

Suburban School Cooperative Insurance Pool (SSCIP) Coverage Summary Outline Effective December 31, 2024 to December 31, 2025 Pool Package Loss Fund \$4,903,039	
67 Members	
Coverage	Pool Limits, Deductibles/Retentions
Property / Auto Physical Damage	Limits of Coverage in Any One Occurrence
Policy # SSCIPPR2024 Reinsurer Carriers = Great American Insurance Company; Travelers Indemnity Company	\$300,000,000 Loss Limit of Coverage
	Buildings: Included in Loss Limit of Coverage
	Personal Property: Included in Loss Limit of Coverage
	Newly Constructed or Acquired Property \$5,000,000 RC; number of days -90 days
	Covered Property In Transit \$300,000 Per Occurrence
	Musical Instruments \$10,506,194 Per Occurrence / Audio Visual Equipment \$18,845,799 Per Occurrence
	Synthetic Turf Field or Track \$5,000,000 Per Occurrence
	Fiber Optic Cable \$1,000,000 Per Occurrence
	Builders Risk \$6,000,000 Per Occurrence (excludes Frame BR)
	Vehicle Damage - Actual Cash Value Pool Limit \$11,000,000 Comprehensive Per Occurrence / \$1,000,000 limit over the road
	Otherwise known as Collision / Newly Acquired Vehicles \$1,000,000 Per Occurrence
	Valuable Papers \$8,315,690 Per Occurrence / Accounts Receivable \$3,850,964 Per Occurrence
	Mobile Equipment in Per Occurrence \$15,277,297 / Newly Acquired \$2,000,000
	Errors and Omissions \$5,000,000 Per Occurrence
	Ordinance or Law \$11,000,000 Per Occurrence
	Business Income \$11,000,000 Per Occurrence
	Extra Expense \$3,000,000 Per Occurrence (\$30,000,000 Maximum All Members) with the exception: Waukegan #60 \$4M; Arlington #25 \$5M; McLean #5 \$3M; Thornton Fractional #215 \$3M
	Electronic Data Processing \$16,000,000 Per Occurrence (includes Data/Media and Extra Expense)
	Earthquake - Annual Aggregate \$26,000,000
	Flood - Annual Aggregate \$26,000,000 - including \$1,000,000 flood Zone A Coverage
	\$500,000 Annual Aggregate Retention between Great American and Travelers
	\$400,000 Pool Self-Insured Retention
	Member Maintenance Deductible \$2,500 per Occurrence
LIABILITY: (INCLUDES EXCESS LIABILITY)	
General Liability	Per Occurrence
Policy #SSCIPGL2024 Reinsurance Carriers = Great American Insurance Company; Pennsylvania Manufacturers' Association Insurance Company Munich Reinsurance America, Inc. Everest National Insurance Company Great American Insurance Company Midvale Insurance Company	\$26,000,000 Each Occurrence Limit Per Member
	\$26,000,000 General Aggregate Limit Per Member
	\$26,000,000 Personal & Advertising Injury Limit - Any One Person or Organization
	Included in the General Aggregate Limit - Products/Completed Operations Aggregate
	\$200,000 Damage to Premises Rented to You - Any One Person
	\$400,000 Pool Self-Insured Retention
Employee Benefits Liability	Per Occurrence
Policy #SSCIPGL2024 Reinsurance Carriers = Great American Insurance Company Pennsylvania Manufacturers' Association Insurance Company Munich Reinsurance America, Inc. Everest National Insurance Company Great American Insurance Company Midvale Insurance Company	\$26,000,000 Each Employee Limit Per Member
	\$26,000,000 Aggregate Limit Per Member
	\$400,000 Pool Self-Insured Retention
	Occurrence form
Sexual Misconduct	Per Occurrence
Policy #SSCIPGL2024 Reinsurance Carriers = Great American Insurance Company Pennsylvania Manufacturers' Association Insurance Company Munich Reinsurance America, Inc. Everest National Insurance Company Great American Insurance Company Midvale Insurance Company	\$26,000,000 Per Sexual Misconduct
	\$26,000,000 Aggregate Limit Per Member
	\$400,000 Pool Self-Insured Retention
	Retroactive Date = Full Prior Acts - except Rock Falls #301 November 1, 2002; Rock Falls #13 July 1, 2011
	<b>Please note this limit is part of the GL limit and not in addition to</b>
Educators Legal Liability & Employment Practices Liability	Claims Made
Policy #SSCIPELL2024 Reinsurance Carriers = Great American Insurance Company Pennsylvania Manufacturers' Association Insurance Company  Munich Reinsurance America, Inc.  Everest National Insurance Company Great American Insurance Company Midvale Insurance Company	\$26,000,000 Each Wrongful Act
	\$26,000,000 Aggregate Limit Per Member
	\$400,000 Pool Self-Insured Retention
	Member Maintenance Deductible \$20,000 per Occurrence / \$20,000 Deductible for Employment Practices Liability - Except: \$35,000 McLean County #5; \$60,000 Waukegan #60;
	Retroactive Date = Full Prior Acts for first \$1,000,000 of the Limit
	Retroactive Date = 12/31/1990 Retroactive Date applies in excess of the first \$1,000,000 of the limit
	Retroactive Date = McLean CUSD #5 12/31/2003
Auto Liability	Per Occurrence
Policy #SSCIPAL2024 Reinsurance Carriers = Great American Insurance Company Pennsylvania Manufacturers' Association Insurance Company Munich Reinsurance America, Inc. Everest National Insurance Company Great American Insurance Company Midvale Insurance Company	\$26,000,000 Each Occurrence Limit per Member
	\$5,000 Auto Medical Payments (Ground Up)
	\$40,000 Uninsured/Underinsured Motorist (Ground Up)
	\$100,000 Comprehensive / \$100,000 Collision - Garagekeepers Legal Liability (Ground Up)
	\$400,000 Pool Self-Insured Retention
	Newly Acquired Vehicles - automatic coverage - Fleet - no reporting required

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Crime	Per Occurrence
Policy #SSCIPCR2024 Reinsurance Carrier = Great American Insurance Company	\$500,000 Employee Theft - Per Loss
	\$500,000 Forgery or Alteration
	\$50,000 Forgery Or Alteration – Credit, Debit or Charge Card
	\$500,000 Inside The Premises - Theft of Money and Securities
	\$500,000 Outside the Premises
	\$500,000 Computer Fraud / Funds Transfer Fraud
	\$500,000 Money Orders and Counterfeit Money
	\$400,000 Social Engineering (Limit is within the Self-Insured Retention)
	Member Maintenance Deductible \$10,000 per Occurrence
	\$400,000 Pool Self-Insured Retention
Equipment Breakdown	Per Occurrence
Policy #BME1-0J480442-TIL-24 Travelers Property Casualty Company of America	\$250,000,000 Limit Per Breakdown
	Property Damage - Included in Breakdown Limit
	Expediting Expense - Included in Breakdown Limit
	Business Income/Extra Expense - Included in Breakdown Limit
	365 Days Extended Period of Restoration
	\$100,000,000 Spoilage Damage
	Utility Interruption Damage - included in Breakdown Limit
	\$10,000,000 Hazardous Substance
	\$10,000,000 Ordinance or Law
	Newly Acquired Premises - Included in Breakdown Limit - 365 days
	Electronic Surge or Disturbance - Included in Breakdown Limit
	Errors & Omissions - Included in Breakdown Limit
	Brands and Labels - Included in Breakdown Limit
	Unnamed Locations - Included
	Joint Loss Agreement - Included
	Deductible Waiver Endorsement for Joint Loss - Included
	Drying Out Limit of Insurance - Included with Property Damage Limit
	Refrigerant Contamination Limitation - included in Breakdown Limit
	Water Damage - included in Breakdown Limit
	\$5,000 Deductible
Pollution Liability	Claims Made
Policy #ISPILLSB5G7I005 Ironshore Specialty Insurance Co.	Each Incident Limit \$1,000,000 (Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses)
	Each Incident Limit \$1,000,000 (First Party Remediation Expenses)
	Each Incident Limit \$1,000,000 (Emergency Response Expenses)
	Each Incident Limit \$1,000,000 (Disinfection Event Expenses)
	365 days (Business Interruption) 3 days deductible
	Each Incident Limit/Aggregate \$250,000 (Image Restoration Expenses)
	\$10,000,000 Policy Aggregate
	Defense costs 25% Outside the Limit
	\$25,000 Deductible Each Incident
	Underground Storage Tank Deductible \$100,000 Each Incident
	Mold Matter or Legionella Deductible \$100,000 Each Incident
DWP/Crisis Coverage	Per Occurrence
Policy #FC0471624 Beazley Syndicate	\$500,000 each event with \$5,000,000 in the annual agg
	Deductible: \$10,000 each event
	Medical Expenses \$25,000 per person
	Deadly Weapon Death & Dismemberment \$50,000 per person
	Counselling \$15,000 per person and \$250,000 per event with USD
	Funeral Expenses \$15,000 per person and USD 250,000 per event with \$1,000,000 in the annual aggregate
	Crisis Management Services \$250,000 per event with \$1,000,000 in the annual aggregate
	Circumstance - Event responder fees will be in addition to the policy Limit of Liability and Aggregate expressed above
	<b>Crisis Advisory Services:</b>
	Deductible: \$0
	20 hours of CrisisRisk time per crisis
	Counselling following any crisis - \$10,000 per person with \$50,000 per event and \$200,000 in the annual aggregate
Cyber Liability	Claims Made
Policy # TBD Cowbell	<b>LIABILITY EXPENSE</b>
	Liability Costs \$2,000,000 Aggregate Limit with optional limits up to \$5,000,000
	PCI Costs \$2,000,000 Aggregate Limit
	Regulatory Costs \$2,000,000 Aggregate Limit
	RETROACTIVE DATE: NONE (Full Prior Acts)
	<b>FIRST PARTY EXPENSE</b>
	Cowbell Breach Fund \$2,000,000 Aggregate Limit
	Data Restoration Costs \$2,000,000 Aggregate Limit
	Business Impersonation Costs \$2,000,000 Aggregate Limit
	Reputational Harm Expense \$2,000,000 Sublimit (Retroactive date 12/31/2021)
	<b>FIRST PARTY LOSS</b>
	Business Interruption Loss \$2,000,000 Aggregate Limit
	Contingent Business Interruption Loss \$2,000,000 Aggregate Limit
	Cyber Crime Loss Sublimit - \$250,000
	Bricking Costs \$1,000,000 Sublimit
	Criminal Reward Costs \$100,000 Sublimit
	Deductibles - Various per Member District
	Extortion/Ransom Event Sublimit - Various per Member District