

Program Premium Summary

Craig City School District

AcctID# 303S

Policy Year: July 1, 2023 - July 1, 2024



Quote #2 -- Commission at 10% and corrected payroll

Property & Mobile Equipment

	APEI Aggregate Limit of Insurance	Deductible	Total Stated Value	Gross Premium
PROPERTY - ALL RISK				
Buildings, Contents, Docks, Other	\$200,000,000	Varies	\$44,650,442	\$81,591.18
Fine Arts	\$5,000,000	\$5,000	\$0	\$0.00
Mobile Equipment	\$10,000,000	Varies	\$0	\$0.00
EARTHQUAKE & FLOOD COVERAGE	\$75,000,000	Varies		Included
EQUIPMENT BREAKDOWN COVERAGE	\$200,000,000	Varies		Included
			<u>\$44,650,442</u>	<u>\$81,591.18</u>

Liability & Automobile

	Limit of Insurance	Deductible	Rated Payroll or Vehicle Count	Gross Premium
GENERAL LIABILITY *				\$3,897,951 \$62,383.19
Comprehensive Liability	\$15,500,000	\$0		
Public Officials E&O	\$15,500,000	\$0		
Educator's Liability	\$15,500,000	\$10,000		
Employment Practices Liability	\$15,500,000	\$10,000		
Employee Benefits Liability	\$15,500,000	\$0		
Water/Sewer Backup Liability	\$15,500,000	\$10,000		
Non-Owned Auto Liability	\$15,500,000	\$0		Included
Non-Owned Auto Physical Damage	\$50,000	\$1,000		Included
AUTOMOBILE				
Liability	\$15,500,000	\$0	11	\$5,361.14
Physical Damage	As Scheduled	Varies	11	\$3,970.99
UM/UIM Liability	\$250,000	\$0		Included
UM/UIM Physical Damage	\$25,000	\$250		Included
				<u>\$9,332.13</u>
VOLUNTEER MEDICAL COVERAGE	\$50,000	\$0		Included
STUDENT ACCIDENT COVERAGE	\$25,000	\$0		Included

Workers' Compensation

	Limit of Insurance	Deductible	Rated Payroll	Gross Premium
WORKERS' COMPENSATION (AK STATE ACT)	Statutory	\$0	\$3,840,642	\$48,668.00
EMPLOYER'S LIABILITY	\$3,000,000	\$0		Included

Specialty Coverages

	Limit of Insurance	Deductible	Gross Premium
PUBLIC ENTITY CRIME COVERAGE	\$1,000,000	\$2,500	\$904.44
STUDENT ACCIDENT CATASTROPHIC COV	\$1,000,000	\$25,000	Included

Total Premium (reflects a \$0.00 longevity credit)

\$202,878.94

Total Premium After 5% Discount for Three Year Agreement (optional)

\$192,734.99

* Sublimits for Sexual Abuse and Molestation Coverage: \$1,000,000 per victim / \$5,000,000 aggregate per perpetrator

Friday, May 19, 2023

Property Premium Allocation For Buildings and Other Structures

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APEI ID#	Description	Location	City	SqFt	Building Value	Contents Value	Docks & Other Value	Total Stated Value	Structure/Contents Deductible *	Premium	Rcvd Sprinkler Credit
303s-201	Elementary School	800 School Road	Craig	17856	5,929,532	407,470	0	6,337,002	\$10,000 / \$5,000	\$11,923.96	Y
303s-202	Middle School with Gym	800 School Road	Craig	24296	9,979,324	707,725	0	10,687,049	\$10,000 / \$5,000	\$19,085.74	Y
303s-203	Modular Classroom - 2	100 School Road	Craig	1792	474,005	0	0	474,005	\$10,000 / \$5,000	\$1,487.08	Y
303s-204	Modular Classroom - 3	100 School Road	Craig	1792	474,005	0	0	474,005	\$10,000 / \$5,000	\$1,487.08	Y
303s-205	Modular Classroom - 1	100 School Road	Craig	1792	474,005	0	0	474,005	\$10,000 / \$5,000	\$1,487.08	Y
303s-206	High School	1000 Panther Ave	Craig	42332	24,144,204	1,115,449	0	25,259,653	\$10,000 / \$5,000	\$43,077.67	Y
303s-207	Shop Building	1000 Panther Ave	Craig	1500	303,285	11,443	0	314,728	\$10,000 / \$5,000	\$987.39	Y
303s-208	Staff/Mobile	435 Port Begail Road	Craig	840	213,804	0	0	213,804	\$10,000 / \$5,000	\$670.77	Y
303s-209	Steel Covered Play Area	100 School Road	Craig	5110	194,786	0	0	194,786	\$10,000 / \$5,000	\$689.81	N
303s-210	Warehouse	415 Pt. Bagial Blvd	Craig	1500	204,240	17,165	0	221,405	\$10,000 / \$5,000	\$694.61	Y
Building Count: 10					42,391,190	2,259,252	0	44,650,442		\$81,591.19	

**Applies to All-Risk, Earthquake and Flood, and Equipment Breakdown coverages*

Fine Arts Premium Allocation
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Serial / Catalog #	Description	Location	Stated Value	Premium
	None Scheduled		0	\$0.00
		Total	0	\$0.00

Mobile Equipment Premium Allocation

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Equipment ID#	Serial #	Model Year	Make	Model	Deductible	Stated Value	Premium
				None Scheduled		0	\$0.00
0 Items						0	\$0.00

Automobile Premium Allocation

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Member Vehicle ID	VIN #	Model Year	Make	Model	Insured Value	Phys Damage Coverage?	Phys Damage Deductible	Liability Premium	Phys Damg Premium	Total Vehicle Premium
	1GAZGNFF9G1197937	2016	Chevrolet	Express 3500 Van	33,582	Yes	1,000	\$305.56	\$325.82	\$631.38
	1GAZGNFF6G1196454	2016	GMC	Express Pass Van	33,582	Yes	1,000	\$305.56	\$325.82	\$631.38
	4UZABPDTXCFW2618	2013	Freightliner	Bus	90,789	Yes	1,000	\$972.22	\$838.89	\$1,811.11
	4UZABPDT6FCFW2616	2013	Freightliner	Bus	90,789	Yes	1,000	\$972.22	\$838.89	\$1,811.11
	NM0LS7CN2BT063056	2011	Ford	Transit Connect XL	21,800	Yes	1,000	\$305.56	\$208.00	\$513.56
	NM0LS7CN0BT060673	2011	Ford	Transit Connect XL	24,741	Yes	1,000	\$305.56	\$237.41	\$542.97
	1FBNE31L18DA49606	2008	Ford	E350 Van	17,973	Yes	1,000	\$305.56	\$169.73	\$475.29
	1FBSS31L47DA07523	2007	Ford	E350 Van	17,407	Yes	1,000	\$305.56	\$164.07	\$469.63
	1FBSS31L86HA58806	2006	Ford	E3 Wagon	14,000	Yes	1,000	\$305.56	\$130.00	\$435.56
	98927	2005	Thomas Freightliner	22 Pass. School Bus w/ Wheelchair Lift	68,000	Yes	1,000	\$972.22	\$603.00	\$1,575.22
	1FBSS31L53HB82589	2003	Ford	E350 Van	13,935	Yes	1,000	\$305.56	\$129.36	\$434.92
Total Vehicle Count: 11		Count of Vehicles with Physical Damage coverage:				11		\$5,361.14	\$3,970.99	\$9,332.13

Workers' Compensation Premium Allocation

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Class Code	WC State	Class Description	Payroll	Experience Mod	Loss Control Credit	Premium	WC Rate per \$100 of Payroll
8868	AK	School Professionals	3,485,543	1.30	-1.6%	\$32,474.25	0.9317
9101	AK	Schools - Maintenance, Janitorial, Food Service	355,099	1.30	-1.6%	\$16,193.75	4.5603
			3,840,642			\$48,668.00	

UNINSURED/UNDERINSURED MOTORISTS
COVERAGE SELECTION FORM

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APEI’s automobile policy includes Uninsured Motorists (UM) and Underinsured Motorists (UIM) bodily injury coverages with a policy limit of \$250,000 per accident. It also includes UM and UIM property damage coverage at a limit of \$25,000 per accident with a \$250 deductible. UM and UIM property damage coverage applies only to vehicles for which the member has purchased physical damage coverage.

Uninsured Motorists Coverage pays for bodily injury losses to you and your passengers as a result of an accident with a driver who has no liability protection and is legally responsible for the injuries or the damage. This includes a hit-and-run vehicle whose owner and operator cannot be identified.

Underinsured Motorists Coverage pays for bodily injury losses to you and your passengers as a result of an accident with a driver who has liability protection but not enough to pay the full amount that the injured person is legally entitled to recover as damages.

We offer higher limits of UM and UIM bodily injury at an additional cost for members desiring to increase their coverage. Please indicate below whether or not you wish to add coverage at these higher limits, and if so, which limits you are requesting.

Uninsured Motorists and Underinsured Motorists Coverage Selection

_____ I select UM/UIM bodily injury coverage at higher limits as indicated below:

	Split Limit (per Person / per Accident)	Additional Premium
_____	\$250,000 / \$300,000	\$4,609.10
_____	\$300,000 / \$500,000	\$8,381.91
_____	\$500,000 / \$500,000	\$9,312.94
_____	\$500,000 / \$1,000,000	\$10,149.24
_____	\$1,000,000 / \$2,000,000	\$19,366.93

_____ I decline high UM/UIM bodily injury limits, and will retain UM/UIM bodily injury coverage at the APEI standard limit of \$250,000 per accident for no additional premium

Signature of Member: _____ Date: _____