

Pana CUSD #8 - Renewal Date: 07/01/2023
Property & General Liability Renewal Form

Insurance Agency Name	Ramza Insurance Group	
Insurance Carrier Name	EMC Insurance	EMC Insurance
Property	Current	Renewal
Blanket, All Risk	68,635,586	74,556,915
Overall Building Limit	Included	Included
School District Personal Property	Included	Included
Replacement Cost/ACV	RC	RC
Deductible Per Occurrence	2,500	2,500
Windstorm or Hail Deductible Per Occurrence	25,000	25,000
Coinsurance %	100%	100%
Earthquake Coverage Limit	10,000,000	10,000,000
Earthquake Deductible Per Occurrence	10%	10%
Rate Level Guaranteed (If yes, how long)	-	One (1) Year
Total Property Premium	\$52,512.00	\$64,837.00

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

Insurance Carrier Name	EMC Insurance	
General Liability	Current	Renewal
General Aggregate	4,000,000	4,000,000
Products Completed Ops.	4,000,000	4,000,000
Personal & Advertising Injury	2,000,000	2,000,000
Each Occurrence Limit	2,000,000	2,000,000
Fire Damage Limit	1,000,000	1,000,000
Medical Expense Limit	10,000	10,000
Deductible Per Occurrence	0	0
Employee Benefits Liability	-	-
Aggregate Limit	4,000,000	4,000,000
Occurrence Limit	2,000,000	2,000,000
Deductible Per Occurrence	1,000	1,000
Retroactive Date	7/1/2006	7/1/2006
Sexual Abuse and Molestation	-	-
Aggregate Limit	Included in General Liability	Included in General Liability
Occurrence Limit	Included in General Liability	Included in General Liability
Innocent Party Defense Coverage Limit	Included in General Liability	Included in General Liability
Deductible Per Occurrence	0	0
Policy Form: Claims Made or Occurrence	Occurrence	Occurrence
Violent Event Response Coverage	-	-
Aggregate Limit	1,000,000	1,000,000
Each Event Limit	1,000,000	1,000,000
Each Person Limit	25,000	25,000
Total Liability Premium	\$15,403.00	\$18,418.00

**Pana CUSD #8 - Renewal Date: 07/01/2023
Property & General Liability Renewal Form**

Insurance Carrier Name Crime	EMC Insurance	
	Current	Renewal
Employee Theft - Blanket Limit	250,000	250,000
Forgery or Alteration	250,000	250,000
Outside The Premises	100,000	100,000
Computer And Funds Transfer Fraud	250,000	250,000
Money Orders & Counterfeit Money	100,000	100,000
Inside the Premises - Theft of Other Property	100,000	100,000
Deductible Per Occurrence	2,500	2,500
Total Crime Premium	\$1,015.00	\$1,015.00

Insurance Carrier Name Boiler & Machinery	EMC Insurance	
	Current	Renewal
Per Accident	68,635,586	74,556,915
Extra Expense	Included	Included
Deductible Per Occurrence	2,500	2,500
Total Boiler & Machinery Premium	Included	Included

Insurance Carrier Name Inland Marine	EMC Insurance	
	Current	Renewal
Electronic Data Processing (EDP) Equipment	375,000	450,000
Electronic Data Processing (EDP) Software	5,000	25,000
Electronic Data Processing (EDP) Extra Expense	5,000	10,000
Audio/Visual (A/V) Equipment	500,000	600,000
Musical Instruments and Related Equipment	600,000	600,000
Athletic Equipment and Uniforms	580,000	580,000
Deductible Per Occurrence	2,500	2,500
Digital Scoreboard	83,000	90,000
Miscellaneous Property Coverage	5% of Limit	5% of Limit
Total Inland Marine Premium	\$7,885.00	\$8,000.00

Premium	EMC Insurance	
	Current	Renewal
Total Property Premium	52,512.00	64,837.00
Total Liability Premium	15,403.00	18,418.00
Total Crime Premium	1,015.00	1,015.00
Total Boiler & Machinery Premium	Included	Included
Total Inland Marine Premium	7,885.00	8,000.00
Total Premium	\$76,815.00	\$92,270.00

Does the coverage & premiums include Terrorism Risk Insurance Act (TRIA) coverage? Yes - Fire (Property) Only Yes - Fire (Property) Only
If yes, please advise the total dollar amount. Included Included

Note:
EMC Insurance
 EMC Insurance increased the Property values to \$74,556,915 per the Insurance to Values (ITV) calculated by the Insurance Carrier. Therefore, the Property Blanket Limit does not match the Limit requested by the District.

These Proposal worksheets were provided and prepared as a service to Pana CUSD #8. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Pana CUSD #8. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2023 Bushue HR, Inc.

Pana CUSD #8 - Renewal Date: 07/01/2023

Automobile Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	EMC Insurance	EMC Insurance
Auto Liability	Current	Renewal
Number of Vehicles	34	30
Bodily Injury and Property Damage Liability	2,000,000	2,000,000
Medical Payments	5,000	5,000
Uninsured Motorist	1,000,000	1,000,000
Underinsured Motorists	1,000,000	1,000,000
Hired Auto	Included	Included
Non-Owned Auto	Included	Included
Garage Liability	1,000,000	1,000,000
Garage Keepers Legal Liability	60,000	60,000
Deductible Per Occurrence	-	-
Comprehensive	2,000	2,000
Collision	2,000	2,000
Total Automobile Premium	\$26,524.00	\$27,681.00

Does the coverage & premiums include Terrorism Risk Insurance Act (TRIA) coverage?	No	No
Will the insurance carrier grant permission to operate the buses under conditions where a charge would be made to the students?	No	No
Will the insurer provide coverage for all additional insured's, including coverage for Board of Education Members, Employees, and Volunteers while using their own vehicles on behalf of the School District?	Yes - Excess Basis	Yes - Excess Basis
Does the medical payments coverage include students as passengers in vehicles?	Yes	Yes
Will the company accept this coverage without other lines?	No	No
Will the insurer furnish "special trips" coverage for tours, outings, picnics, games, and similar activities? Also, the use of the buses by the elderly as permitted by law shall be included. The carrier will confirm that coverage shall be available for these activities and indicate the audit charge per trip in the proposal.	Yes - Field Trips. Others would require approval.	Yes - Field Trips. Others would require approval.
Will the insurance carrier provide coverage for rental vehicles?	Yes	Yes
Does the policy include Replacement Cost on Buses? <i>If yes, please provide details.</i>	Yes Five (5) Years Old or Newer	Yes Five (5) Years Old or Newer

These Proposal worksheets were provided and prepared as a service to Pana CUSD #8. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Pana CUSD #8. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2023 Bushue HR, Inc.

Pana CUSD #8 - Renewal Date: 07/01/2023
Umbrella Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	EMC Insurance	EMC Insurance
Limits of Liability - Umbrella	Current	Renewal
General Aggregate Limit	8,000,000	8,000,000
Self-Insured Retention (SIR)	0	0
	The Occurrence Limit is stated for each of the Underlying Coverages	
General Liability	2,000,000	2,000,000
Employee Benefits Liability	2,000,000	2,000,000
Sexual Misconduct & Molestation	Included in General Liability	Included in General Liability
Automotive Liability	2,000,000	2,000,000
School Board Legal Liability (SBLL)	1,000,000	1,000,000
Employers Liability - Worker's Compensation	1,000,000	1,000,000
Total Umbrella Premium	\$13,364.00	\$14,175.00

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?	No	No
<i>If yes, please advise the total dollar amount.</i>	-	-

These Proposal worksheets were provided and prepared as a service to Pana CUSD #8. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Pana CUSD #8. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2023 Bushue HR, Inc.

Pana CUSD #8 - Renewal Date: 07/01/2023
School Board Legal Liability Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	EMC Insurance	EMC Insurance
Limits of Liability - School Board Legal Liability (SBLL)	Current	Renewal
Aggregate Limit	2,000,000	2,000,000
Each Claim Limit	1,000,000	1,000,000
Deductible Per Occurrence	10,000	10,000
Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence	10,000	10,000
<u>Loss of Salary or Fringe Benefits</u>	-	-
Aggregate Limit	150,000	150,000
Each Loss	75,000	75,000
Total School Board Legal Liability (SBLL) Premium	\$4,304.00	\$4,867.00

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

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

These Proposal worksheets were provided and prepared as a service to Pana CUSD #8. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Pana CUSD #8. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2023 Bushue HR, Inc.

Pana CUSD #8 - Renewal Date: 07/01/2023
Data Compromise / Cyber Liability Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	EMC Insurance	EMC Insurance
Data Compromise / Cyber Liability	Current	Renewal
Data Compromise Coverage	-	-
Response Expenses Limit	1,000,000	1,000,000
Legal Review Sub-Limit	500,000	500,000
Forensic Information Technology (IT) Review Sub-Limit	500,000	500,000
Named Malware Sub-Limit	50,000	50,000
Public Relations Sub-Limit	10,000	10,000
Regulatory Fines and Penalties	500,000	500,000
PCI Fines and Penalties	500,000	500,000
Deductible Per Occurrence	10,000	10,000
Data Compromise Defense and Liability Limit	1,000,000	1,000,000
Named Malware Sub-Limit	50,000	50,000
Deductible Per Occurrence	10,000	10,000
<u>Identity Recovery Coverage</u>	-	-
Identity Recovery Limit	25,000	25,000
Expense Reimbursement Deductible Per Occurrence	0	0
<u>Cyber Coverage</u>	-	-
Computer Attack Limit	1,000,000	1,000,000
Loss of Business Sub-Limit	500,000	500,000
Public Relations Sub-Limit	10,000	10,000
Cyber Extortion	25,000	25,000
Misdirected Payment Fraud	5,000	5,000
Deductible Per Occurrence	10,000	10,000
Network Security Defense and Liability Limit	1,000,000	1,000,000
Deductible Per Occurrence	10,000	10,000
Electronic Media Liability	1,000,000	1,000,000
Deductible Per Occurrence	10,000	10,000
Total Data Compromise / Cyber Liability Premium	\$2,781.00	\$2,781.00

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

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

These Proposal worksheets were provided and prepared as a service to Pana CUSD #8. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Pana CUSD #8. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2023 Bushue HR, Inc.

Pana CUSD #8 - Renewal Date: 07/01/2023

Treasurer's Bond, Alternate Revenue Source Bond, Working Cash Bond Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	Liberty Mutual Surety	Liberty Mutual Surety
Treasurer's Bond	Current	Renewal
Principal on Bond	Nicole Blodgett	Nicole Blodgett
Limit of Bond	9,517,704	9,517,704
Term of Bond	July 1, 2022 - July 1, 2023	July 1, 2023 - July 1, 2024
Bond Number	999190471	999190471
Total Treasurer's Bond Premium	\$5,711.00	\$5,711.00

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	Liberty Mutual Surety	Liberty Mutual Surety
Alternate Revenue Source Bond	Current	Renewal
Principal on Bond	Nicole Blodgett	Nicole Blodgett
Limit of Bond	250,000	84,100
Term of Bond	July 1, 2022 - July 1, 2023	July 1, 2023 - July 1, 2024
Bond Number	999190476	999190476
Total Alternate Revenue Source Bond Premium	\$250.00	\$100.00

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	Liberty Mutual Surety	Liberty Mutual Surety
Working Cash Bond	Current	Renewal
Principal on Bond	Nicole Blodgett	Nicole Blodgett
Limit of Bond	375,000	71,900
Term of Bond	July 1, 2022 - July 1, 2023	July 1, 2023 - July 1, 2024
Bond Number	999190478	999190478
Total Working Cash Bond Premium	\$375.00	\$100.00

These Proposal worksheets were provided and prepared as a service to Pana CUSD #8. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Pana CUSD #8. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2023 Bushue HR, Inc.

Pana CUSD #8 - Renewal Date: 07/01/2023
Student Accident Renewal Form

Insurance Agency Name	Scholastic Risk Management	Scholastic Risk Management
Insurance Carrier Name	Guarantee Trust Life	Guarantee Trust Life
Blanket Student Accident Insurance Coverage	Current	Renewal
Limit of Insurance	25,000	25,000
Coinsurance	100%	100%
Deductible Per Occurrence	0	0
Total Blanket Student Accident Premium	\$8,471.00	\$8,471.00

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

Insurance Agency Name	Scholastic Risk Management	Scholastic Risk Management
Insurance Carrier Name	Guarantee Trust Life	Guarantee Trust Life
Catastrophic Student Accident Insurance Coverage	Current	Renewal
Limit of Insurance	5,000,000	5,000,000
Deductible Per Occurrence	25,000	250,000
Benefit Period	Ten (10) Years	Ten (10) Years
Total Catastrophic Student Accident Premium	\$2,244.60	\$2,141.47

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

These Proposal worksheets were provided and prepared as a service to Pana CUSD #8. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Pana CUSD #8. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2023 Bushue HR, Inc.

Pana CUSD #8 - Renewal Date: 07/01/2023

Totals

Insurance Agency Name	Ramza Insurance Group / Scholastic Risk Management	Ramza Insurance Group / Scholastic Risk Management
Insurance Carrier Name	EMC Insurance / Liberty Mutual Surety / Guarantee Trust Life	EMC Insurance / Liberty Mutual Surety / Guarantee Trust Life
Coverage	Current	Renewal
Total Property Premium	52,512.00	64,837.00
Total Liability Premium	15,403.00	18,418.00
Total Crime Premium	1,015.00	1,015.00
Total Boiler & Machinery Premium	Included	Included
Total Inland Marine Premium	7,885.00	8,000.00
Commercial Auto	26,524.00	27,681.00
Umbrella	13,364.00	14,175.00
School Board Legal Liability	4,304.00	4,867.00
Cyber Liability	2,781.00	2,781.00
Treasurer's Bond, Alternate Revenue Source Bond, & Working Cash Bond	6,336.00	5,911.00
Blanket Student Accident	8,471.00	8,471.00
Catastrophic Student Accident	2,244.60	2,141.47
Total Premium	\$140,839.60	\$158,297.47
Savings		(\$17,457.87)
Percentage of Increase		12.40%

These Proposal worksheets were provided and prepared as a service to Pana CUSD #8. These worksheets or excerpts thereof contain information that (a) is or may be LEGALLY PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of Pana CUSD #8. You are hereby notified that using, copying, or distributing any part of these proposal worksheets is strictly prohibited. Copyright 2023 Bushue HR, Inc.

For your review, we have prepared an illustrative summary which provides a brief outline of coverages provided.

This summary is for illustrative purposes only, and does not provide a comprehensive overview of your complete policies, please refer to your complete policy for review of all endorsements, limitations, and exclusions. If you feel that any of these coverages or limits are not correct, inadequate, please let us know.