

Floodwood ISD 698

Coverage Comparison

Line of Coverage		
PROPERTY	EMC	MIST
Blanket Building & Contents Limit	\$40,891,635	\$44,321,635
Coinsurance	100%	Agreed Value
Valuation / Form	Replacement Costs	Replacement Cost
Business Income & Extra Expense	\$2,000,000	\$11,000,000 BI / \$28,704,000 EE
Deductible	\$2,500	\$10,000
<u>Additional Coverages:</u>		
Wind and Hail	\$2,500	\$10,000
Flood / Earthquake	Excluded	\$6,000,000 Flood / \$6,000,000 Quake
Cosmetic Roof Damage Exclusion	N/A	N/A
EQUIPMENT BREAKDOWN	EMC	
Limit	Included	\$250,000,000
Deductible	\$2,500	\$2,500
INLAND MARINE	EMC	
Valuation	Replacement Cost	Replacement Cost
EDP Equipment	\$40,659	Included
Deductible	\$500	\$10,000
CRIME	EMC	
Employee Dishonesty	\$25,000	\$1,000,000
Computer Fraud	Excluded	\$1,000,000
Funds Transfer Fraud	Excluded	\$500,000
Forgery or Alteration	\$25,000	\$1,000,000
Deductible	\$500	\$2,500
GENERAL LIABILITY	EMC	
General Aggregate	\$2,000,000	\$8,000,000
Each Occurrence	\$1,000,000	\$4,000,000
Medical Expense (Excluding Students)	\$5,000	\$5,000
Student Medical Payments	Excluded	Excluded
Employee Benefits Liability (claims made)	\$1,000,000 Occ. / \$2,000,000 Agg.	\$4,000,000 Occ. / \$8,000,000 Agg.
SEXUAL MISCONDUCT & MOLESTATION LIABILITY	Included in GL Limit	\$4,000,000 Occ. / \$8,000,000 Agg.
Deductible	No Deductible	No Deductible
POLLUTION LIABILITY	Educational Limited Pollution Liability	
3 RD Party Liability	Included	\$3,000,000
Deductible	None	\$25,000 \$50,000 - Mold

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Coverage Comparison Continued

<i>Line of Coverage</i>		
EDUCATORS LEGAL LIABILITY	EMC	MIST
ELL Limit	\$1,000,000 Per Claim / \$2,000,000 Agg.	\$4,000,000 Per Claim / \$8,000,000 Agg.
Form	Claims Made	Claims Made
Deductible	\$5,000	\$10,000
Retroactive Date	07/01/2001	Match Expiring
CYBER LIABILITY/NETWORK SECURITY		Options Available
Response Expenses Limit	\$50,000 Aggregate	
Data Compromise Defense & Liability Limit	\$50,000 Aggregate	
Deductible	\$1,000	
BUSINESS AUTO	EMC	
Auto Liability	\$1,000,000 Per Occurrence	\$4,000,000 Per Occurrence
Uninsured / Underinsured Motorists	\$1,000,000	\$4,000,000
Comprehensive	\$500	\$1,000
Collision Deductible	\$500	\$1,000
Hired & Non-Owned Liability	Included	Included
Replacement Cost for Buses 5 years or Newer	No	Yes
UMBRELLA	EMC	
Occurrence Limit	\$1,000,000	Options Available
Aggregate Limit	\$1,000,000	
Deductible	\$10,000	