### Pana CUSD #8 - Renewal Date: 02/16/2016 Property & General Liability Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
Limit of Liability - Property - Blanket/All Risk	Current	Renewal
Blanket, All Risk	57,888,084	59,624,730
Overall Building Limit	Included	Included
School District Personal Property	Included	Included
Replacement Cost/ACV	RC	RC
Deductible Per Occurrence	2,500	2,500
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)	-	Onc (1) Year
Total Property Premium	\$28,734.00	\$29,317.00
Will the policy provide full coverage, up to maximum policy limits, for Backup of Scwer/Surface Water coverage?	No - 100,000	No - 100,000
Does the policy provide coverage for Flood?	Yes	Yes
If Yes - Please State Limit	10,000,000	10,000,000
If Yes - Please State Flood Deductible	25,000	25,000
Does the policy provide coverage for Mine Subsidence, if so what limits?	Yes	Yes
Policy Limit	750,000	750,000
Does the policy provide Ordinance or Law coverage?	Yes	Yes
Limit Pcr Coverage A	110% of Building Value	110% of Building Value
Limit Per Coverage B	500,000	500,000
Limit Per Coverage C	500,000	500,000
Limit Per Building, If Applicable	-	-
Does the policy have Time Element Coverage, if so please state the limits?	Yes	Yes
Policy Limit	500,000	500,000
Does the policy have Business Income Coverage, if so please state the limits?	Yes	Yes
Policy Limit	Included	Included

Insurance Carrier Name	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
Limit of Liability - General Liability	Current	Renewal
General Aggregate	2,000,000	2,000,000
Products Completed Ops.	2,000,000	2,000,000
Personal & Advertising Injury	1,000,000	1,000,000
Each Occurrence Limit	000,000	1,000,000
Fire Damage Limit	100,000	100,000
Medical Expense Limit	5,000	5,000
Deductible Per Occurrence	0	0
Employee Benefits Liability - Aggregate Limit	2,000,000	2,000,000
Employee Benefits - Each Employee	1,000,000	1,000,000
Employee Benefits Deductible	1,000	1,000
Retroactive Date	2/16/1995	2/16/1995
Sexual Abuse and Molestation - Aggregate Limit	2,000,000	2,000,000
Each Loss Limit	1,000,000	1,000,000
Innocent Party Defense Coverage Limit	300,000	300,000
Policy Form: Claims Made or Occurrence	Occurrence	Осситенсе
Adverse Event Response Coverage	-	-
Aggregate Limit - Adverse Event Response Expenses and Loss	300,000	300,000
Each Adverse Event Limit - Response Expenses and Loss	300,000	300,000
Each Person Limit - Loss	50,000	50,000
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 Total Liability Premium
 \$9,941.00
 \$12,198.00

Insurance Carrier Name	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
Limit of Liability - Crime	Current	Renewal
Employee Theft - Blanket Limit	100,000	100,000
Deductible Per Occurrence	500	500
Computer Fraud Coverage	100,000	100,000
Deductible Per Occurrence	500	500
Theft, Disappearance, and Destruction	•	
Inside	25,000	25,000
Outside	25,000	25,000
Deductible Per Occurrence	500	500

**Total Crime Premium** \$929.00 \$755.00

# Pana CUSD #8 - Renewal Date: 02/16/2016

Property & General Liability Renewal Form

Insurance Carrier Name	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
Limit of Liability - Boiler & Machinery	Current	Renewal
Per Accident	57,888,084	59,624,730
Deductible Per Occurrence	2,500	2,500
Extra Expense	Included	Included
Total Boiler & Machinery Premium	\$3,647.00	\$3,247.00

Insurance Carrier Name	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
Limit of Liability - Inland Marine	Current	Renewal
Athletic Equipment	581,000	580,000
Electronic Data Processing (EDP) Equipment (Including Software)	120,000	300,000
Musical Instruments and Related Equipment	600,000	600,000
Miscellaneous Property Coverage	51,000	51,000
Outdoor Fences	100,000	100,000
Outdoor Signs	100,000	100,000
Deductible Per Occurrence	500	500
Radios / Cameras	100,000	200,000
Deductible Per Occurrence	250	250

Total Inland Marine Premium	\$3,469,00	\$4.417.00

	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
Premium	Current	Renewal
Total Property Premium	28,734.00	29,317.00
Total Liability Premium	9,941.00	12,198.00
Total Crime Premium	929.00	755.00
Total Boiler & Machinery Premium	3,647.00	3,247.00
Total Inland Marine Premium	3,469.00	4,417.00
Total Premium	\$46,720.00	\$49,934.00

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act)

Yes
coverage?

If yes, please advise the total dollar amount. Included Included

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Yes

#### Pana CUSD #8 - Renewal Date: 02/16/2016 Automobile Renewal Form

surance Agency Name	Ramza Insurance Group	Ramza Insurance Group
urance Carrier Nam	Wright Specialty Ins. (WSI	Wright Specialty Ins. (WSI
nits of Liability - Auto mber of Vehicles	Current 29	Renewal
ander of vehicles	29	29
tily Injury and Property Damage Liability	2,000,000	2,000,000
dical Payments	5,000	5,000
insured Motorist	1,000,000	1,000,000
derinsured Motorists	1,000,000	1,000,000
cd Auto	2,000,000	2,000,000
n-Owned Auto	2,000,000	2,000,000
age Liability	1,000,000	1,000,000
rage Keepers Legal Liability	60,000	60,000
ductible Per Occurrence	_	_
Comprehensive	\$100	\$100
Collision	\$250	\$250
al Automobile Premiur	\$16,343.00	\$16,508.00
es the coverage & premiums include TRIA (Terrorism Risk Insurance Act) verage?	No	No
I the insurance carrier grant permission to operate the buses under conditions where a rge would be made to the students?	Yes	Yes
the insurer provide coverage for all additional insured's, including coverage for Board cation Members, Employees, and Volunteers while using their own vehicles on behalf of School District?	Yes - Excess Basis	Yes - Excess Basis
es the medical payments coverage include students as passengers in vehicles?	Yes	Yes
the company accept this coverage without other lines?	No	No
I the insurer furnish "special trips" coverage for tours, outings, picnics, games, and lar activities. Also, the use of the buses by the elderly as permitted by law shall be used. The carrier will confirm that coverage shall be available for these activities and cate the audit charge per trip in the proposal.	Yes	Yes
the insurance carrier provide coverage for rental vehicles?	No	No - Additional Cost to Add the Coverage
s the policy include Replacement Cost on Buses?	Yes	Yes

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If yes, please provide details.

Buses that are Five (5) Years Old or Newer

Buses that are Five (5) Years Old or Newer

# Pana CUSD #8 - Renewal Date: 02/16/2016 Umbrella Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
Limits of Liability	Current	Renewal
General Aggregate Limit	10,000,000	10,000,000
Self-Insured Retention (SIR)	0	0
General Liability	1,000,000	1,000,000
Automotive Liability	2,000,000	2,000,000
Employers Liability - Worker's Compensation	500,000	500,000
School Board Legal Liability	1,000,000	1,000,000
Employee Benefits Liability	1,000,000	1,000,000
Sexual Misconduct & Molestation	1,000,000	1,000,000
Total Annual Premium	\$12,150.00	\$11,489.00

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

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#### Pana CUSD #8 - Renewal Date: 02/16/2016 Worker's Compensation Renewal Form

Insurance Agency Name Insurance Carrier Nam Wells Fargo BrickStreet Insurance Wells Fargo BrickStreet Insurance Employers Liability Limits Current Renewal Bodily Injury Accident 500,000 500,000 Bodily Injury Disease 500,000 500,000 Bodily Injury Disease - Employee 500,000 500,000 Codes Estimated Payroll Rate Per \$100 Estimated Payroll Rate Per \$100 8868 Colleges or Schools, Teachers \$5,916,283 \$5,808,472 0.45 0.45 7380 Drivers, Chauffeurs, and Their Helpers \$413,207 10.36 \$358,491 10.36 9101 All Other Employees \$857,521 \$895,796 5.51 5.51 Total Estimated Premium \$87,552.00 \$79,703.00

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Experience Modification

0.73

0.83

Experience Modification

## Pana CUSD #8 - Renewal Date: 02/16/2016 School Board Legal Liability Renewal Form

Insurance Agency Name	Ramza Insurance Group	Ramza Insurance Group
Insurance Carrier Name	Wright Specialty Ins. (WSI)	Wright Specialty Ins. (WSI)
School Board Liability	Current	Renewal
Aggregate Limit	2,000,000	2,000,000
Each Claim Limit	1,000,000	1,000,000
Deductible Per Occurrence	2,500	2,500
Employment Practices Liability Insurance (EPLI) Deductible Per		
Occurrence	2,500	2,500
Non-Monetary Claim Expense	-	<u>-</u>
Aggregate Limit	100,000	100,000
Occurrence Limit	100,000	100,000
Deductible Per Occurrence	2,500	2,500
Total Annual Premium	\$6,096.00	\$6,869.00
* All taxes, surplus line charges, fees, etc. must be included in the A		
Does the coverage & premiums include TRIA (Terrorism Risk	No	No
Insurance Act) coverage?		
,		
Does a retroactive date apply?	No	No
If Yes, please specify the date:	<del>-</del>	- · · · · - · · · · · · · · · · · · · ·
1 1		
Please indicate whether coverage is on Claims Made or	Claims Made	Claims Made
Occurrence basis:		5,44,116,1,24,05
For Claims Made policies, is Prior Acts coverage available?	Full Prior Acts	Full Prior Acts
Please indicate additional cost:	Included	Included
If additional requirements must be met prior to binding please	N/A	None
indicate:		
Does the above proposal provide full coverage for Sexual	Covered Under General Liability	Covered Under General Liability
Misconduct/Abuse/Molestation/Harassment?		
Does the policy provide coverage for defense costs, even if not	Yes	Yes
successful?		
Does the policy provide coverage for IEP Hearings (Due process,	Yes	Yes
etc.)?		
State Sub-Limit for this, if any:	100,000	100,000
, , , , , , , , , , , , , , , , , , ,	,	100,000
Does the policy provide a consent to settle provision?	Yes	Yes
Are defense expenses within the limit of liability?	No - Outside	No - Outside
State Sub-Limit for defense expense, if any:		<u>-</u>
Please Describe any policy Sub-Limits: (Please list other Sub-Limits)	its not included in this list below)	
Limit/Sub-Limit for Special Education	100,000	100,000
Limit/Sub-Limit Breach of Contract	No Sub-Limit	No Sub-Limit
Timit/Cula Limit Connel Abuse Malest	Commedition Comment Violette	0 177 1 0 177 177

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Covered Under General Liability

Limit/Sub-Limit Sexual Abuse/Molest.

Covered Under General Liability

### Pana CUSD #8 - Renewal Date: 02/16/2016 Totals

Insurance Agency Name	Ramza Insurance Group / Wells Fargo	Ramza Insurance Group / Wells Fargo
	Wright Specialty Insurance (WSI) / BrickStreet	Wright Specialty Insurance (WSI) / BrickStreet
Insurance Carrier Name	Insurance	Insurance
Coverage	Current	Renewal
Total Property Premium	28,734.00	29,317.00
Total Liability Premium	9,941.00	12,198.00
Total Crime Premium	929.00	755.00
Total Boiler & Machinery Premium	3,647.00	3,247.00
Total Inland Marine Premium	3,469.00	4,417.00
Commercial Auto	16,343.00	16,508.00
Umbrella	12,150.00	11,489.00
Worker's Compensation	87,552.00	79,703.00
School Board Legal Liability	6,096.00	6,869.00
Total Premium	\$168,861.00	\$164,503.00
Savings		\$4,358.00
Percentage of Increase		-2.58%

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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.