



<sup>®</sup>  
**PUBLIC RISK  
UNDERWRITERS**

## **Central Nine Career Center**

***PRESENTED BY:***

***ONI Risk Partners, Inc dba Green Owens  
600 East 96th Street, Suite 400  
Indianapolis, IN 46280-0159***



**EMC<sup>®</sup>**  
**INSURANCE**



**PUBLIC RISK  
UNDERWRITERS**



**AN INSURANCE PROPOSAL  
FOR THE**

**Central Nine Career Center**  
1999 US 31 South  
Greenwood, IN 46143

**Employers Mutual Casualty Company**  
Des Moines, Iowa  
Admitted, A. M. Best Rating "A"

302 South Reed Road | P.O. Box 1247 | Kokomo, IN 46903-1247 | toll free 800.382.8837 | phone 765.457.9161 | fax 765.868-3310

[www.ipep.com](http://www.ipep.com)

## Central Nine Career Center

### PREMIUM SUMMARY:

General Liability	5,852
School Officials Errors & Omissions and Employment Practices – “Linebacker”	2,911
CyberSolutions Data Compromise & Identity Recovery Premium - \$ Cyber Premium - \$	No Coverage
Automobile	4,089
Property (Including Equipment Breakdown)	27,950
Law Enforcement	750
Inland Marine	1,350
Crime	268
Umbrella	5,983
<b>Total Annual Premium</b>	<b>49,153</b>

Premium above includes terrorism coverage of: No Coverage

### Important Information about your proposal:

- Coverage Term: 14-JUN-2018 12:01 AM to 14-JUN-2019 12:01 AM
- Proposal Expiration: 14-JUN-2018 12:01 AM
- Workers Compensation (IPEP) if offered, is proposed under separate cover
- Written instruction required to bind coverage
- All certificates and binders must be issued through Public Risk Underwriters

### Coverage is provided by:

Employers Mutual Casualty Company  
Des Moines, Iowa  
Admitted, A. M. Best Rating “A”

**IMPORTANT:** Proposed coverages are provided by the company's forms, subject to the terms, conditions and limitations of the policy(ies) in current use by the company. The policies themselves must be read for specific details. Policy forms are available upon request.





## GENERAL LIABILITY – OCCURRENCE FORM

General Aggregate Limit	2,000,000
Each Occurrence Limit	1,000,000
Products/Completed Operations Aggregate	2,000,000
Personal Injury/Advertising	1,000,000
Medical Payments Limit	10,000
Fire Damage	500,000
Abuse or Molestation Coverage and Corporal Punishment	Included
Employee Benefits E&O (0 Deductible)	1,000,000/3,000,000
EBL Retro Date	06/14/1997
School Violent Event Response – Aggregate/Each Event/Each Person	500,000/500,000 /25,000

### WHO IS INSURED

- Organization or School Corporation named
- Governing boards and each of its lawfully elected or appointed officers or members while acting within their scopes of duties
- Employees while acting within their scope of their employment
- Employees who provide health care services within their scope of employment
- Volunteers while acting within their scope of duties
- “Insured” includes past, present or future individuals

### CONDITIONS

- Need outline of the chemical purchasing policy for lab use plus lawn and building maintenance operation

### EXCLUSIONS including but not limited to:

- Medical Payment for Students, Athletic Participants or Children in Daycare Centers
- Mold, Fungi or Bacteria
- Trampoline Usage – Rock Climbing
- Independent contractors or persons working on retainer



## SCHOOL OFFICIALS ERRORS & OMISSIONS AND EMPLOYMENT PRACTICES LIABILITY – CLAIMS MADE – “LINEBACKER”

General Aggregate Limit	2,000,000
Each Occurrence Limit	1,000,000
Employment Practices Liability Provided in Definition of Wrongful Act	Included
Deductible Per Loss	1,500
Retroactive Date	None
Extended Reporting Period Available	5 Years
Loss of Salary (per person deductible \$1,500)	50,000/100,000

### WHO IS INSURED

- Organization (School Corporation) named
- Governing boards and each of its lawfully elected or appointed officers or members while acting within their scopes of duties
- Employees while acting within their scope of duties
- Volunteers while acting within their scope of duties
- “Insured” includes past, present or future individuals

### COVERAGE

- Damages resulting from a Wrongful Act either actual or alleged, for omission, neglect or breach of duty
- **Defense cost for monetary claims in addition to liability limit**
- **Defense cost for non-monetary claims not to exceed the Each Loss Limit of Liability shown in the declarations of the policy**

### CONDITIONS

- Verification of continuous coverage for at least five years, and insured is aware of no unreported claims or potential claims
- Name of carrier and policy numbers for the preceding five years
- Confirm there are written employment termination procedures and records

### CAUTION

Professional or special liability policies or coverage forms are unique in nature and subject to interpretation. A copy of the “Linebacker” form is made a part of this proposal and should be reviewed in depth.



## CYBERSOLUTIONS

<b>Data Compromise:</b>	No Coverage
Response Expenses Coverage – Annual Aggregate	
Legal Review	
Forensic IT Review	
Named Malware	
Public Relations	
Regulatory Fines and Penalties	
PCI Fines and Penalties	
Deductible	
Defense and Liability – Annual Aggregate	
Named Malware	
Deductible	
Identity Recovery	
Deductible	
<b>Cyber Coverage:</b>	No Coverage
Computer Attack Coverage – Annual Aggregate	
Loss of Business	
Public Relations	
Cyber Extortion	
Deductible	
Network Security Defense and Liability – Annual Aggregate	
Deductible	
Electronic Media Liability – Annual Aggregate	
Deductible	

## COVERAGE

- **This Policy includes defense expenses within the limits of liability**
- Coverage to help navigate applicable state laws in the event of a data breach or cyber event.
- Identity recovery protection for key individuals in the organization should their personal information be used to commit identity theft
- First- and third-party coverage under one policy
- Cost mitigation for notification and potential legal action by affected parties
- Reputational risk management services
- Two-part coverage includes:
  - Response – includes a legal and forensic information technology review of the breach, notification to the affected individuals, and services for the affected individuals, including a toll-free help line, credit monitoring and identity restoration case management.
  - Defense and Liability – provides coverage for data compromise defense and data compromise liability in the event that affected individuals sue the insured. There must first be a covered loss under the response expenses coverage before defense and liability coverage becomes effective.



## AUTOMOBILE

Liability – CSL	Any Auto	1,000,000
Medical Payments	Owned Autos	5,000
Uninsured Motorist	Owned Autos BI and PD	1,000,000
Underinsured Motorist	Owned Autos BI	Included
Comprehensive	Deductible – \$250	ACV
Collision	Deductible – \$500	ACV
Buses Comprehensive Deductible - \$250		RC
Collision Deductible - \$500		RC
Hired Car & Non-Owned Liability		Included
Hired Car – Physical Damage		50,000
Garage Keepers – Extended Property/Damage Coverage		100,000
Deductible		1,000

### CONDITIONS

- Need verification that independent contractors are at a minimum 500,000 combined single limit and that the school district is an additional insured.

ENDORSEMENTS In addition to the policy form, the following endorsement/coverages apply:

Waiver of glass deductible applies to glass replacement not just glass repair	Included
Coverage for accidental discharge of an airbag	Included
One physical damage deductible if 2 or more owned autos are involved in the same accident	Included

## LAW ENFORCEMENT LIABILITY – OCCURRENCE FORM

General Aggregate Limit	2,000,000
Each Occurrence Limit	1,000,000
Medical Expense Limit	5,000
Personal Injury Limit	Included
Deductible Per Loss	2,500
Retroactive Date	N/A
Extended Reporting Period	N/A

### INSURED

- Organization (Municipality) named
- Governing boards and each of its lawfully elected or appointed officers or members while acting within their scopes of duties
- Employees while acting within their scope of duties
- Volunteers while acting within their scope of duties
- "Insured" includes past, present or future individuals

### COVERAGE

- Bodily injury, property damage, personal injury
- Damages resulting from a wrongful act either actual or alleged, for omission, neglect or breach of duty
- **Defense cost for monetary claims in addition to policy limit**
- False arrest, detention or imprisonment
- Malicious prosecution
- Wrongful entry, eviction or other invasion of the right of private occupancy
- The publication or utterance of a libel, slander or other defamatory or disparaging material or publication or utterance in violation of an individual's right of privacy
- Violation of property rights
- No exclusion for abuse or molestation
- Moonlighting

### CAUTION

Professional or special liability policies or coverage forms are unique in nature and subject to interpretation. A copy of the Law Enforcement form #LE7002(1-09) is made a part of this proposal and should be reviewed in depth.





## PROPERTY

Buildings - 100% Coins., Blanket Limit	26,262,522
Personal Property – Contents @ Specific Locations	Included
Unreported Buildings or Structures (Option to Increase)	50,000
Deductible	2,500
Flood Coverage – Form CP7123.10	150,000
Earthquake @ All Locations (10% Deductible)	Included
Personal Property – In Transit or Off Premises (Deductible \$1,000)	250,000
EMC School Form #CP7123 Special Form Plus Endorsements	Special Form
Valuation Method	Agreed Amount
Settlement of Loss	Replacement Cost

**ENDORSEMENTS** In addition to the policy form, the following limits or coverages apply:

Accounts Receivable – Each Premises	250,000
Appurtenant Buildings and Structures	100,000
Business Income and Extra Expense Per Occurrence	2,000,000
Cost of Taking Inventory to Document Loss	50,000
Debris Removal - 25% of Value – plus	250,000
Electronic Data and Interruption of Computer Operations	100,000
Fences and Signs on Premises Within 1,000 Feet	Included
Fine Arts – Market Value Each Occurrence	100,000
Fire Department Service Charge	50,000
Foundation, Pipes, Etc	1,000,000
Money & Securities – Per Occurrence	10,000
Newly Acquired Building	2,000,000
New Acquired Personal Property	2,000,000
Ordinance or Law – Building Limit	Included
Outdoor Property (Trees or Plants)	(max per item) 1,000
Limited Perils including Windstorm (No Vandalism)	(per occurrence) 500,000
Personal Effects and Property of Others – No Theft	100,000
Pollutant Clean-Up and Removal, Annual Aggregate	100,000
Synthetic Athletic Tracks or Surfaces (Subject to policy limit)	Included
Underground Fiber Optics, (2,500 Minimum Deductible.)	Included
Valuable Papers and Cost of Research	500,000
Water Damage / Sewer Back-up	100,000

## PROPERTY (CONTINUED)

Equipment Breakdown	Included
Business Income with Extra Expense and Service Interruption	2,000,000
Deductible	2,500
Forms: EMC School Form # CP7358 – Special Form	

**ENDORSEMENTS** In addition to the policy form, the following limits/coverages apply:

Expediting Expense	100,000
Hazardous Substances	100,000
Spoilage	100,000

Typical Equipment Items:

1. Heating and Cooling Systems
2. Telephone Systems
3. EDP or Computers – Maximum 50,000
4. Refrigeration
5. Electrical Distribution Systems

**CONDITIONS** – *applicable to both Property and Equipment Breakdown*

- Agreed Value terms subject to verification of values.
- Proposal contemplates all pumps being grounded and having lightning arrestors.
- School building contents coverage on the Statement of Values has been increased to 18% of the building values which is EMC's trending. The limit being quoted will be higher than requested.
- Need a copy of the cleaning and service contracts for the automatic extinguishing systems in the various cafeterias.
- Need roof management program with minimum quarterly inspections by qualified individual.



## INLAND MARINE

Contractors Equipment – Scheduled	No Coverage
Contractors Equipment – Unscheduled	No Coverage
Miscellaneous Property – Unscheduled Tools (Max 2,500 Per Item)	10,000
Contractors Equipment – Leased or Rented (Item/Occurrence)	25,000/25,000
Builders Risk 4083 Magnolia Dr Franklin IN Deductible \$2500	125,000
Electronic Data Processing:	
Equipment	982,524
Data & Media (Software)	50,000
Extra Expense	10,000
Settlement of Loss	RC

### PERILS COVERED

"We" cover external risks of direct physical loss unless the loss is limited or caused by a **peril that is excluded**. Sometimes referred to "All Risk".

### SETTLEMENT OF LOSS

Contractors equipment newer than 5-year and with a value in excess of 5,000 will be adjusted on a Replacement Cost basis.

**The following items are covered in the Property Section if applicable.** (Included in Property Limit and covered for same perils, deductible and settlement of loss.)

- Musical Instruments and Uniforms
- Cameras, Audio Visual Equipment
- Athletic Equipment of all Types
- Radios, Base Stations and Related Equipment
- Outdoor Equipment (Including Lawn & Snow Removal Equipment)



Based in Kokomo, Indiana, Public Risk Underwriters (formerly known as, "Downey Public Risk") has more than 40 years' experience in the insurance industry. Public Risk Underwriters provides coverage for police officers, firefighters, emergency responders, school bus drivers and other invaluable public servants who put their lives on the line every day for the public good.

Public Risk Underwriters has been in operation since 1970, providing these services for public entities. Most notably, Public Risk Underwriters has performed as the administrator of Indiana Public Employers' Plan (IPEP) for the past 25 years. IPEP is the largest provider of public entity workers' compensation in the State of Indiana, which provides coverage for more than \$1,000,000,000 in public worker wages.

Public Risk Underwriters offers a full spectrum of services including underwriting, rating, claims administration, comprehensive reporting, and reinsurance brokerage.

For more information go to our website [www.ipep.com](http://www.ipep.com).



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