
Coverage A:	\$1,000,000	Each Wrongful Act or Offense
Coverage A:	\$3,000,000	Aggregate
Coverage B:	\$100,000	Each Action
Coverage B:	\$300,000	Aggregate

Deductibles

Coverage A Wrongful Acts:	\$5,000	Each Wrongful Act
Coverage A Employment Offense:	\$5,000	Each Employment Practice Offense
Coverage B Injunctive or Declaratory Relief:	\$5,000	Each Action

Retroactive Date:	07/01/2009	Applies to Claims Made coverage only
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EDUCATORS LEGAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Expense	The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.
Wrongful Acts	Coverage applies to any actual or alleged error, act, omission, neglect, misfeasance, nonfeasance, or breach of duty, including violation of any civil rights law in the discharge of your duties to perform educational services that results unexpectedly and unintentionally in damages to others.
Employment Practices	<p>Coverage applies to an actual or alleged improper employment related practice, policy, act or omission involving an actual, prospective, or former employee or volunteer worker.</p> <p>Includes coverage for Equal Employment Opportunity Commission administrative hearings.</p> <p>Includes violations of civil rights, wrongful termination, failure to hire and harassment, including sexual harassment. Harassment toward or from a third-party involving an employee or volunteer is included.</p>

EXCESS LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Excess Liability coverage protects you with the following:

- Excess limits above the limits of your applicable scheduled underlying Auto Liability, General Liability, Law Enforcement Activity Liability and Public Officials and Management Liability coverage parts subject to specific exclusions or limitations shown on the Excess Liability coverage.
- Excess coverage will apply when scheduled underlying policies have been exhausted.

Policy Type: Follow Form Excess

	<u>Limit of Insurance</u>
Each Occurrence:	\$2,000,000
General Aggregate:	\$2,000,000

EXCESS LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Educators Legal Liability	Follows form with underlying occurrence or claims-made coverage.
Abuse or Molestation Liability	Follows form with underlying occurrence or claims-made coverage.
Employer's Liability	Included in excess limits if scheduled as underlying coverage.
Defense Costs	Payable in addition to the Limits of Insurance.
Public Use of Property	No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation.
Failure to Supply Water	Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.
Unmanned Aircraft (Drones)	Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you. \$1,000,000 each occurrence/aggregate sublimit applies.

PROPOSAL NOTES

Property

Note: Coverage is extended to provide up to an additional 25% of the applicable Limit of Insurance for covered real property and/or personal property. We will pay the reasonable and necessary amount to upgrade to green the covered damaged property as described in Non-LEED® Certified Coverage or as described in LEED® Certified Coverage, whichever is applicable. Coverage is limited up to \$2,000,000 per occurrence.

Note: Coverage is amended as follows:

- For educational risks only, the Period of Restoration means the period of time that begins with the date of the direct physical loss or damage and ends with the earliest of:
 - the day before the opening of the next school term following the date when the property the premises should be repaired, rebuilt or replaced; or
 - the date when the school term is resumed at a new permanent location.
- The "Real Property" definition is amended to include
 - running tracks, athletic activity surfaces, athletic fields with artificial or natural turf, athletic stadiums, or athletic field structures and associated lighting standards/towers;
 - flues and drains;
 - permanently installed playground equipment, park shelters, pedestrian-only bridges, benches, dugouts, bleachers, grandstands, scoreboards, or guardrails only when located on a school premises.

Crime

Note: Exclusion for the payment of costs, fees or other expenses you incur is amended to provide Investigative Costs Expense Coverage. This exclusion does not apply to the first \$10,000 of the reasonable and necessary costs paid to a forensic accountant to determine the existence of such a loss if the forensic accountant was retained subsequent to a law enforcement inquiry or investigation related to a suspected loss.

Inland Marine

Note: Items appearing on the application's equipment schedule which are under \$10,000 in value have been added to the Blanket Tools and Equipment limit.

General Liability

Note: Coverage is amended as follows:

- The Aircraft, Auto or Watercraft exclusion also applies to contracts furnishing transportation of students to and from schools.
- Coverage does not apply to bodily injury, property damage or personal and advertising injury arising from your infirmary with facilities for lodging, treatment, public clinic or hospital.
- We will not pay Medical Expense for bodily injury to your students.

- Coverage is provided for bodily injury resulting from corporal punishment administered by or at the direction of any insured to your students.
- The Fungi and Bacteria exclusion does not apply to any fungi or bacteria transmitted during manicure, pedicure, hair styling or artificial nail operations conducted by or on behalf of the insured.
- Who Is An Insured includes your students enrolled in an internship or in a practicum education program away from school premises. This only applies while the students are acting within the scope of these activities and while under the direction and supervision as required.

Note: Endorsement removes the Personal & Advertising Injury exclusion for insureds engaged in the business of advertising, broadcasting, publishing or telecasting.

Note: Excludes infirmary operations for camps that have lodging and medical payments for campers.

Note: Excludes medical payments for children enrolled in a day care center.

Note: Covers you for liability for the health care services provided by your nurses or other healthcare & personal care professionals.

Excess Liability

Note: Coverage is quoted excess of:

- General Liability
- Employee Benefits Liability
- Abuse or Molestation Liability
- Educators Legal Liability

Note: Underlying Requirements for Employers' Liability are:

- \$500,000/\$500,000/\$500,000
- Commercial Carrier's A.M. Best's Rating of B+ or better
- Copy of Declarations Page

PREMIUM SUMMARY

LAKEVIEW PUBLIC SCHOOLS 2167 (MN) C83547

	<u>Premium</u>
Property.....	\$92,214
Crime	\$261
Inland Marine.....	\$585
Auto.....	See General Liability
General Liability	\$7,445
(Includes Hired & Non-owned Auto)	
Law Enforcement Activity Liability	Not Quoted
Public Officials and Management Liability	Not Quoted
Educators Legal Liability	\$13,470
Excess Liability	\$4,137
Total Estimated Annual Premium	\$118,112
<i>(excludes state-imposed taxes, surcharges and fees)</i>	
Total of all Taxes, Surcharges and Fees	\$604.91

GLATFELTER PUBLIC ENTITIES ORDER FORM

LAKEVIEW PUBLIC SCHOOLS 2167 (MN) C83547

Coverage	Effective/ Expiration Dates	Accept <i>Initial to accept coverage</i>	Decline <i>Initial to decline coverage</i>	Premium Quoted
Property				
Crime				
Inland Marine				
Auto				
General Liability				
Public Officials and Management Liability				
Educators Legal Liability				
Excess Liability				
Total				

Payment Plans

Please indicate your choice of premium payment options. There are no installment fees. Payment plans do not include any applicable taxes, fees, and surcharges. They will be included with your initial invoice. Payment plans options do not apply to future endorsements. You will receive an invoice based on the payment plan selected. ***Please Note – Any breakdown of premium values listed on this Order Form should not be used for billing purposes. On Installment plans, payment amounts will vary due to rounding on installment schedules. **Please wait for the invoice to bill the insured.** Remittance payment must match the invoice.***

- ☒ Annual Default unless otherwise eligible and selected below
- ☐ Two-Pay \$2,500 account minimum
- ☐ Four-Pay \$3,500 account minimum
- ☐ Ten-Pay \$10,000 account minimum

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#: _____
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Complete Uninsured Motorist's Selection/Rejection form, if required.
4. By signing below, you are in agreement with the values shown on the attached Statement of Values.

This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which Glatfelter Public Entities has provided a valid quote.

Signature of Insured or Insurance Representative

Date

Comments/Notes: _____

Internal Use Only:	C83547 MN	Qt Eff Dt: 07/01/2025	Doc ID: bca4a3c26c1f407fb9bcf19e836510f8
	Property: 6723271000000	Crime: 6723271000000	IM: 6723271000000 Auto: 0
	GL: 6723271000000	POML: 0	ELL: 6723271000000 Excess: 6723271000000

PROPERTY – STATEMENT OF VALUES

Prepared for: LAKEVIEW PUBLIC SCHOOLS 2167 (C83547)
Date Generated: 06/06/2025
Renewal Of Policy Number: GPNU-EP-0029393-03
Policy Period: 07/01/2025 – 07/01/2026
Blanket Type: Policy Blanket

Premises/ Item	Address	Description/ Occupancy	Real Property		Personal Property	
			Value	Incl in Blanket	Value	Incl in Blanket
1/1	875 BARSTAD RD COTTONWOOD, MN 56229	SCHOOL	\$48,130,118	Yes	\$8,047,568	Yes
1/2		GREEN HOUSE	\$67,794	Yes	Included	Yes
1/3		STORAGE	\$90,473	Yes	Not Covered	
1/4		PIO TRACK	\$299,293	Yes	Included	Yes
1/5		PIO BLEACHERS	\$299,293	Yes	Included	Yes
1/6		PIO DUGOUTS & TICKET BOOTH	\$109,725	Yes	Included	Yes
1/7		PIO LIGHTS & GOAL POSTS	\$209,529	Yes	Included	Yes
1/8		CONCESSIONS/RESTROOMS	\$374,175	Yes	Included	Yes
1/9		SOLAR PANELS BY ATHLETIC FIELD	\$908,626	Yes	Included	Yes
1/10		TURF FOOTBALL FIELD	\$442,915	Yes	Included	Yes
1/11		SIGNS ATTACHED/NOT ATTACHED	\$129,854	Yes	Included	Yes
1/12		PIO SCORE BOARDS	\$272,939	Yes	Included	Yes
Total Values Subject to the Blanket:					\$59,382,302	
All Other Values:						\$0

END OF STATEMENT OF VALUES