

Clay County School District

2017 – 2018 Insurance Program Coverage Summary

School Board Package

- Carrier: Lloyds of London
- Premium: \$350,000
- Description: Primary Coverage for the following five (5) coverages

#	Coverage	Limit and Self Insured Retention
1.	Property	\$900,000 limit excess of \$100,000 Self Insured Retention (SIR)
2.	General & Auto Liability	\$900,000 limit excess of \$100,000 Self Insured Retention (SIR) \$4,900,000 limit excess of \$100,000 Self Insured Retention (SIR) – Federal and out of state only
3.	Educators Legal Liability	\$900,000 limit excess of \$100,000 Self Insured Retention(SIR)
4.	Works Compensation/ Employers Liability	\$250,000 limit excess of \$250,000 Self Insured Retention (SIR)
5.	Crime	\$75,000 limit excess of \$25,000 Self Insured Retention(SIR)

Excess Workers Compensation

- Description: Excess coverage for workers compensation claims that erode the School Board Package Policy
- Carrier: State National Insurance Company
- Limit: Workers Compensation Limit: Statutory
Employers Liability Limit: \$1,000,000
- Deductible or SIR: SIR, \$500,000 (\$250,000 District + \$250,000 School Board Package Policy)
- Premium: \$109,779

Excess Property

- Description: Excess coverage for property claims that erode the School Board Package Policy
- Carrier: Various Participants - Westchester, Evanston, AWAC, Starr, Axis, Landmark
- Limit: \$51,000,000 for all property perils (Fire, Lighting, Theft, Etc.) except;
\$20,000,000 for Named Windstorm and Flood
*Limits shown are inclusive of primary layers in School Board Package
- Deductible or SIR: Coverage is excess of the School Board Package Policy
- Premium: \$464,000

Cyber Risk

- Description: Coverage for costs arising out of a data breach event i.e. computer hacks, lost handheld devices, laptops, papers records or checks. Indemnifies District for privacy liability lawsuits and costs incurred such as; notification to affected individuals, credit monitoring, legal, computer forensics, public relations
- Carrier: Chubb
- Limit: \$3,000,000
- Deductible or SIR: SIR, \$25,000 except; \$0 for legal advice, computer forensics, public relations
- Premium: \$21,243

Boiler & Machinery

- Description: Coverage for equipment breakdown such as electrical systems, air conditioning, refrigerating, mechanical
- Carrier: Travelers
- Limit: \$250,000,000
- Deductible or SIR: Deductible, \$10,000
- Premium: \$12,160

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Storage Tank Liability

- Description: Coverage for aboveground and underground storage tanks, as required by state law.
- Carrier: Commerce and Industry
- Limit: \$1,000,00 per occurrence / \$2,000,000 aggregate
- Deductible or SIR: Deductible, \$25,000
- Premium: \$4,343

Active Assailant

- Description: Coverage for the business interruption and extra expenses incurred in the event that an active assailant attempts to kill or cause bodily injury at any of the District's campuses. Extra expenses covered under this policy can include, but not restricted to public relations consultancy costs, relocation expenses, counselling and/or psychiatric care costs, medical expenses, job retraining costs, alternate employee recruitment costs, and temporary security costs.
- Carrier: XL Catlin
- Limit: \$1,000,000
- Deductible or SIR: Deductible, \$10,000
- Premium: \$15,000
- Additional Information on this coverage:

What triggers the Active Assailant policy?

The policy is triggered if the Assailant causes bodily injury or death which affects three (3) or more persons physically present during the attack.

Is the financial reimbursement the only thing provided by the policy?

No. The following are services the carrier provides you with direct access to, even if the District has not encountered an Active Assailant Event:

- Crisis Management Consulting
- Access to PR support specialists Edelman
- Online Training Videos
 - o High Level: developing your approach for prevention and preparation
 - o Lower Level: aimed at guiding staff's response to an event
- Information Handbook including how to prepare your staff and workplace, understanding on the law enforcement and their response plans, active assailant case studies, threat analysis and statistics.

Is this covered under another policy?

The District's package policy may respond under the General Liability section if the District was legally liable for bodily injury to third parties. The Educators Legal Liability section only if the District was sued for a wrongful act (Ex. not properly securing the students or employees). The District's package policy would respond under the "Workers Compensation" section for injuries to employees, excess of the District's SIR.

The District's package policy would not respond for extra expenses such as relocation costs, additional security, public relations or medical expenses for injured students.

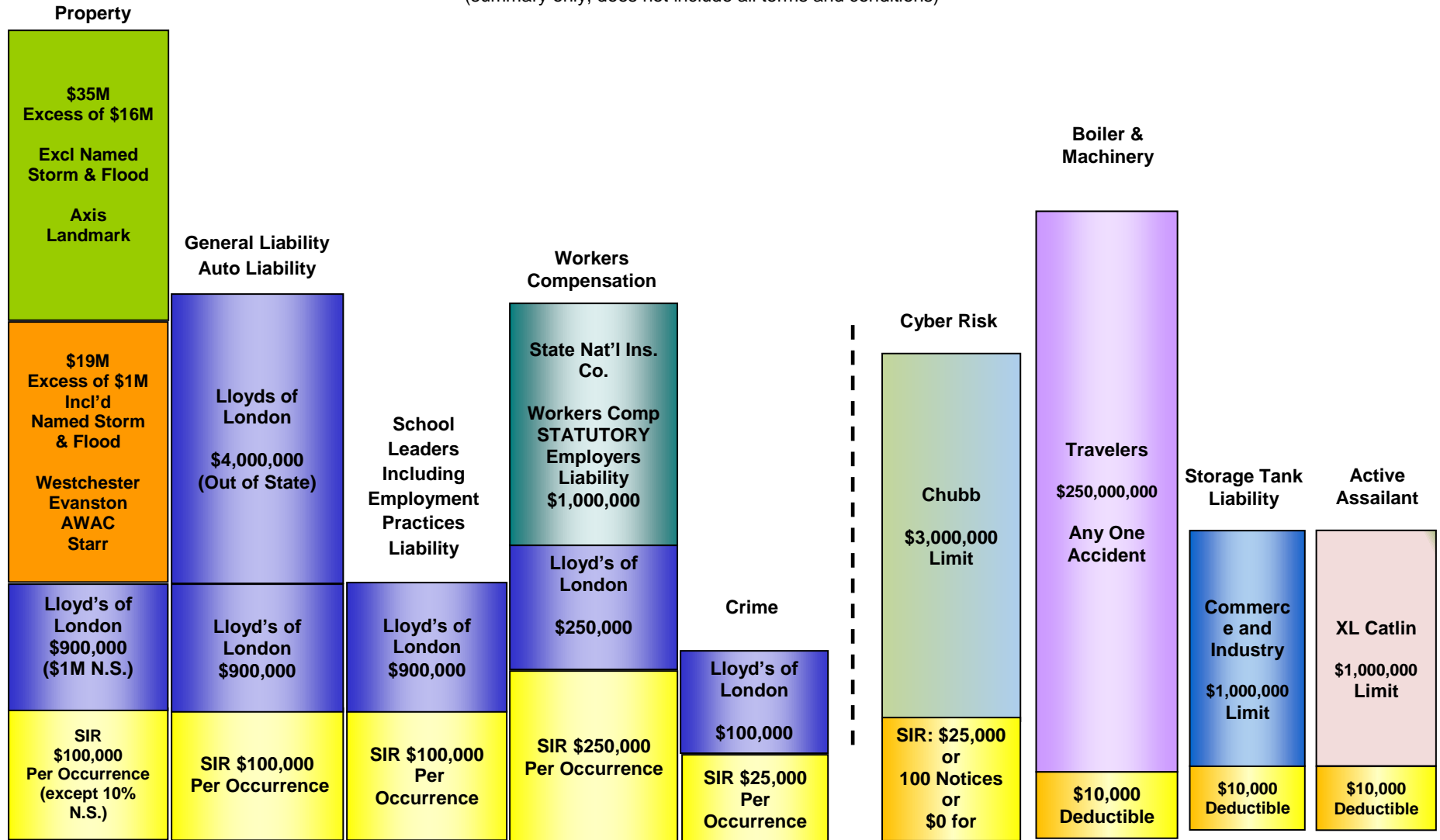
Does the weapon have to be a gun?

No. The weapon can be a gun, knife, or any other hand-held instrument used to cause serious bodily injury to a person or group of persons. The weapon can also be improvised on-site.

Clay County School District

2017- 2018 Program Illustration

(summary only, does not include all terms and conditions)



Package Self-Insured Retention is a Combined Lines Retention

Clay County School District

Cost Summary

Coverage

Description	2016 – 2017	2017 – 2018
	Expiring Program	Renewal
		Including \$20M N.S. Limit Active Assailant
School Board Package	\$350,000	\$350,000
Excess Property	\$464,254	\$464,000
Excess WC	\$117,199	\$109,779
B&M	\$12,952	\$12,160
Storage Tank	\$3,787	\$4,343
Cyber Risk*	\$32,391	\$21,243
Active Assailant*	Not Included	\$15,000
Total before fees	\$980,583	\$976,525
FL Surcharges/ FEMA Fees	\$28	\$36
Citizens Assessment	N/A	N/A
AJG Risk Management Fee	\$60,000	\$60,000
Total after Fees	\$1,040,615	\$1,036,561
Total ▲ over expiring (\$)		-\$4,054
Total ▲ over expiring (%)		-0.4%

Notes:

- *Active Assailant & Cyber coverage's are not included in the Risk Management Fee. Therefore, Gallagher will earn commission for placing these coverages. The commission is included within the premium, and not in addition to, the amounts shown above.
- Cyber coverage moving to Chubb has been enhanced, at a lower premium.