

Bushue HR, Inc.

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*An Outsourced Risk Management Company Focusing on Human Resources, Insurance,
Background Screening and Fingerprinting*

June 13, 2019

Pana CUSD #8
14 E. Main
Pana, IL. 62557
Attention: Mr. Jason Bauer

Dear Mr. Bauer,

RE: PROPERTY/CASUALTY/LIABILITY INSURANCE RENEWALS

The attached summary illustrates the expiring and renewal coverages with the current Insurance Carrier, Prairie State Insurance Cooperative (PSIC), through Lee/O'Keefe Insurance Agency Inc. from Springfield, IL.

Our attached Renewal Worksheet Forms show the expiring and renewal coverage from PSIC. The first column of each page is the expiring insurance coverage for the District. The second column is the renewal coverage as presented by the current insurance carrier and agent.

Following are some changes from the expiring:

- The Blanket Limit and Statement of Values (SOV) have been reviewed with Administration.
- PSIC increased the Pollution Liability Mold and Legionella Deductible Per Occurrence from \$75,000 to \$100,000; for the 2019-2020 policy term.
- PSIC increased the General Liability Fire Damage Limit from \$500,000 to \$1,000,000; for the 2019-2020 policy term.
- PSIC amended the Cyber Liability coverage to no longer include an Aggregate Limit; for the 2019-2020 policy term.

This renewal reflects an increase in premium, attributable to the PSIC Program Loss Fund and Fees. The increase is in the amount of \$1,880; which is 2.17% above the expiring.

We appreciate the opportunity to serve the District. If you have any questions, please feel free to contact our office.

Respectfully,



Tyler J. Ervin
Client Program Manager, Bushue HR, Inc.

VSS

**Pana CUSD #8 - Renewal Date: 07/01/2019
Property & General Liability Renewal Form**

Insurance Agency Name	Lee / O' Keefe Insurance	Lee / O' Keefe Insurance
Insurance Carrier Name	PSIC	PSIC
Limit of Liability - Property - Blanket/All Risk	Current	Renewal
Blanket, All Risk	69,078,079	69,078,079
Overall Building Limit	Included	Included
School District Personal Property	Included	Included
Replacement Cost/ACV	RC	RC
Deductible Per Occurrence	1,000	1,000
Coinsurance %	100%	100%
Earthquake Coverage Limit	76,000,000	76,000,000
Earthquake Deductible Per Occurrence	1,000	1,000
Rate Level Guaranteed (If yes, how long)	-	One (1) Year
Total Property Premium	\$24,226.00	\$22,459.00

Will the policy provide full coverage, up to maximum policy Limits, for Backup of Sewer/Surface Water coverage? <i>If no, please state the Limit.</i>	Yes -	Yes -
Does the policy provide coverage for Flood Coverage? <i>If yes, please state the Limit. If yes, please state the Flood Coverage Deductible Per Occurrence.</i>	Yes 61,000,000 1,000	Yes 61,000,000 1,000
Does the policy provide coverage for Mine Subsidence? <i>If yes, please state the Limit. Blanket Limit, If Applicable.</i>	Yes 750,000 -	Yes 750,000 -
Does the policy provide Ordinance or Law coverage? <i>Limit Per Coverage A. Limit Per Coverage B. Limit Per Coverage C. Limit Per Building, If Applicable. Blanket Limit, If Applicable.</i>	Yes Included in Building Limit Included in Building Limit Included in Building Limit - -	Yes Included in Building Limit Included in Building Limit Included in Building Limit - -
Does the policy have Time Element (Extra Expense) Coverage, if so please state the Limit(s)? <i>Blanket Limit, If Applicable. Per Location Limit, If Applicable.</i>	Yes 1,000,000 -	Yes 1,000,000 -
Does the policy have Business Income Coverage, if so please state the Limit(s)? <i>Blanket Limit, If Applicable. Per Location Limit, If Applicable.</i>	Yes Included -	Yes Included -

Insurance Carrier Name	PSIC	PSIC
Limit of Liability - Pollution Liability	Current	Renewal
Annual Aggregate	15,000,000	15,000,000
Coverage A: Third Party Claims for Bodily Injury, Property Damage, and Remediation	1,000,000	1,000,000
Coverage B: First Party Remediation	1,000,000	1,000,000
Coverage C: Emergency Response Expense	1,000,000	1,000,000
Deductible Per Occurrence	25,000	25,000
Mold and Legionella Deductible Per Occurrence	75,000	100,000 *
Coverage D: Business Interruption	5,000,000 / Ninety (90) Days	5,000,000 / Ninety (90) Days
Deductible Per Occurrence	Ten (10) Days	Ten (10) Days
Coverage E: Disinfection Event Expense	500,000	500,000
Deductible Per Occurrence	25,000	25,000
Total Pollution Liability Premium	\$1,428.00	\$1,556.00

**Pana CUSD #8 - Renewal Date: 07/01/2019
Property & General Liability Renewal Form**

Insurance Carrier Name	PSIC	
Limit of Liability - 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	500,000	1,000,000 *
Medical Expense Limit	Excluded	Excluded
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	0	0
Retroactive Date	7/1/2006	7/1/2006
Sexual Abuse and Molestation	-	-
Aggregate Limit	4,000,000	4,000,000
Occurrence Limit	2,000,000	2,000,000
Policy Form: Claims Made or Occurrence	Occurrence	Occurrence
Law Enforcement	-	-
Aggregate Limit	4,000,000	4,000,000
Occurrence Limit	2,000,000	2,000,000
Crisis Management	-	-
Aggregate Limit	100,000	100,000
Occurrence Limit	50,000	50,000
Total Liability Premium	Included	Included

Insurance Carrier Name	PSIC	
Limit of Liability - Cyber/Identity Theft Liability	Current	Renewal
Technology Errors & Omissions	-	-
Security & Privacy Liability (Includes Employee Privacy)	1,000,000	1,000,000
Privacy Regulatory Claims	1,000,000	1,000,000
Security Breach Response	1,000,000	1,000,000
Multimedia Liability	1,000,000	1,000,000
Cyber Extortion	1,000,000	1,000,000
Business Income	1,000,000	1,000,000
Digital Asset Restoration	1,000,000	1,000,000
PCI DSS Assessment	1,000,000	1,000,000
Deductible Per Occurrence	2,500	2,500
Aggregate Limit	50,000,000	No Aggregate Limit *
Policy Form	Claims Made	Claims Made
Total Cyber/Identity Theft Liability Premium	\$2,717.00	\$2,717.00

Insurance Carrier Name	PSIC	
Limit of Liability - Crisis Protect	Current	Renewal
Aggregate Limit	25,000,000	25,000,000
Occurrence Limit (Per District)	1,000,000	1,000,000
Sub-Limits	-	-
Ransom	1,000,000	1,000,000
In Transit / Delivery	1,000,000	1,000,000
Expenses	1,000,000	1,000,000
Judgements, Settlements, and Defense Costs	150,000	150,000
Funeral Expenses	1,000,000	1,000,000
Counseling	1,000,000	1,000,000
Abandonment of Building	50% of Limit	50% of Limit
Crisis Communication	1,000,000	1,000,000
Emergency Evacuation	1,000,000	1,000,000
Deductible Per Occurrence	10,000	10,000
Policy Form	Occurrence	Occurrence
Total Crisis Protect Premium	\$1,463.00	\$1,458.00

**Pana CUSD #8 - Renewal Date: 07/01/2019
Property & General Liability Renewal Form**

Insurance Carrier Name	PSIC	
	Current	Renewal
Limit of Liability - Crime		
Employee Theft - Blanket Limit	1,000,000	1,000,000
Deductible Per Occurrence	1,000	1,000
Depositor's Fidelity & Forgery	1,000,000	1,000,000
Deductible Per Occurrence	1,000	1,000
Counterfeit Money Orders & Currency	1,000,000	1,000,000
Deductible Per Occurrence	1,000	1,000
Theft, Disappearance, and Destruction	-	-
Inside	1,000,000	1,000,000
Outside	1,000,000	1,000,000
Deductible Per Occurrence	1,000	1,000
Total Crime Premium	Included	Included

Insurance Carrier Name	PSIC	
	Current	Renewal
Limit of Liability - Boiler & Machinery		
Per Accident	250,000,000	250,000,000
Deductible Per Occurrence	5,000	5,000
Extra Expense	Included	Included
Total Boiler & Machinery Premium	\$1,554.00	\$1,554.00

Insurance Carrier Name	PSIC	
	Current	Renewal
Limit of Liability - Inland Marine		
Electronic Data Processing (EDP) Equipment	375,000	375,000
Audio/Visual Equipment	200,000	200,000
Fine Arts	5,000	5,000
Musical Instruments	600,000	600,000
Accounts Receivable	10,000	10,000
Valuable Papers	10,000	10,000
Miscellaneous Property	51,000	51,000
Athletic Equipment and Uniforms	580,000	580,000
Digital Scoreboard	83,000	83,000
Deductible Per Occurrence	1,000	1,000
Total Inland Marine Premium	Included	Included

Premium	PSIC	
	Current	Renewal
Total Property Premium	24,226.00	22,459.00
Total Pollution Liability Premium	1,428.00	1,556.00
Total Liability Premium	Included	Included
Total Cyber/Identity Theft Liability Premium	2,717.00	2,717.00
Total Crisis Protect Premium	1,463.00	1,458.00
Total Crime Premium	Included	Included
Total Boiler & Machinery Premium	1,554.00	1,554.00
Total Inland Marine Premium	Included	Included
Total Premium	\$31,388.00	\$29,744.00

Does the coverage & premiums include Terrorism Risk Insurance Act (TRIA) coverage?	Yes	Yes
<i>If yes, please advise the total dollar amount.</i>	Included	Included

Notes:

Prairie State Insurance Cooperative (PSIC)

* PSIC increased the Pollution Liability Mold and Legionella Deductible Per Occurrence from \$75,000 to \$100,000; for the 2019-2020 policy term.

* PSIC increased the General Liability Fire Damage Limit from \$500,000 to \$1,000,000; for the 2019-2020 policy term.

* PSIC amended the Cyber Liability coverage to no longer include an Aggregate Limit; for the 2019-2020 policy term.

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**Pana CUSD #8 - Renewal Date: 07/01/2019
Automobile Renewal Form**

Insurance Agency Name	Lee / O' Keefe Insurance	Lee / O' Keefe Insurance
Insurance Carrier Name	PSIC	PSIC
Limits of Liability - Auto	Current	Renewal
Number of Vehicles	27	27
Bodily Injury and Property Damage Liability	2,000,000	2,000,000
Medical Payments	Excluded	Excluded
Uninsured Motorist	1,000,000	1,000,000
Underinsured Motorists	1,000,000	1,000,000
Hired Auto	1,000,000	1,000,000
Non-Owned Auto	1,000,000	1,000,000
Garage Liability	1,000,000	1,000,000
Garage Keepers Legal Liability	1,000,000	1,000,000
Deductible Per Occurrence	-	-
Comprehensive	1,000	1,000
Collision	1,000	1,000
Total Automobile Premium	Included	Included

Does the coverage & premiums include Terrorism Risk Insurance Act (TRIA) coverage?	Yes	Yes
Will the insurance carrier grant permission to operate the buses under conditions where a charge would be made to the students?	Yes	Yes
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	Yes
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

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**Pana CUSD #8 - Renewal Date: 07/01/2019
Umbrella Renewal Form**

Insurance Agency Name	Lee / O' Keefe Insurance	Lee / O' Keefe Insurance
Insurance Carrier Name	PSIC	PSIC
Limits of Liability - Umbrella	Current	Renewal
General Aggregate Limit	18,000,000	18,000,000
Self-Insured Retention (SIR)	0	0
General Liability	2,000,000	2,000,000
Automotive Liability	2,000,000	2,000,000
Employers Liability - Worker's Compensation	Not Covered	Not Covered
School Board Legal Liability (SBLL)	2,000,000	2,000,000
Employee Benefits Liability	2,000,000	2,000,000
Sexual Misconduct & Molestation	2,000,000	2,000,000
Total Annual Premium	\$2,399.00	\$2,477.00

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?	Yes	Yes
<i>If yes, please advise the total dollar amount.</i>	Included	Included

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Pana CUSD #8 - Renewal Date: 07/01/2019
School Board Legal Liability Renewal Form

Insurance Agency Name	Lee / O' Keefe Insurance	Lee / O' Keefe Insurance
Insurance Carrier Name	PSIC	PSIC
Limits of Liability - School Board Legal Liability (SBLI)	Current	Renewal
Aggregate Limit	4,000,000	4,000,000
Each Claim Limit	2,000,000	2,000,000
Non-Monetary Claim Expense Limit	250,000 / 500,000	250,000 / 500,000
Deductible Per Occurrence	10,000	10,000
Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence	10,000	10,000
Total Annual Premium	Included	Included

* 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?	Yes	Yes
Does a Retroactive Date apply? <i>If yes, please specify the date.</i>	Yes 7/1/2006	Yes 7/1/2006
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 - Up to the Retroactive Date Included	Full Prior Acts - Up to the Retroactive Date Included
If additional requirements must be met prior to binding please indicate.	-	None
Does the above proposal provide full coverage for Sexual Misconduct/Abuse/Molestation/Harassment?	Yes	Yes
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 250,000	Yes 250,000
Does the policy provide a Consent to Settle Provision?	Yes	Yes
Are Defense Expenses within the Limit of Liability? <i>State Sub-Limit for Defense Expenses, if any.</i>	Yes 500,000	Yes 500,000
Please Describe any policy Sub-Limits: (Please list other Sub-Limits not included in this list below)		
Limit/Sub-Limit for Special Education.	250,000	250,000
Limit/Sub-Limit Breach of Contract.	100,000	100,000
Limit/Sub-Limit Sexual Abuse/Molestation.	-	-

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Pana CUSD #8 - Renewal Date: 07/01/2019
Student Accident Renewal Form

Insurance Agency Name	Lee / O' Keefe Insurance	Lee / O' Keefe Insurance
Insurance Carrier Name	PSIC	PSIC
Blanket Student Accident Insurance Coverage	Current	Renewal
Limit of Insurance	25,000	25,000
Coinsurance	100%	100%
Deductible Per Occurrence	0	0
Total Premium	\$6,863.00	\$6,863.00

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

Insurance Agency Name	Lee / O' Keefe Insurance	Lee / O' Keefe Insurance
Insurance Carrier Name	PSIC	PSIC
Catastrophic Student Accident Insurance Coverage	Current	Renewal
Limit of Insurance	5,000,000	5,000,000
Deductible Per Occurrence	25,000	25,000
Benefit Period	Ten (10) Years	Ten (10) Years
Total Premium	\$2,007.00	\$1,943.00

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

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Pana CUSD #8 - Renewal Date: 07/01/2019

Totals

Insurance Agency Name	Lee / O' Keefe Insurance	
Insurance Carrier Name	PSIC	PSIC
Coverage	Current	Renewal
Total Property Premium	24,226.00	22,459.00
Total Pollution Premium	1,428.00	1,556.00
Total Liability Premium	Included	Included
Total Cyber/Identity Theft Liability Premium	2,717.00	2,717.00
Total Crisis Protect	1,463.00	1,458.00
Total Crime Premium	Included	Included
Total Boiler & Machinery Premium	1,554.00	1,554.00
Total Inland Marine Premium	Included	Included
Commercial Auto	Included	Included
Umbrella	2,399.00	2,477.00
School Board Legal Liability	Included	Included
Blanket Student Accident	6,863.00	6,863.00
Catastrophic Student Accident	2,007.00	1,943.00
Terrorism Coverage (All Lines)	Included	Included
PSIC Loss Fund & Fees	43,912.00	47,422.00
Total Premium	\$86,569.00	\$88,449.00
Savings		(\$1,880.00)
Percentage of Increase		2.17%

Notes:

Prairie State Insurance Cooperative (PSIC)

- * PSIC increased the Pollution Liability Mold and Legionella Deductible Per Occurrence from \$75,000 to \$100,000; for the 2019-2020 policy term.
- * PSIC increased the General Liability Fire Damage Limit from \$500,000 to \$1,000,000; for the 2019-2020 policy term.
- * PSIC amended the Cyber Liability coverage to no longer include an Aggregate Limit; for the 2019-2020 policy term.
- * The Loss Fund is the amount of money the Insurance Carrier requires that the Cooperative is responsible to pay claims in any one (1) policy term. The 2018-2019 expiring Package Loss Fund amount is \$31,000. The 2019-2020 proposed Package Loss Fund amount is \$34,710. The Loss Fund amount is included in the above premium.
- * PSIC is an auditable policy.

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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.