



Mike McGiles <mmcgiles@jsd117.org>

FOIA REQUEST: BONDS.JACKSONVILLE SD 117 (RCDT 0106911702200)

1 message

ILpatriots <ILpatriots@protonmail.com>
Reply-To: ILpatriots <ILpatriots@protonmail.com>
To: "mmcgiles@jsd117.org" <mmcgiles@jsd117.org>
Cc: "ILpatriots@protonmail.com" <ILpatriots@protonmail.com>

Sun, Jan 23, 2022 at 10:25 PM

January 23, 2022

Freedom of Information Officer
JACKSONVILLE SD 117
[211 W. State Street](#)
[Jacksonville, IL 62650](#)
217-243-9411
mmcgiles@jsd117.org

Dear Freedom of Information Officer,

This email is a FOIA request pursuant to the IL FOIA statute Illinois, 5 ILCS 140. Please provide the following information itemized below:

All **JACKSONVILLE SD 117 (RCDT 0106911702200)** liability insurance and bonding insurers contracts for the fiscal years 2019, 2020, 2021, and 2022.

All **JACKSONVILLE SD 117** liability and bonding limits and coverage detail for all employees and elected officials of **JACKSONVILLE SD 117** including but not limited to school board members that are currently provided coverage in any fashion whatsoever by the above-mentioned insurer for the fiscal years 2019, 2020, 2021, and 2022.

All emails, texts, and any communication in other fashions between **JACKSONVILLE SD 117** insurer, **JACKSONVILLE SD 117** legal counsel, and **JACKSONVILLE SD 117** employees and elected officials including but not limited to School Board Members regarding **JACKSONVILLE SD 117** employees and elected School Board Members individual bonding coverage, liability coverage and limits regarding 2020, 2021, and 2022 fiscal years.

All emails, texts, and any communication in other fashions between **JACKSONVILLE SD 117** employees, elected officials including but not limited to School Board Members and **JACKSONVILLE SD 117** Insurer and **JACKSONVILLE SD 117** Legal Counsel, and any member of the organization known as West 40 regarding Vaccines, Vaccine Mandates, Vaccination initiatives, Vaccine Policy, Masking, Masks, Mask Mandates, Mask(ing) Policy, and initiatives, Social Distancing concepts and policy, Covid-19 Lunch Policy, in school vaccinated vs. unvaccinated separation policy and discussions, and District and individual liability to the above-mentioned items.

I am happy to receive this entire request electronically. If needed I can also purchase and provide thumb drives for your use in producing this request.

In advance of the completion of this FOIA request, I would kindly request a fee reduction to produce this request. If no reduction is available, please notify me of an estimate if possible, regarding the total fee schedule for this request.

Sincerely,

Maureen E. Clark
[3811 Formby Road](#)
[Naperville, IL 60564](#)
ILpatriots@protonmail.com

BVMPFU



Mike McGiles <mmcgiles@jsd117.org>

JSD 117 FOIA Response

1 message

Mike McGiles <mmcgiles@jsd117.org>
To: ilpatriots@protonmail.com

Fri, Jan 28, 2022 at 9:12 AM

Ms. Clark,

Attached please find the response to your FOIA request that JSD 117 received on January 24, 2022.

Let me know if you have any questions.













Please reply as you are able to confirm receipt.

Thanks,

Mike McGiles

Mike McGiles
Director of Operations
Jacksonville School District #117
(217) 243-9411 ext. 1124
mmcgiles@jsd117.org

15 attachments

-  **FOIA Response - Clark - liability and bonds.pdf**
92K
-  **Liability Question --Covid Related.pdf**
87K
-  **COVID UPDATE.pdf**
87K
-  **MississippiValleyInterGovernmentalCoop_INSSUMM_2021Draft2 (002).docx.pdf**
160K
-  **MISSVIC - Jacksonville School District - Claim Reporting.pdf**
172K
-  **MissVIC Summary of Insurance - Members and Trustee.pdf**
723K
-  **MISSVIC Property_Casualty Renewal Proposal and Gallagher Risk Control Services.pdf**
2775K
-  **Gallagher Risk Control Services.pdf**
154K
-  **MissVIC Premium Summary 2021-22 Renewal.pdf**
177K
-  **MissVIC Members 2020 Summary of Insurance.pdf**
464K
-  **MississippiValleyInterGovernmentalCoop_INSSUMM_2021Draft2 (002).pdf**
523K
-  **Mississippi Valley Intergovernmental Cooperative (MISSVIC) Proposal Final 712021.pdf**

3026K

 **MissVIC Trustee 2020 Summary of Insurance.pdf**
211K

 **MississippiValleyInterGovernmentalCoop_INSSUMM_2021Draft2 (002).pdf**
522K

 **MississippiValleyInterGovernmentalCoop_INSSUMM_06222021.pdf**
510K

JACKSONVILLE SCHOOL DISTRICT #117

211 W State Street
Jacksonville, Illinois 62650
Office: (217)243-9411
Fax: (217)243-6844



Mike McGiles, Director of Operations

January 28, 2022

Dear Maureen E. Clark,

Thank you for writing to Jacksonville School District 117 with your request for information pursuant to the Illinois Freedom of Information Act, 5 ILCS 140/1 et seq.

On January 24, 2022, JSD 117 was in receipt of your request for the following records:

1. All JACKSONVILLE SD 117 (RCDT 0106911702200) liability insurance and bonding insurers contracts for the fiscal years 2019, 2020, 2021, and 2022.
2. All JACKSONVILLE SD 117 liability and bonding limits and coverage detail for all employees and elected officials of JACKSONVILLE SD 117 including but not limited to school board members that are currently provided coverage in any fashion whatsoever by the above-mentioned insurer for the fiscal years 2019, 2020, 2021, and 2022.
3. All emails, texts, and any communication in other fashions between JACKSONVILLE SD 117 insurer, JACKSONVILLE SD 117 legal counsel, and JACKSONVILLE SD 117 employees and elected officials including but not limited to School Board Members regarding JACKSONVILLE SD 117 employees and elected School Board Members individual bonding coverage, liability coverage and limits regarding 2020, 2021, and 2022 fiscal years.
4. All emails, texts, and any communication in other fashions between JACKSONVILLE SD 117 employees, elected officials including but not limited to School Board Members and JACKSONVILLE SD 117 Insurer and JACKSONVILLE SD 117 Legal Counsel, and any member of the organization known as West 40 regarding Vaccines, Vaccine Mandates, Vaccination initiatives, Vaccine Policy, Masking, Masks, Mask Mandates, Mask(ing) Policy, and initiatives, Social Distancing concepts and policy, Covid-19 Lunch Policy, in school vaccinated vs. unvaccinated separation policy and discussions, and District and individual liability to the above-mentioned items.

As the FOIA Officer for Jacksonville School District 117 I am writing to inform you that your request for items 1, 2, and 3 is granted and the information is attached to the email accompanying this letter. However, your request for item number 4 is denied for the following reason:

- No responsive documents or records exist pertaining to your request for part of item number 4

You have a right to have the denial of your request reviewed by the Public Access Counselor (PAC) at the Office of the Illinois Attorney General. 5 ILCS 140/9.5(a). You can file your Request for Review with the PAC by writing to:

Public Access Counselor
Office of the Attorney General
500 South 2nd Street
Springfield, Illinois 62706
Fax: 217-782-1396
E-mail: publicaccess@atg.state.il.us

You also have the right to seek judicial review of your denial by filing a lawsuit in the State circuit court. 5 ILCS 140/11.

If you choose to file a Request for Review with the PAC, you must do so within 60 calendar days of the date of this denial. 5 ILCS 140/9.5(a). Please note that you must include a copy of your original FOIA request and this denial letter when filing a Request for Review with the PAC.

Sincerely,

A handwritten signature in black ink that reads 'Mike McGiles'.

Mike McGiles
Director of Operations
FOIA Officer



Gallagher

Insurance | Risk Management | Consulting

Gallagher Risk Control Services

The Gallagher Risk Control Team has numerous services available to the members of MissVIC. These services are designed to support and compliment your current risk control and safety activities. The use of these activities/services will help you reduce the number of accidents/injuries and will ultimately reduce your insurance cost.

The following is a brief summary of the services available:

Site Risk Control Assessments

Ergonomic Assessments

Core 360 on-line Safety Training

Electronic Safety and Risk Control Newsletters

Safety Program Development

School Bus Driver Training

Fleet Safety

Targeted Risk Control Assessments

Security Reviews

Risk Control Webinar Series

Topic Specific White Papers

Safety Committee Development

Work Specific Safety Training

Transitional Duty Programs

Safety program and work comp program review and evaluation

Alan Schmitt, ARM-P
Risk Control Manager
314.800.2255 office
314.605.9836 cell
Alan_schmitt@ajg.com

Tom Shults
Senior Risk control Consultant
314.800.2184 office
573.421.9611 cell
tom_shults@ajg.com



Proposal of Insurance

Mississippi Valley Intergovernmental Cooperative (MISSVIC)

P.O. Box 14
Wood River, IL 62095

Presented: June 3, 2021
Effective: July 1, 2021

Arthur J. Gallagher Risk Management Services, Inc.
12444 Powerscourt Drive, Suite 500
Saint Louis, MO 63131



ajg.com

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Gallagher

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Executive Summary

Arthur J. Gallagher Risk Management Services, Inc. appreciates the opportunity to present this proposal for your consideration. In the following pages, we will demonstrate what makes our company the best fit for your insurance placement and risk management needs. Thank you again for allowing us to be your partner in this placement.

In our March 18, 2021 Board meeting we provided information about the market trends and areas of concern. The Cyber renewal was one area where markets were increasing costs and limiting coverages. We also expressed concern about our Liability renewal and whether or not we could secure or maintain the same limits we have at \$11M.

Property and Workers Compensation were discussed in general and the Board was apprised that we could not bid the Workers Compensation if we wanted to maintain the SNCC Liability program as they required both lines. The Board agreed not to bid the SNCC liability since we did such an extensive market effort last year and therefore would not bid the Workers compensation due to their requirement.

The Board also agreed we would not market the Property if we could obtain the renewal with the same limits and no percentage retention for wind or hail. We also were given the authority to renew if we could keep the premium increase at or under last year, which was 17.5%.

Results

Property

We secured the renewal with Travelers at a 15% increase. We increased the property values by 3% and the premium increase was at 12%.

Liability –Primary Package

We were able to maintain SNCC \$6M limit as opposed to the \$5M they initially proposed. We eliminated the additional premium for the Law Enforcement saving \$13K and had the Law Enforcement included in the General Liability.

Excess:

For Genesis we were able to renew with their current limit of \$5M. The increase of 18% was slightly higher than anticipated but within the current excess markets limits we are seeing with school districts. This is a continuing trend due to the misconduct coverage and claims.

Cyber:

The Cyber renewal process was difficult.

Although our program has little claim activity, School & Private College accounts have been generating considerable activity.

Chubb was looking for an increase of \$100K and would not write two of the districts because of outdated software concerns. They also provided only a conditional quote for another School District and added co-insurance. Five alternative markets were approached with no success, three would not write new business. We were also not able to get any market to write the program as a pool. So similar to last year each district was underwritten separately and will have separate policies. We found an alternative market that would write all members. The total premium increase is 8% and the new carrier is Cowbell.

Your Team

Name/Title	Phone	Email	Role
Primary Service Team			
Anita Kiehne	314-800-2285	Anita_kiehne@ajg.com	Primary account contact
Sandra L. Hannon	314-800-2260	Sandra_Hannon@ajg.com	Client Service Executive
Pam Hopper	314-800-2208	Pam_hopper@ajg.com	Client Service Manager
Program Specialists			
Andrew Fereday (SPILLS)	402-829-1014	Andrew_fereday@ajg.com [SH1]	Producer
Jeremy Gillespie (Cyber)	312-803-7394	Jeremy_Gillespie@ajg.com	Producer
Claims & Loss Control			
Tom Shults	314-800-2184	Tom_shults@ajg.com	Senior Loss Control Consultant
Anita Kiehne	314-800-2285	Anita_kiehne@ajg.com	Claims Management
Senior Resources			
Eddie Flodberg	314-800-2286	Eddie_flodberg@ajg.com	Area President



Program Structure



Named Insured

Named Insured Schedule:

Add / Change / Delete	Named Insured	Property	Board Crime	Member Crime	Fiduciary Liability	General Liability	Directors & Officers	Educator Legal Liability	Automobile	Umbrella	Excess Liability
	Mississippi Valley Intergovernmental Cooperative	X	X	X	X	X	X	X	X	X	X
	Mississippi Valley Intergovernmental Cooperative Health Plan				X						
	Alton School District #11	X	X	X	X	X	X	X	X	X	X
	Brussels School District #42	X	X	X	X	X	X	X	X	X	X
	Cahokia School District #187	X	X	X	X	X	X	X	X	X	X
	Calhoun Community Unit School District #40	X	X	X	X	X	X	X	X	X	X
	Collinsville School District # 10	X	X	X	X	X	X	X	X	X	X
	Columbia School District #4	X	X	X	X	X	X	X	X	X	X
	E. Alton-Wood River High School #14	X	X	X	X	X	X	X	X	X	X
	Edwardsville School District #7	X	X	X	X	X	X	X	X	X	X
	Granite City School District #9	X	X	X	X	X	X	X	X	X	X
	Jacksonville School District #117	X	X	X	X	X	X	X	X	X	X
	Madison School District #12	X	X	X	X	X	X	X	X	X	X
	Marissa School District #40	X	X	X	X	X	X	X	X	X	X
	Roxana School District #1	X	X	X	X	X	X	X	X	X	X
	Venice School District #3	X	X	X	X	X	X	X	X	X	X

Named Insured Schedule:

Add / Change / Delete	Named Insured	Excess Workers' Compensation	Environmental Liability	Foreign Package	Cyber Liability - Alton	Cyber Liability - Brussels	Cyber Liability - Cahokia	Cyber Liability - Calhoun	Cyber Liability - Collinsville	Cyber Liability - Columbia
	Mississippi Valley Intergovernmental Cooperative	X	X	X						
	Mississippi Valley Intergovernmental Cooperative Health Plan									
	Alton School District #11	X	X	X	X					
	Brussels School District #42	X	X	X		X				
	Cahokia School District #187	X	X	X			X			
	Calhoun Community Unit School District #40	X	X	X				X		
	Collinsville School District # 10	X	X	X					X	
	Columbia School District #4	X	X	X						X
	E. Alton-Wood River High School #14	X	X	X						
	Edwardsville School District #7	X	X	X						
	Granite City School District #9	X	X	X						
	Jacksonville School District #117	X	X	X						
	Madison School District #12	X	X	X						
	Marissa School District #40	X	X	X						
	Roxana School District #1	X	X	X						
	Venice School District #3	X	X	X						



Named Insured Schedule:

Add / Change / Delete	Named Insured	Cyber Liability – E Alton- Wood River	Cyber Liability - Edwardsville	Cyber Liability – Granite City	Cyber Liability - Jacksonville	Cyber Liability - Madison	Cyber Liability - Marissa	Cyber Liability - Roxana	Cyber Liability - Venice
	Mississippi Valley Intergovernmental Cooperative								
	Mississippi Valley Intergovernmental Cooperative Health Plan								
	Alton School District #11								
	Brussels School District #42								
	Cahokia School District #187								
	Calhoun Community Unit School District #40								
	Collinsville School District # 10								
	Columbia School District #4								
	E. Alton-Wood River High School #14	X							
	Edwardsville School District #7		X						
	Granite City School District #9			X					
	Jacksonville School District #117				X				
	Madison School District #12					X			
	Marissa School District #40						X		
	Roxana School District #1							X	
	Venice School District #3								X

OMNIBUS WORDING - Foreign Package

Note: Any entity not named in this proposal, may not be an insured entity. This may include affiliates, subsidiaries, LLC's, partnerships and joint ventures.



Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Travelers Indemnity Company	Property	Recommended Quote	\$1,622,960.00
Travelers Casualty and Surety Co of America	Board Crime	Recommended Quote	\$3,415.00
Travelers Casualty and Surety Co of America	Member Crime	Recommended Quote	\$7,998.00
Travelers Casualty and Surety Co of America	Fiduciary Liability	Quoted	\$8,327.00
Safety National Casualty Corporation	General Liability	Recommended Quote	\$201,590.00
Indian Harbor Insurance Company	Directors & Officers	Recommended Quote	\$64,768.00
Safety Specialty Insurance Company	Educator Legal Liability	Recommended Quote	\$73,516.00
Safety National Casualty Corporation	Automobile	Recommended Quote	\$51,542.00
Genesis Insurance Company	Umbrella	Recommended Quote	\$148,753.00
Safety National Casualty Corporation	Excess Liability	Recommended Quote	\$75,892.00
Safety National Casualty Corporation	Excess Workers' Compensation	Recommended Quote	\$344,729.00
Ironshore Specialty Insurance Co	Environmental Liability	Recommended Quote	\$45,249.00
ACE American Insurance Company	Foreign Package	Recommended Quote	\$4,350.00
ACE American Insurance Company	Cyber Liability – Total/Excludes Cahokia & Granite City	Quoted	\$165,258.00
Lloyd's of London	Cyber Liability –Cahokia & Granite City	Quoted	\$47,341.00
AXA XL	Cyber Liability	Declined	
Lloyd's of London	Cyber Liability	Declined	
Benchmark Insurance Company	Cyber Liability	Recommended Quote-All Districts	\$149,645.29.00

Location Schedule

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
All locations on file with the carrier	1/1	P. O. Box 14 Wood River, IL 62095



Program Details

Coverage: Property
Carrier: Travelers Indemnity Company
Policy Period: 7/1/2021 to 7/1/2022

Coverage:

SUBJECT OF INSURANCE	LIMIT TYPE	AMOUNT	BASIS
Policy Limit	Limit	\$500,000,000	Any One Occurrence
Buildings, in any one occurrence:		Included in the Policy Limit	
Business Personal Property excluding Personal Property of Others, in any one occurrence		Included in the Policy Limit	
Earthquake, Volcanic Eruption, Landslide and Mine Subsidence - aggregate in any one policy year, for all losses covered under this policy, commencing with the inception date of this policy:			
<ul style="list-style-type: none"> Occurring in Moderate Hazard Earthquake, Volcanic Eruption, Landslide and Mine Subsidence Areas as per MS C6 09: 	Limit	\$25,000,000	
<ul style="list-style-type: none"> Occurring anywhere else in the Policy Territory: 	Limit	\$25,000,000	
Flood – aggregate in any one policy year, for all losses covered under this policy, commencing with the inception date of this policy:			
<ul style="list-style-type: none"> Occurring in the Policy Territory resulting from Flood to buildings, structures or property in the open within Flood Zone A or Zones prefixed A as classified under the National Flood Insurance Program or to property in or on buildings or structures located within such Flood Zones: 	Limit	\$5,000,000	
<ul style="list-style-type: none"> Occurring in the Policy Territory resulting from Flood to buildings, structures or property in the open within Flood Zone B, Zone X (shaded) or Zone X-500 as classified under the National Flood Insurance Program or to property in or on buildings or structures located within such Flood Zones: 	Limit	\$10,000,000	
<ul style="list-style-type: none"> Occurring anywhere else in the Policy Territory 	Limit	\$25,000,000	

Coverage:

SUBJECT OF INSURANCE	LIMIT TYPE	AMOUNT	BASIS
Boiler and Machinery (Insured's premises only) all coverages combined, maximum in any one Accident	Limit	\$250,000,000	
Extra Expense, in any one Accident:		included in the Limit of Insurance that otherwise applies under this policy to the coverage for which is indicated.	
Hazardous Substance, in any one Accident:			
<ul style="list-style-type: none"> Ammonia Contamination: 	Limit	\$100,000	
<ul style="list-style-type: none"> Any other substance: 	Limit	\$100,000	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	By Earthquake, Volcanic Eruption, Landslide and Mine Subsidence:	
	<ul style="list-style-type: none"> Occurring in Moderate Hazard Earthquake, Volcanic Eruption, Landslide and Mine Subsidence Areas as per MS C6 09 - Percentage applies per Unit - In any One Occurrence 	2% , \$250,000
Deductible	<ul style="list-style-type: none"> Occurring anywhere else in the Policy Territory where Earthquake, Volcanic Eruption, Landslide and Mine Subsidence coverage applies, in any one occurrence: 	\$100,000
	By Flood:	
	<ul style="list-style-type: none"> Occurring within Flood Zone A or Zones prefixed A - In any One Occurrence 	\$250,000
	<ul style="list-style-type: none"> Occurring anywhere else in the Policy Territory where Flood coverage applies, in any one occurrence 	\$250,000
Deductible	By "Windstorm" or Hail:	
	<ul style="list-style-type: none"> Occurring in High Hazard Wind Areas, as per MS C6 06 - Percentage applies per Unit - in any One Occurrence 	5% , \$250,000
	<ul style="list-style-type: none"> Occurring anywhere else in the Policy Territory where "Windstorm" or Hail coverage applies, - in any One Occurrence 	\$500,000
Deductible	By Boiler and Machinery, in any one Accident: Applicable to Direct Damage and Extra Expense	\$5,000
	<ul style="list-style-type: none"> To Utility Services - Direct Damage, including Boiler and Machinery, in any one occurrence: 	\$100,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
	<ul style="list-style-type: none"> To Utility Services - Time Element, including Boiler and Machinery - in any One Occurrence 	24 Hours
Deductible	To any other covered loss, in any one occurrence	\$100,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
“Outdoor Property” including Debris Removal, in any one occurrence:	Limit	\$100,000	
Trees, shrubs and plants are subject to a maximum per item of:	Limit	\$1,000	
Covered Property at Undescribed Premises, in any one occurrence:	Limit	\$1,000,000	
Covered Property in Transit, in any one occurrence:	Limit	\$50,000	
Debris Removal, in any one occurrence:		25% of the sum of the amount paid for Covered Property loss and the applicable deductible	
Additional Debris Removal Expense	Limit	\$100,000	
“Pollutant” Cleanup and Removal – Direct Damage, aggregate in any one policy year	Limit	\$100,000	
Ordinance or Law			
Loss to the Undamaged Portion of Buildings, in any one occurrence:	Limit	\$10,000,000	
Demolition Cost, in any one occurrence:		Included	
Increased Cost of Construction, in any one occurrence:		included in the Limit shown for Loss to the Undamaged Portion of Buildings	
Limited “Fungus”, Wet Rot and Dry Rot Coverage – Direct Damage, aggregate in any one policy year	Limit	\$100,000	
Extra Expense, in any one occurrence:	Limit	\$10,000,000	
Civil Authority		30 days	
Ordinance or Law - Increased “Period of Restoration”, in any one occurrence:	Limit	\$50,000	
Newly Acquired Premises – Extra Expense, in any one occurrence:	Limit	\$50,000; Number of days 120	
“Pollutant” Cleanup and Removal – Extra Expense, aggregate in any one policy year	Limit	\$25,000	

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Limited "Fungus", Wet Rot and Dry Rot Coverage – Extra Expense		30 days.	
If more than one Annual Aggregate Limit applies in any one occurrence, the most the Company will pay is the highest involved Annual Aggregate Limit. The most the Company will pay during each annual period is the largest of the Annual Aggregate Limits shown.			
Boiler and Machinery (Insured's premises only):			
Property Damage, in any one Accident:		Included in the Limit of Insurance that otherwise applies under this policy to the coverage for which is indicated.	
Water Damage, in any one Accident:	Limit	\$100,000	
Limited Electronic Vandalism Cause of Loss Coverage, aggregate in any one policy year:	Limit	\$100,000	
Builder's Risk, in any one occurrence:			
Maximum at any one Construction Site:	Limit	\$5,000,000	
Maximum at all Construction Sites:	Limit	\$5,000,000	
Builder's Risk, Property At Temporary Storage Location:	Limit	\$10,000	
Builder's Risk, Property in transit:	Limit	\$10,000	
Soft Costs, in any one occurrence:	Limit	\$1,166,696	
Expediting Expenses, Boiler & Machinery only, in any one occurrence:	Limit	\$100,000	
Vehicle Damage, in any one occurrence Excluding Over the Road Exposures	Limit	\$2,500,000	
Utility Services – in any one occurrence			
Utility Services, combined Direct Damage and Time Element, including Boiler and Machinery	Limit	\$500,000	
Newly Constructed or Acquired Property, at any one building, in any one occurrence:	Limit	\$10,000,000; Number of days 120.	
"Fine Arts", in any one occurrence:	Limit	\$1,000,000 / Subject to a maximum per item of \$100,000	
Valuable Papers and Records, in any one occurrence:	Limit	\$10,000,000	Any One Occurrence
Accounts Receivable, in any one occurrence:	Limit	\$10,000,000	Any One Occurrence

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Electronic Data Processing Data and Media, in any one occurrence:	Limit	10,000,000	Any One Occurrence
Personal Property of Others, in any one occurrence	Limit	\$100,000	Any One Occurrence

Valuations:

DESCRIPTION	LIMITATIONS
Replacement Cost	Applies as Per MS C5 05, Except as Otherwise Stated Within Endorsement MS C5 05, Within This Supplemental Coverage Declarations or elsewhere in this policy

Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	Applies

Endorsements include, but are not limited to:

DESCRIPTION
Property Coverage Form - MS C1 00 10 18
Extra Expense Coverage Form - MS C1 03 10 18
Earthquake, Volcanic Eruption, Landslide and Mine Subsidence - MS C2 04 10 18
Flood - MS C2 06 10 18
Boiler and Machinery - MS C2 10 10 18
Electronic Vandalism - MS C2 19 10 18
Builders Risk - MS C3 01 10 18
Soft Costs - MS C3 05 10 18
Expediting Expenses - Boiler & Machinery - MS C3 20 07 99
Utility Services - Direct Damage - MS C3 27 10 18

Endorsements include, but are not limited to:

DESCRIPTION
Vehicle Damage - MS C3 35 10 18
Utility Services - Time Element - MS C4 09 10 18
Policy Conditions, Additional Provisions and Definitions Form - MS C5 01 10 18
Replacement Cost - MS C5 05 10 18
Extra Expense Deductible - MS C5 27 10 18
High Hazard Wind Areas - U.S.A. - MS C6 06 10 15
High and Moderate Hazard Earthquake, Volcanic Eruption, Landslide and Mine Subsidence Areas - U.S.A. - MS C6 09 10 15
Loss Payable Provisions - MS C6 11 10 18
Not-Religious Freedom Protection & Civil Union Act-II - PN T9 11 03 12
Terrorism Disclosure - TR IA 01 01 21
Cap on Certified Terrorism - TR IA 04 01 15

Exclusions include, but are not limited to:

DESCRIPTION
Exclusion of Nuclear Hazard, War, Military Action and Pathogenic or Poisonous Biological or Chemical Materials - MS C2 37 09 02

Binding Requirements:

DESCRIPTION
Subject to Compliance with our Reasonable Engineering Recommendations.

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Total Insured Values: \$1,587,238,715
Rate: .1023
Premium Includes TRIA 3% of Total Property Coverage Premium
As respects Extra Expense, the deductible is included in the occurrence deductible.

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION

Sole Agent Provision: For any Insurance Afforded by This Policy, Mississippi Valley Intergovernmental Cooperative Shall Act on Behalf of all Insureds with Respect to the Giving and Receiving of Notice of Cancellation or Nonrenewal, The Payment of Premiums, The Receiving of Return Premiums, And the Acceptance of any Endorsement Issued to Form a Part of This Policy.

Premium	\$1,622,960.00
ESTIMATED PROGRAM COST	\$1,622,960.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	INCLUDED

Subject to Audit: Quarterly

Coverage: Board Crime

Carrier: Travelers Casualty and Surety Co of America

Policy Period: 7/1/2021 to 7/1/2022

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Fidelity - Employee Theft		\$3,000,000	Per Loss Coverage
Claim Expense	Limit	\$5,000	Single Loss
Faithful Performance of Duty - Employee Theft per Loss/Per Employee		\$3,000,000	Part of the limit of liability not in addition to

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Employee Theft - Per Loss Coverage	\$25,000

Endorsements include, but are not limited to:

DESCRIPTION
Government Entity Crime Endorsement - CRI-7125-0109
Government Entity Crime Endorsement - Faithful Performance of Duty - CRI-7126-0109

Exclusions include, but are not limited to:

DESCRIPTION
Social Engineering Fraud Exclusion Endorsement - CRI-19086-0719
Exclude Designated Persons or Classes of Persons or Employees Endorsement - CRI-7002-0109

Binding Requirements:

DESCRIPTION
Subject to Signed and dated application

Binding Requirements:

DESCRIPTION	
Subject to Complete Section VII. Loss Information	
Premium	\$3,415.00
ESTIMATED PROGRAM COST	\$3,415.00

Coverage: Member Crime

Carrier: Travelers Casualty and Surety Co of America

Policy Period: 7/1/2021 to 7/1/2022

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
A - Fidelity - 1. Employee Theft	Limit	\$2,000,000	Per Loss Coverage/ Per Employee Coverage
B - Forgery or Alteration	Limit	\$2,000,000	Single Loss Limit of Insurance
C - On Premises	Limit	\$2,000,000	Single Loss Limit of Insurance
D - In Transit	Limit	\$2,000,000	Single Loss Limit of Insurance
F - Computer Crime :			
1. Computer Fraud	Limit	\$2,000,000	Single Loss Limit of Insurance
2. Computer Program and Electronic Data Restoration Expense	Limit	\$2,000,000	Single Loss Limit of Insurance
G - Funds Transfer Fraud	Limit	\$2,000,000	Single Loss Limit of Insurance
I - Claim Expense	Limit	\$5,000	Single Loss Limit of Insurance

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Forgery or Alteration - Single Loss	\$35,000
Retention	On Premises - Single Loss	\$35,000
Retention	In Transit - Single Loss	\$35,000
Retention	Computer Fraud - Single Loss	\$35,000
Retention	Computer Program and Electronic Data Restoration Expense - Single Loss	\$35,000
Retention	Funds Transfer Fraud - Single Loss	\$35,000

Endorsements include, but are not limited to:

DESCRIPTION
Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition - CRI-19072-0315
Social Engineering Fraud Insuring Agreement Endorsement - CRI-19085-0919
Replace Insuring Agreement E. Money Orders And Counterfeit Money Endorsement - CRI-19095-0517
Amendatory Endorsement for Certain ERISA Considerations - CRI-19101-1117
Telecommunication Fraud Insuring Agreement Endorsement - CRI-19115-0519
Delete Exclusion For Prior Losses Involving Subsidiaries Endorsement - CRI-19122-1120
Additional Insureds Endorsement - CRI-7028-1120
Government Entity Crime Endorsement - CRI-7125-0109
Government Entity Crime Endorsement - Faithful Performance of Duty - CRI-7126-0109

Exclusions include, but are not limited to:

DESCRIPTION
Exclude Designated Persons or Classes of Persons or Employees Endorsement - CRI-7002-0109

Binding Requirements:

DESCRIPTION
Subject to -
Signed and dated Application
Complete Section VII. Loss Information

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Insured's Premises Covered: Worldwide, except

Premium	\$7,998.00
ESTIMATED PROGRAM COST	\$7,998.00

Coverage: Fiduciary Liability

Carrier: Travelers Casualty and Surety Co of America

Policy Period: 7/1/2021 to 7/1/2022

Form Number: DBP-16001-1112

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Fiduciary Liability	Claims Made		7/1/2006

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Designated Benefit Plan Fiduciary Liability	Limit	\$2,000,000	for all Claims

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Designated Benefit Plan Fiduciary Liability - for each Claim under Insuring Agreement A	\$1,000(A)

Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Fiduciary Liability	7/1/2006		

Definition of Claim:

DESCRIPTION
Claim means:
1. a written demand for monetary damages or non-monetary relief;
2. a civil proceeding commenced by service of a complaint or similar pleading;

Definition of Claim:

DESCRIPTION
3. a criminal proceeding commenced by filing of charges;
4. a formal administrative or regulatory proceeding commenced by filing of a notice of charges, formal investigative order, service of summons or similar document;
5. an arbitration, mediation or similar alternative dispute resolution proceeding if the Insured is obligated to participate in such proceeding or if the Insured agrees to participate in such proceeding, with the Company's written consent, such consent not to be unreasonably withheld; or
6. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding; against an Insured for a Wrongful Act
A Claim will be deemed to have been made when such Claim is first commenced as set forth in this definition or, in the case of a written demand, when such written demand is first received by an Insured.

Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE
Duty to report a claim commences on the earliest date a written notice thereof is received by a Benefit Plan Official.

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Settlement Program Limit of Liability	Limit	\$100,000	for each Settlement Program Notice, which amount is included within, and not in addition to, any applicable Designated Benefit Plan Fiduciary limit of liability
HIPAA Limit of Liability - which amount is included within, and not in addition to, any applicable Designated Benefit Plan Fiduciary limit of liability	Limit	\$100,000	
502(c) Penalties Limit of Liability - which amount is included within, and not in addition to, any applicable Designated Benefit Plan Fiduciary limit of liability	Limit	\$100,000	

Endorsements include, but are not limited to:

DESCRIPTION
Designated Benefit Plan Fiduciary Liability Coverage Declarations - DBP-15001-1112
Designated Benefit Plan Fiduciary Liability Coverage - DBP-16001-1112
Cap On Losses From Certified Acts Of Terrorism Endorsement - AFE-19029-0719
Federal Terrorism Risk Insurance Act Disclosure Endorsement - AFE-19030-0920
Separate Prior and Pending Proceeding Date and Continuity Date Endorsement - Increased Limit of Liability - DBP-10012-0913
Illinois Changes Endorsement - DBP-17014-1218
Designation of Insurance Representative Endorsement - DBP-19001-1112
Waiver of Recourse Endorsement - DBP-19002-1112
Governmental Plan Endorsement - DBP-19003-1112
Global Coverage Compliance Endorsement - DBP-19083-0315

Binding Requirements:

DESCRIPTION
Subject to - Signed and dated application

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Claim Defense for Association Management Liability Coverage, Liability Coverages and/or Cyber Coverage: Duty to Defend

Premium	\$8,327.00
ESTIMATED PROGRAM COST	\$8,327.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	INCLUDED

Coverage: General Liability

Carrier: Safety National Casualty Corporation

Policy Period: 7/1/2021 to 7/1/2022

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE
General Liability	Occurrence	Not Applicable
Employee Benefits Liability Coverage	Claims Made	7/1/1995

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Each Occurrence Limit - Combined BI & PD	Limit	\$2,000,000	Applies Per Member
Personal and Advertising Injury Limit	Limit	\$2,000,000	Applies Per Member / Any One Person or Organization
Damages to Premises Rented to You Limit including Fire Damage Legal	Limit	\$500,000	Applies Per Member
Employee Benefits Liability Coverage	Limit	\$4,000,000	Aggregate Limit
Employee Benefits Liability Coverage	Limit	\$2,000,000	Each Employee Limit
General Aggregate Limit Other than Prod/Comp Ops	Limit	\$4,000,000	Applies Per Member
Products/Completed Operations Aggregate Limit	Limit	\$4,000,000	Applies Per Member

Self-Insured Retention

TYPE	COVERAGE	AMOUNT	ADDITIONAL INFO
Retention	CGL - Each Occurrence	\$250,000	ALAE Within Retention Paid By Insured
Retention	Personal and Advertising Injury	\$250,000	ALAE Within Retention Paid By Insured
Retention	Damages to Premises Rented to You	\$250,000	ALAE Within Retention Paid By Insured
Retention	Employee Benefits Liability	\$250,000	ALAE Within Retention Paid By Insured

Endorsements include, but are not limited to:

DESCRIPTION
Amended Definition of Bodily Injury - SNGL 004
Unintentional Failure to Disclose Hazards or Occurrences - SNGL 021
Deletion of Premium Audit Condition - SNGL 053
Designated Additional Insured (Broad Form) - SNGL 022
Governmental Subdivisions Endorsement - CG 24 09
Employee Benefits Liability Coverage with Self- Insured Retention - SNGL 054
Colleges or Schools (Limited Form) - CG 22 71
Corporal Punishment - CG 22 67
Incidental Medical Services – Limited coverage for employees during a medical emergency, employed nurses and athletic trainers. - Manuscript
Sexual Abuse or Molestation Coverage - Manuscript
Co-Employee Exclusion Deleted - SNGL 012
Mandatory State Endorsements
CGL Coverage Form - CG 00 01

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
General Liability	Bodily Injury and Property Damage from pollutants - Absolute Exclusion
	Losses arising from the ownership maintenance or use of aircraft (including drones), autos, or watercraft, with some minor exceptions including certain contractual obligations
	Employment Related Practices Exclusion
	Liquor Liability Exclusion
	Aircraft Products Exclusion
	Professional Liability Exclusion
	Real Property in Your Care, Custody, and Control Exclusion
	Absolute Asbestos Exclusion

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
	Absolute Lead Exclusion
	War and Nuclear Hazard
	Mold / Fungus
	Access or Disclosure of Confidential or Personal Information And Data-Related Liability Exclusion - CG 21 07
	Asbestos Exclusion - SNGL 044
	Coverage C- Medical Payments Exclusion - CG 21 35
	Employment Related Practices Exclusion - CG 21 47
	ERISA Exclusion - SNGL 002
	Failure to Supply Exclusion - CG 22 50
	Fungi or Bacteria Exclusion - CG 21 67
	Injury to Volunteer Firefighters Exclusion - CG 22 56
	Lead Exclusion - SNGL 043
	Nuclear Energy Liability Exclusion - IL 00 21
	Silica Exclusion - CG 21 96
Employee Benefits Liability	Total Pollution Exclusion W/ Hostile Fire Exception - CG 21 55
	Dishonest, fraudulent, criminal or malicious act or omission
	Bodily Injury or Property Damage or Personal Injury
	Failure of performance of contract
	Failure of any investment to perform as represented by you
	Failure to comply with mandatory provisions of any law concerning Workers' Compensation, unemployment insurance, social security or disability benefits
	Wrongful termination of an employee
	Coercion, demotion, reassignment, discipline or harassment of an employee
	Discrimination against an employee

Binding Requirements:

DESCRIPTION
Subject to -
- TRIA Policyholder Disclosure

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Premiums due within 30 days of binding

Premium	\$201,590.00
ESTIMATED PROGRAM COST	\$201,590.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$806.00

Subject to Audit: Not Auditable

Mississippi Valley Intergovernmental Cooperative (MISSVIC)



Coverage: Educator Legal Liability

Carrier: Safety Specialty Insurance Company

Policy Period: 7/1/2021 to 7/1/2022

Form Number: ELEPCM 0716

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Educators Legal & Employment Practices Liability	Claims Made	7/1/1995	

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Educators Legal & Employment Practices Liability - Annual Aggregate Limit	Limit	\$2,000,000 / Applies Per Member
Each Wrongful Act	Limit	\$2,000,000 / Applies Per Member

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Educators Legal & Employment Practices Liability - Each Wrongful Act (including LAE)	\$250,000

Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Educators Legal & Employment Practices Liability	--		

Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (60) days of the expiration date. The cost of this extended reporting period is 75% of the annual premium for 1 year; 125% of the annual premium for 2 years; 150% of the annual premium for 3 years and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been

covered by the policy. Claims must be reported to the carrier within (30) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Definition of Claim:

DESCRIPTION
Refer to policy form

Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
	Refer to policy form

Run Off Provisions:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
Refer to policy form	--	--		--

Endorsements include, but are not limited to:

DESCRIPTION
Mandatory State Forms
Non-Stacking of Limits Endorsement – Form ILNONSTACK 0416
ELL/EPL Coverage Form - ELEPCM 0716
Coverage Retention Form - ILSIR 0716
Punitive Damage Coverage (where allowed by law)
Schedule of Members

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Premiums due within 30 days of binding

Premium	\$73,516.00
ESTIMATED PROGRAM COST	\$73,516.00

Subject to Audit: Not Auditable

Coverage: Automobile

Carrier: Safety National Casualty Corporation

Policy Period: 7/1/2021 to 7/1/2022

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	COVERED AUTOS	BASIS
Auto Liability Bodily Injury & Property Damage - Combined Single Limit	Limit	\$2,000,000	1	Any One Accident
Uninsured/Underinsured Motorist	Limit	\$1,000,000	2	
Garagekeepers Legal Liability	Limit	\$30,000		Each Auto

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Auto Liability - Any One Accident	\$250,000
Deductible	Garagekeepers Legal Liability	\$500 each auto; \$2,500 maximum per loss

Covered Autos:

SYMBOL	SYMBOL NAME	DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS
1	Any Auto	
2	Owned Autos Only	Only those autos you own (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	Owned Private Passenger Autos Only	Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	Owned Autos Other Than Private Passenger Autos Only	Only those autos you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	Owned Autos Subject To No-Fault	Only those autos you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.

Covered Autos:

SYMBOL	SYMBOL NAME	DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS
6	Owned Autos Subject To A Compulsory Uninsured Motorists Law	Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists' requirement.
7	Specifically Described Autos	Only those autos described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to any power unit described in Item Three).
8	Hired Autos Only	Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent, or borrow from any of your employees, partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Non-owned Autos Only	Only those autos you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes autos owned by your employees, partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.
19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those autos that are land vehicles and that would qualify under the definition of mobile equipment under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

Endorsements include, but are not limited to:

DESCRIPTION
CA Coverage Form - CA 00 01
Self-Insured Retention Endorsement - SNCA 022
Public Entity Endorsement - SNCA 029
Broad Form Named Insured - SNCA 038
Unintentional Failure to Disclose Material Facts - SNCA 028
Unintentional Failure to Provide Notice of Accident or Loss - SNCA 030
Audio, Visual, & Data Electronic Equipment Coverage- Fire, Police, & Emergency Vehicles - CA 20 02
Amphibious Vehicles - CA 23 97
Public Transportation Autos - CA 24 02
Hired Autos Specified as Covered Autos you Own - CA 99 16
Waiver of Premium Audit Condition - Manuscript
Garagekeepers Coverage - CA 99 37

Endorsements include, but are not limited to:

DESCRIPTION
Schedule of Members - Manuscript

Exclusions include, but are not limited to:

DESCRIPTION
Excluded Drivers
Expected or Intended Injury
Contractual
Workers' Compensation
Employers' Liability
Property Damage to Property Owned or Transported by you
Pollution
Other standard policy exclusions apply
Terrorism
Exclusion of Federal Employees Using Autos in Government Business - CA 04 42
Emergency Services - Volunteer Firefighters' and Workers' Injuries Excluded - CA 20 30
Silica Exclusion - CA 23 94
Nuclear Energy Liability Exclusion - IL 00 21

Binding Requirements:

DESCRIPTION
Subject to - - If the insured's intent is to reject UM/UIM, PIP, and/or Med Pay coverage in states that allow total rejection and the state mandatory forms are not signed, dated and returned prior to a loss, the insured's SIR will apply to the claim

Auto Disclaimer:

Commercial Auto policies utilize a set of coverage symbols to stipulate a category of covered autos. One or more symbols are assigned to each coverage purchased indicating which autos that coverage applies to. Please refer to your policy and make certain that you read and understand the various auto symbols and associated descriptions. Specific symbols may apply to either a particular kind of vehicle or the vehicle's ownership status. The symbols could also differ depending upon whether the

coverage is for liability or physical damage. Also, in certain circumstances, an insurance company may agree to provide coverage for an auto scenario that is not described in the auto symbols. When this occurs, a unique symbol and related description is used. If you have any questions regarding the auto symbols or associated descriptions contained in your policy, please contact us.

Premium	\$51,542.00
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ESTIMATED PROGRAM COST	\$51,542.00

Subject to Audit: Not Auditable

Coverage: Excess Liability

Carrier: Safety National Casualty Corporation

Policy Period: 7/1/2021 to 7/1/2022

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Umbrella	Occurrence	Not Applicable	Not Applicable

Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE / COMMENTS
Umbrella	Applies		

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
General Aggregate Limit	Limit	\$4,000,000
Each Occurrence Limit	Limit	\$4,000,000

Underlying Policies:

COVERAGE	DESCRIPTION	LIMIT	CARRIER NAME	EFFECTIVE DATE	EXPIRATION DATE
General Liability Coverage		\$2,000,000/\$4,000,000		7/1/2021	7/1/2022
Commercial Automobile Liability Coverage	CSL	\$2,000,000		7/1/2021	7/1/2022
Educators Legal Liability Coverage		\$2,000,000/\$2,000,000		7/1/2021	7/1/2022
Employers Liability		\$2M/\$2M/\$2M		7/1/2021	7/1/2022

Endorsements include, but are not limited to:

DESCRIPTION

Commercial Excess Coverage Form - CX 00 01

Exclusions include, but are not limited to:

DESCRIPTION

Workers' Compensation, Auto No Fault, Uninsured/ Underinsured Motorists, Disability, and Unemployment Compensation Laws

Pollution (Hostile Fire Exception)

Asbestos

Physical Damage to Property in Insured's Care, Custody, or Control

Auto First-party Coverage

Pollution (Auto)

Products Recall

Employment Related Practices Exclusion

Total Pollution Exclusion

Professional Liability Exclusion

Retained Limit

Terrorism - CX 21 33

Failure to Supply - XLM 001 / Manuscript

Schedule of Members

Binding Requirements:

DESCRIPTION

Subject to Acceptance or Rejection of Terrorism Insurance Coverage with Regard to Excess Liability

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION

Premiums due within 30 days of binding.

Premium	\$75,892.00
<hr/>	
ESTIMATED PROGRAM COST	\$75,892.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$1,518.00

Subject to Audit: Not Auditable

Coverage: Umbrella

Carrier: Genesis Insurance Company

Policy Period: 7/1/2021 to 7/1/2022

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Umbrella	Occurrence	Not Applicable	Not Applicable

Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE / COMMENTS
Umbrella	Applies		

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Each Event Limit	Limit	\$5,000,000
Policy Aggregate Limit of Insurance	Limit	\$5,000,000

Underlying Policies:

COVERAGE	DESCRIPTION	LIMIT	CARRIER NAME	EFFECTIVE DATE	EXPIRATION DATE
Commercial Excess Liability	Each Occurrence per member	\$2,000,000	Safety National Casualty Corporation	7/1/2021	7/1/2022
Commercial Excess Liability	Aggregate Limit per member	\$4,000,000	Safety National Casualty Corporation	7/1/2021	7/1/2022

Endorsements include, but are not limited to:

DESCRIPTION
Commercial Excess Liability Policy Provisions - CEL 00 0001 07 15
Commercial Excess Liability Policy Declarations - CEL 10 0001 07 15

Endorsements include, but are not limited to:

DESCRIPTION
Schedule of Forms and Endorsements - CEL 07 0001 07 15
Schedule of Underlying Insurance - CEL 07 0002 07 15
Personal Injustices - CEL 00 0002 09 16
Named Insured- Members Listing - CEL 09 0001 07 15
Amendment- Insureds Duties in the Case of an Event, Claim or Suit - CEL 24 0002 07 15
Underlying Claims-Made Insurance - Employee Benefits Liability - Educators Legal & Employment Practices - CEL 27 0001 07 15
Signature Page Endorsement - SGN 90 0001 07 10
Illinois Consumer Notice - IL 94 0002IL 07 16
Illinois Changes - Defense Costs - CEL 24 0004IL 07 15
Illinois Changes - Cancellation and Nonrenewal - CEL 24 0005IL 07 15

Exclusions include, but are not limited to:

DESCRIPTION
Workers' Compensation, Auto No Fault, Uninsured/ Underinsured Motorists, Disability, and Unemployment Compensation Laws
Pollution (Hostile Fire Exception)
Asbestos
Physical Damage to Property in Insured's Care, Custody, or Control
Auto First-party Coverage
Pollution (Auto)
Products Recall
Employment Related Practices Exclusion
Total Pollution Exclusion
Professional Liability Exclusion
Retained Limit
Exclusion- Asbestos - CEL 21 0002 07 15

Exclusions include, but are not limited to:

DESCRIPTION
Exclusion- Lead - CEL 21 0003 07 15
Exclusion- Silica and Silica Related Dust - CEL 21 0004 07 15
Exclusion- Fungus(es) and Spore(s) - CEL 21 0005 07 15
Exclusion - Uninsured Motorists Coverage, Underinsured Motorists Coverage, Automobile No-Fault Insurance or Other First Party Liability Law - CEL 21 0006 07 15
Exclusion- War Liability - CEL 21 0014 07 15
Exclusion- Premises Medical Payments or Automobile Medical Payments - CEL 21 0031 07 15
Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - CEL 21 0033 07 15
Exclusion- Nuclear Energy Liability (Broad Form) - CEL 21 0035 07 15
Exclusion - Coverage Including In Controlling Underlying Policy Not Covered by this Policy - Employers Liability - CEL 21 0036 07 15
Exclusion - Unmanned Aircraft System - CEL 21 0046 02 16
Exclusion - Communicable Disease - CEL 21 0051 04 20
Exclusion-Trade Sanctions - IL 24 0001 07 15

Binding Requirements:

DESCRIPTION
Subject to:
Receipt of underlying binder and policy within 30 days of binding
Upon Binding Please have an authorized representative of the First Named Insured or Applicant sign, date, and return the attached TRIA form indicating their desire to accept or reject this coverage

Premium	\$148,753.00
ESTIMATED PROGRAM COST	\$148,753.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$2,414.00

Subject to Audit: Not Auditable

Coverage: Excess Workers' Compensation
Carrier: Safety National Casualty Corporation
Policy Period: 7/1/2021 to 7/1/2022

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Specific Limit		Statutory	
Employers Liability Limit	Limit	\$1,000,000	Per Occurrence
Aggregate Excess Limit	Limit	\$2,000,000	
Foreign Voluntary limits - Repatriation	Limit	\$25,000	
Foreign Voluntary limits - Employer's Liability Limit	Limit	\$100,000	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Self-Insured Retention	Excess Workers' Compensation	\$550,000

States:

DESCRIPTION	STATE
States Covered:	IL
States Excluded:	OH, ND, WA, WY

Endorsements include, but are not limited to:

DESCRIPTION
Employer Delineation of Insured Members - 0217 00 1293 (XWC)
Definition of Loss Fund - 0256 00 0313 (XWC)
Broad Form all States for Employee Travel - 0276 02 0408 (XWC)

Endorsements include, but are not limited to:

DESCRIPTION
Voluntary Compensation Endorsement-Premium Delineation - 0291 00 0708 (XWC)
Foreign Voluntary Workers' Compensation and Employers' Liability - 0293 00 0906 (XWC)
Terrorism Risk Insurance Program Reauthorization Act Endorsement - 6000 00 0121 (XWC)

Exclusions include, but are not limited to:

DESCRIPTION
Owners or Officers
Bodily Injury to an Employee While Employed in Violation of Law
Bodily Injury Intentionally Caused by Insured
Longshore & Harbor Workers' Act
Federal Employers' Liability Act
Assumptions under Contract

Binding Requirements:

DESCRIPTION
Subject to -
- Please Provide Updated Payroll by Member by Class Code for Policy Issuance.
- We Require a Completed Application and Prior Loss Experience for Each Prospective Member in Order to Make an Underwriting Decision.

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Deposit Premium: \$349,462
The portion of the EMPLOYER'S annual premium attributable to coverage for losses caused by a certified act of terrorism is: 0.5%
Loss Fund Rate - \$ 2.27

Premium	\$344,729.00
ESTIMATED PROGRAM COST	\$344,729.00
Minimum Premium -	\$293,020.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	INCLUDED

Optional Coverages:

DESCRIPTION	SELF-INSURED RETENTION	OTHER	PREMIUM
Excess WC –SIR Option	Self-Insured Retention: \$650,000	Deposit Premium: \$319,223 , Minimum Premium: \$271,340, Premium Rate: \$0.1214	\$319,223.00

Subject to Audit: Voluntary

Auditable Exposures:

STATE	CLASS CODE	DESCRIPTION	EXPOSURE	RATE PER \$100
IL		Total Payroll	\$262,950,991 - Payroll	\$0.1311

Mississippi Valley Intergovernmental Cooperative (MISSVIC)



Coverage: Environmental Liability

Carrier: Ironshore Specialty Insurance Co

Policy Period: 7/1/2021 to 7/1/2022

Form Number: IE.COV.SPILLS.EDU.001 (11/11)

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Environmental Liability	Claims Made	7/1/2018	N/A

Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE / COMMENTS
Environmental Liability	Applies		Other / Defense Costs - 25% Outside the Limits

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Coverage A: Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses, Coverage B: First Party Remediation Expenses & Coverage C: Emergency Response Expenses	Limit	\$1,000,000	Each Incident Limit
Coverage A: Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses, Coverage B: First Party Remediation Expenses & Coverage C: Emergency Response Expenses	Limit	\$1,000,000	Coverage Aggregate Limit
Coverage E: Disinfection Event Expenses	Limit	\$250,000	Each Incident Limit
Coverage E: Disinfection Event Expenses	Limit	\$250,000	Coverage Aggregate Limit
Coverage D: Business Interruption	Limit	\$1,000,000	
Coverage D: Business Interruption	Limit	365 Days Limit	
Policy Aggregate Limit	Limit	\$1,000,000	
Image Restoration Expenses	Limit	\$250,000	Each Incident Limit

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Image Restoration Expenses	Limit	\$250,000	Coverage Aggregate Limit

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Coverage A: Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses, Coverage B: First Party Remediation Expenses & Coverage C: Emergency Response Expenses - Each Incident	\$50,000
Deductible	Coverage E: Disinfection Event Expenses - Each Incident	\$100,000
Deductible	Coverage D: Business Interruption	Deductible 5 (Days)
Deductible	Image Restoration Expenses - Each Incident	\$50,000

Definition of Claim:

DESCRIPTION
Claim Means a Demand, Notice or Assertion of a Legal Right Alleging Liability or Responsibility on the Part of the Insured

Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
	Refer to policy form

Endorsements include, but are not limited to:

DESCRIPTION
Site Pollution Incident Legal Liability Select (Spills) EDU Form - IE.COV.SPILLS.EDU.001 (11/11)
Service of Suit Clause - Illinois - SC-3 (11_18)
Claim and Notice Reporting - IE.PN.ALL.002 (1019)
Insurer Address Change - IRON.END.ALL.016 (0419)

Endorsements include, but are not limited to:

DESCRIPTION
Disclosure - Terrorism Risk Insurance Act (if TRIA is Purchased) - TRIA-N004-0420
Cap on Losses From Certified Acts of Terrorism (if TRIA is Purchased) - TRIA-E002-0315
Named Insured - IE.END.ALL.001 (0216)
Definition of Pollutants Amendment to Include Biological Agents - IE.END.SPILLS.ALL.003 (1111)
Defense Costs - 25% Outside the Limits - IE.END.SPILLS.ALL.009 (1111)
Retroactive Date - IE.END.SPILLS.EDU.043 (1111)
Acquired Properties Exclusion Amendatory Endorsement - MANUSCRIPT
Asbestos, PCBs and Lead-Based Paint Exclusion Amendatory Endorsement - MANUSCRIPT
Conditions Amendatory Endorsement - MANUSCRIPT
Image Restoration Expenses Endorsement - MANUSCRIPT
Insured Definition Amendatory Endorsement - MANUSCRIPT
Mold Matter and Legionella Deductible Amendatory Endorsement - MANUSCRIPT
Per Named Insured Aggregate Limit Endorsement - MANUSCRIPT
Schedule of Underground Storage Tanks - MANUSCRIPT
Nuclear and Radiological Exclusion Deletion - IE.END.SPILLS.ALL.022 (1111)
Liberty Mutual Group California Privacy Notice Commercial Lines (excluding Workers' Compensation) (Effective January 1, 2020) - Version 1.0 (last updated October 13, 2019)

Exclusions include, but are not limited to:

DESCRIPTION
Sanction Limitation and Exclusion Clause - ADM-OFAC-0419
Exclusion of Certified Acts of Terrorism (if TRIA is Declined) - TRIA-ENV-E002-0315
Exclusion of Terrorism (if TRIA is Declined) - TRIA-ENV-E003-0315
Known Pollution Incident Exclusion - MANUSCRIPT
COVID-19 Exclusion - IE.END.SPILLS.ALL.047 (0520)

Exclusions include, but are not limited to:

DESCRIPTION

Excluded Properties Endorsement - MANUSCRIPT

Binding Requirements:

DESCRIPTION

Subject to:

- Signed Policyholder Disclosure Notice of Offer to Purchase Terrorism Insurance for Policy Period Form

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION

Terrorism Premium - 3%

Intended use: Schools and Associated Facilities

Premium

\$45,249.00

ESTIMATED PROGRAM COST

\$45,249.00

Minimum Earned Premium -

100.00 %

Coverage: Foreign Package - International Property

Carrier: ACE American Insurance Company

Policy Period: 7/1/2021 to 7/1/2022

The following is a general summary of the Insuring Agreement. Refer to actual policy form for complete terms and conditions.

Coinsurance or Agreed Amount:

DESCRIPTION	AGREED AMOUNT	COINSURANCE %
Coinsurance – Time Element: N/A	N/A	N/A

Coverage:

SUBJECT OF INSURANCE	LIMIT TYPE	AMOUNT	BASIS
A. Limit of Liability:	Limit	\$250,000	Per Occurrence
Cargo Coverage - is the maximum Limit of Insurance for any one Occurrence	Limit	\$50,000	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Time Element (Except Service Interruption Time Element)	24 hours from commencement of the interruption of the Insured’s business
Deductible	Service Interruption Time Element:	24 hours from commencement of the interruption of the specified incoming services
Deductible	Time Element Coverage – Boiler and Machinery	24 hours from commencement of the interruption of the Insured’s business
Deductible	A. Per Occurrence:	\$1,000
Deductible	B. Earth Movement:	\$5,000 or % per Occurrence, except:
Deductible	- Minimum Deductible:	\$5,000 or % per Occurrence
Deductible	C. Flood:	\$5,000 or % per Occurrence, except:
Deductible	-Minimum Deductible:	\$5,000 or % per Occurrence
Deductible	D. Named Windstorm:	\$5,000 or % per Occurrence, except:
Deductible	1. Foreign Tier 1 Locations:	\$5,000 or % per Occurrence

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	2. Minimum Deductible:	\$5,000 or % per Occurrence
Deductible	E. Boiler and Machinery: per Breakdown, except	
Deductible	-Combined:	\$1,000
Deductible	F. Contingent Time Element Per Occurrence:	\$1,000
Deductible	Employee Dishonesty Coverage - in any one "occurrence"	\$1,000
Deductible	Cargo Coverage - any one Occurrence	\$1,000
Deductible	Government Activity - any one Occurrence	\$1,000
Deductible	Laptop Deductible - Per Occurrence	\$2,500
Deductible	Forgery or Alteration	\$1,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Earth Movement, Flood, And Named Windstorm, Combined, Subject to and Including	Sublimit	\$25,000	Term Aggregate(all)
Accounts Receivable	Sublimit	\$100,000	Per Occurrence
Coinsurance Deficiency and Currency Devaluation	Sublimit	\$500,000	Per Occurrence
Consequential Reduction in Value	Sublimit	\$250,000	Per Occurrence
Course of Construction ("COC")	Sublimit	\$250,000	Per Occurrence
Debris Removal	Sublimit		Per Occurrence
Decontamination Costs	Sublimit	\$25,000	Per Occurrence
Deferred Payments	Sublimit	\$250,000	Per Occurrence
Demolition and Increased Cost of Construction	Sublimit	\$250,000	Per Occurrence
Errors and Omissions	Sublimit	\$250,000	Per Occurrence
Expediting Costs	Sublimit	\$250,000	Per Occurrence
Fine Arts	Sublimit	\$50,000	Per Occurrence

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Fungus, Wet Rot, Dry Rot, And Moss	Sublimit	\$50,000	Term Aggregate
Installation at any Job Site	Sublimit	\$50,000	Per Occurrence
Inventory or Appraisals	Sublimit	\$50,000	Per Occurrence
Land and Water Contaminant or Pollutant Cleanup, Removal and Disposal	Sublimit	\$250,000	Term Aggregate
Landscaping Improvements	Sublimit	\$100,000	Per Occurrence
Legal Liability	Sublimit	\$10,000	Per Occurrence
Miscellaneous Personal Property	Sublimit	\$250,000	Per Occurrence
Miscellaneous Unnamed Insured Locations	Sublimit	\$250,000	Per Occurrence
Money and Securities	Sublimit	\$25,000	Per Occurrence
Neighbor's Recourse and Tenant's Liability	Sublimit	\$2,500,000	Per Occurrence
Newly Acquired Property	Sublimit	\$250,000	Term Aggregate, Subject to Time Limit Shown in C. Time Limits Below
Off Premises Storage for Property Under Course of Construction	Sublimit	\$50,000	Per Occurrence
Outdoor Property	Sublimit	\$10,000	Per Occurrence
Professional Fees	Sublimit	\$250,000	Per Occurrence
Protection and Preservation of Property	Sublimit	\$25,000	Per Occurrence
Service Interruption Property Damage	Sublimit	\$250,000	Per Occurrence
Tax Liability	Sublimit	\$500,000	Per Occurrence
Temporary Removal of Property	Sublimit	\$10,000	Per Occurrence
Transit	Sublimit	\$250,000	Per Occurrence
Valuable Papers and Records	Sublimit	\$25,000	Per Occurrence
Time Element, Subject to and Including the Following Sub-Limits of Liability:	Sublimit	\$25,000	Per Occurrence
Business Income	Sublimit	\$25,000	Per Occurrence
Extra Expense	Sublimit	\$250,000	Per Occurrence

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Leasehold Interest	Sublimit	\$100,000	Per Occurrence
Rental Insurance	Sublimit	\$100,000	Per Occurrence
Commissions, Profits, And Royalties	Sublimit	\$100,000	Per Occurrence
Civil Authority	Sublimit	\$100,000	Per Occurrence, Subject to Time Limit Shown in C. Time Limits Below
Delay in Startup of Property in the Course of Construction	Sublimit	\$10,000	Per Occurrence
Contingent Time Element	Sublimit	\$250,000	Per Occurrence
Extended Period of Liability	Sublimit	\$25,000	Per Occurrence, Subject to Time Line Shown in C. Time Limits Below
Ingress/Egress	Sublimit	\$100,000	Per Occurrence, Subject to Time Limit Shown in C. Time Limits Below
Service Interruption Time Element	Sublimit	\$100,000	Per Occurrence
Boiler and Machinery			
Boiler and Machinery, Subject to and Including the Following Sub-Limits of Liability:	Sublimit	\$250,000	Per Breakdown
Time Element Coverage – Boiler and Machinery, Subject to and Including the Following Sub-Limit of Liability:	Sublimit	\$250,000	Per Breakdown
Utility Interruption – Time Element Coverage – Boiler and Machinery	Sublimit	\$100,000	
Decontamination Costs – Boiler and Machinery	Sublimit	\$100,000	Per Breakdown
Perishable Goods – Boiler and Machinery	Sublimit	\$100,000	Per Breakdown
Refrigerant Contamination	Sublimit	\$100,000	Per Breakdown
Resulting Fungus, Wet or Dry Rot and Moss – Boiler and Machinery	Sublimit	\$10,000	Term Aggregate
Water Damage Coverage	Sublimit	\$100,000	Term Aggregate
Time Limits			
Civil Authority		30 Days	

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Delay in Start-up of Property in the Course of Construction		5 Days	
Extended Period of Liability		365 Days	
Ingress/Egress		30 Days	
Newly Acquired Property		90 Days	
Employee Dishonesty Coverage	Limit	\$25,000	in any one "occurrence"
Government Activity -is the maximum Limit of Insurance in any one Occurrence in any one country for all Covered Property scheduled above.	Limit	\$25,000	
The Blanket Limit of Liability shall be and applies only to the following coverages (hereinafter "Location Coverages"): Accounts Receivable Electronic Data Processing Property Fine Arts Landscaping Improvements Leasehold Interest Leasehold Interest In Undamaged Tenant's Improvements and Betterments Non-Owned Detached Trailers Consequential Reduction in Value (pairs and sets) Personal Property of Employees Protection and Preservation of Property Research and Development Property Valuable Papers	Limit	\$250,000	
Forgery or Alteration	Limit	\$50,000	

Valuations:

DESCRIPTION	LIMITATIONS
landed cost	Cargo Coverage -Import Goods
Selling Price	Cargo Coverage -Export Goods

Endorsements include, but are not limited to:

DESCRIPTION
IT7062 01-2003
IT7057 03-2011
International Advantage® Commercial Insurance Policy - IT7000 05-2014
Chubb Privacy Statement Chubb Privacy Statement - IT7060 01-2009
Chubb Producer Compensation Practices & Policies - IT7055 10-2006
Premium Collection Policy Premium Collection Policy -IT7059 09-2011

Endorsements include, but are not limited to:

DESCRIPTION
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders - IT7058 04-2005
International Advantage® Executive Assistance® Services - IT7065a 04-2017
How to Report Your Claims - IT7053 01-2012
Forms and Endorsements Declarations -IT7998 07-2010
General Declarations - IT7001 (08-2010)
International Advantage Commercial Property Coverage Form Declarations - IT7012 (12-2011)
International Advantage Employee Dishonesty Coverage Declarations - IT7015 (12-2010)
Common Policy Conditions (Effective 4/12/2010) - IT7029 (04-2010)
International Advantage Commercial Property Coverage Form - IT7032 (10-2012)
International Advantage Employee Dishonesty Coverage Form - IT7036 (12-2010)
Amendment of Named Insured - IT7143 (02-2011)
Broad Named Insured - IT7101 (09-2011)
Cancellation - IT7956 (12-2017)
GPS Global Program Solutions Endorsement (Non-Admitted Included) - LD-34280a (01/16)
Minimum Earned Premium Endorsement - IT7955 (03-2014)
Reporting Endorsement - Events or Activities - IT7449 (11-2011)
Cargo Coverage - IT7578 (12-2010)
Coinsurance Endorsement - IT7579 (12-2010)
Government Activity Endorsement - IT7590 (12-2010)
Impairment Of Computer Services – Malicious Programming Coverage Endorsement - IT7609 (11/2017)
Inflation Guard - IT7591 (12-2010)
Laptop and/or Theft Deductible - IT7605 (03-2012)
Money and Securities Endorsement - IT7606 (06-2012)
Sub-Limits of Liability - IT7604 (10-2011)
Supplemental Coverage Endorsement - IT7610 (11/2017)

Endorsements include, but are not limited to:

DESCRIPTION
Supplemental Limits Of Liability Endorsement - IT7608 (11/2017)
Forgery or Alteration Coverage - IT7600 (12-2010)
Local Insurer Financial Endorsement - IT7109b (12-2015)

Exclusions include, but are not limited to:

DESCRIPTION
Electronic Data Exclusion (Named Perils Exception) - IT7585a (06-2020)
Exclusion - Terrorism - War - IT7588 (12-2010)
Exclusion Of Loss Due To Virus, Bacteria Or Microorganism That Induce Physical Distress, Illness Or Disease - IT7638 (04/2020)

Premium	INCLUDED
ESTIMATED PROGRAM COST	INCLUDED
Minimum Earned Premium -	\$2,500.00

Mississippi Valley Intergovernmental Cooperative (MISSVIC)



Coverage: Directors & Officers

Carrier: Indian Harbor Insurance Company

Policy Period: 7/1/2020 to 7/1/2021

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Directors & Officers	Claims Made	7/28/1992	N/A

Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE COST TYPE / COMMENTS
Errors & Omissions	Inclusive of Defense Costs, Charges & Expenses	Each Claim – Inclusive of Claim Expenses

Coverage:

DESCRIPTION	AMOUNT
Policy Aggregate Limit	\$2,000,000
Each Claim/Wrongful Act Limit	\$2,000,000
Employment Practices	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Errors & Omissions - Each Claim	\$15,000

Endorsements include, but are not limited to:

DESCRIPTION
Errors & Omission Policy-Additional Insured – Mississippi Valley Intergovernmental Cooperative XLSPMPL105 08/01/2003
<ol style="list-style-type: none"> 1. Errors & Omissions Policy Form XLSP-MPL-PF 0619 2. XLSPMPL105 0619 Amendatory Additional Exclusions as expiring 3. XLSPMPL165 0619 XL MPL + endorsement as expiring 4. XLSPMPL105 Amendatory Insured vs Insured as expiring 5. XLSPMPL101 0619 Additional Insured – Mississippi Valley Intergovernmental Cooperative as expiring 6. XL-ILSOP Service of Process as expiring

Premium	\$64,768.00
ESTIMATED PROGRAM COST	\$64,768.00

Coverage: Cyber Liability –All Districts
Carrier: Benchmark Insurance Company
Policy Period: 7/1/2021 to 7/1/2022

COVERAGES

LIABILITY EXPENSE			PERIOD	PERIOD
Liability Costs	\$1,000,000	\$25,000	-	Full Prior Acts
PCI Costs	\$1,000,000	\$25,000	-	Full Prior Acts
Regulatory Costs	\$1,000,000	\$25,000	-	Full Prior Acts
FIRST PARTY EXPENSE	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
Cowbell Breach Fund	\$1,000,000	\$25,000	-	-
Data Restoration	\$1,000,000	\$25,000	-	-
Extortion Costs	\$1,000,000	\$25,000	-	-
Business Impersonation Costs	\$1,000,000	\$25,000	-	-
Reputational Harm Expense	\$500,000	-	12 Hours	07/01/2021
FIRST PARTY LOSS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
Business Interruption Loss	\$1,000,000	\$25,000	12 Hours	-
Contingent Business Interruption Loss	\$1,000,000	\$25,000	12 Hours	-
System Failure	\$1,000,000	\$25,000	12 Hours	-
Contingent System Failure	\$1,000,000	\$25,000	12 Hours	-
Cyber Crime Loss	\$250,000	\$25,000	-	-
Bricking Costs	\$1,000,000	\$25,000	-	-
Criminal Reward Costs	\$100,000	-	-	-

COVERAGE ENDORSEMENTS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
California Consumer Privacy Act	\$1,000,000	\$25,000	-	Full Prior Acts
General Data Protection Regulation	\$1,000,000	\$25,000	-	Full Prior Acts
Utility Fraud Attack	\$100,000	\$25,000	-	-
Media Liability	\$1,000,000	\$25,000	-	Full Prior Acts

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION

Sign Cowbell application by each member

Premium **\$146,295.29**

MGA Fees \$3,350.00

ESTIMATED PROGRAM COST **\$149,645.29**

Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Property	Premium	Travelers Indemnity Company (The Travelers Companies, Inc.)	\$1,406,601.00	Travelers Indemnity Company (The Travelers Companies, Inc.)	\$1,622,960.00
	Estimated Cost		\$1,406,601.00		\$1,622,960.00
	Annualized Cost		-		-
	TRIA Premium		Included		Included
Board Crime	Premium	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$3,415.00	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$3,415.00
	Estimated Cost		\$3,415.00		\$3,415.00
	Annualized Cost		N/A		N/A
Member Crime	Premium	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$7,528.00	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$7,998.00
	Estimated Cost		\$7,528.00		\$7,998.00
	Annualized Cost		-		-
Fiduciary Liability	Premium	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$8,110.00	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$8,327.00
	Estimated Cost		\$8,110.00		\$8,327.00
	Annualized Cost		-		-
	TRIA Premium		-		Included
General Liability	Premium	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$175,728.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$201,590.00
	Estimated Cost		\$175,728.00		\$201,590.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		\$806.00
Directors & Officers	Premium	Indian Harbor Insurance Company (XL Group plc)	\$59,626.00	Indian Harbor Insurance Company (XL Group plc)	\$64,768.00
	Estimated Cost		\$59,626.00		\$64,768.00
	Annualized Cost		N/A		N/A

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
	TRIA Premium		-		-
Educator Legal Liability	Premium	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$66,008.00	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$73,516.00
	Estimated Cost		\$66,008.00		\$73,516.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		-
Automobile	Premium	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$44,934.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$51,542.00
	Estimated Cost		\$44,934.00		\$51,542.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		-
Umbrella	Premium	Genesis Insurance Company (Berkshire Hathaway Insurance Group)	\$123,145.00	Genesis Insurance Company (Berkshire Hathaway Insurance Group)	\$148,753.00
	Estimated Cost		\$123,145.00		\$148,753.00
	Annualized Cost		-		N/A
	TRIA Premium		-		\$2,414.00
Excess Liability	Premium	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$67,448.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$75,892.00
	Estimated Cost		\$67,448.00		\$75,892.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		\$1,518.00
Excess Workers' Compensation	Premium	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$301,168.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$344,729.00
	Estimated Cost		\$301,168.00		\$349,462.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		Included
Environmental Liability	Premium	Ironshore Specialty Insurance Co (Ironshore Specialty Insurance Co)	\$42,320.00	Ironshore Specialty Insurance Co (Ironshore Specialty Insurance Co)	\$45,249.00
	Estimated Cost		42,320.00		\$45,249.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		-
Foreign Package	Premium	ACE American Insurance Company (ACE Group)	\$4,350.00	ACE American Insurance Company (ACE Group)	\$4,350.00
	Estimated Cost		\$4,350.00		\$4,350.00

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
	Annualized Cost		N/A		N/A
	TRIA Premium		-		-
Cyber Liability – All Districts	Premium	ACE American Insurance Company (ACE Group)	\$138,937.00	Benchmarkl Insurance Company	\$149,645.29
	Estimated Cost		\$138,937.00		\$149,645.29
	Annualized Cost		-		-
	TRIA Premium		-		N/A
					-
Total Premium			\$2,389,692.00		\$2,802,734.00

Quote from **ACE American Insurance Company (ACE Group)** is valid until **7/1/2021**

Quote from **Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)** is valid until **7/1/2021**

Quote from **Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)** is valid until **7/1/2021**

Quote from **Genesis Insurance Company (Berkshire Hathaway Insurance Group)** is valid until **7/1/2021**

Quote from **Indian Harbor Insurance Company (XL Group plc)** is valid until **6/30/2021**

Quote from **Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)** is valid until **7/1/2021**

Quote from **Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)** is valid until **7/1/2021**

Quote from **Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)** is valid until **7/1/2021**

Quote from **Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)** is valid until **7/1/2021**

Quote from **Travelers Indemnity Company (The Travelers Companies, Inc.)** is valid until **7/1/2021**

Quote from **Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)** is valid until **7/1/2021**

Quote from **ACE American Insurance Company (ACE Group)** is valid until **7/1/2021**

Quote from **ACE American Insurance Company (ACE Group)** is valid until **7/1/2021**

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Quote from **ACE American Insurance Company (ACE Group)** is valid until **7/1/2021**

Quote from **ACE American Insurance Company (ACE Group)** is valid until **7/1/2021**

Quote from **Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)** is valid until **7/2/2021**

Quote from **Ironshore Specialty Insurance Co (Ironshore Specialty Insurance Co)** is valid until **6/16/2021**

Gallagher is responsible for the placement of the following lines of coverage:

- Property**
- Board Crime**
- Member Crime**
- Fiduciary Liability**
- General Liability**
- Directors & Officers**
- Educator Legal Liability**
- Automobile**
- Umbrella**
- Excess Liability**
- Excess Workers' Compensation**
- Environmental Liability**
- Foreign Package**
- Cyber Liability - Alton**
- Cyber Liability - Brussels**
- Cyber Liability - Cahokia**
- Cyber Liability - Calhoun**
- Cyber Liability - Collinsville**
- Cyber Liability - Columbia**
- Cyber Liability - Granite City**
- Cyber Liability - Jacksonville**
- Cyber Liability - Madison**
- Cyber Liability - Roxana**
- Cyber Liability - Venice**

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Premium Financing

Arthur J. Gallagher is pleased to offer Premium Financing for our clients.

What is Premium Financing?

Premium financing is a short-term loan that provides premium payment flexibility. By financing, you have the option to spread out your premium payments instead of paying in full at the time of policy purchase or renewal.

Why Premium Financing May be Good for Your Business?

- May improve **capital and cash flow management** by spreading out premium payments over the policy period.
- Allows for **consolidation of** multiple policies into one premium finance agreement with a single monthly or quarterly payment.
- Provides automated **ACH options and flexible payment** terms.

Want to Learn More?

If you are interested in learning more or obtaining a quote, contact your Client Service Manager.



Payment Plans

CARRIER / PAYABLE CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Travelers Indemnity Company (The Travelers Companies, Inc.)	Property	Lump Sum as Provided	Agency Bill
Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	Board Crime	Prepaid	Agency Bill
Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	20-21 Member Crime	Prepaid	Agency Bill
Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	Fiduciary Liability	Prepaid	Agency Bill
Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	General Liability	Annual Pay Plan	Agency Bill
Indian Harbor Insurance Company (XL Group plc)	Directors & Officers	Pending	
Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	Educator Legal Liability	Annual Pay Plan	Agency Bill
Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	Automobile	Annual	Agency Bill
Genesis Insurance Company (Berkshire Hathaway Insurance Group)	Umbrella	Full annual premium payment is due at inception.	Agency Bill
Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	Excess Liability	Annual Pay Plan	Agency Bill
Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	Excess Workers' Compensation	Annual Payment	Agency Bill
Ironshore Specialty Insurance Co (Ironshore Specialty Insurance Co)	Environmental Liability	Annual Pay	Agency Bill
ACE American Insurance Company (ACE Group)	Foreign Package	Premium is Due to Chubb 30 Days After Invoice Date.	Agency Bill
Benchmark Insurance Company	Cyber Liability	Annual Pay	Agency Bill

Carrier Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY *	ADMITTED/NON-ADMITTED **
ACE American Insurance Company	A++ XV	Admitted
Genesis Insurance Company	A++ XV	Admitted
Indian Harbor Insurance Company	A	Admitted
Ironshore Specialty Insurance Co	A XV	Non-Admitted
Safety National Casualty Corporation	A++ XV	Admitted
Safety Specialty Insurance Company	A++ XV	Admitted
Travelers Casualty and Surety Co of America	A++ XV	Admitted
Travelers Indemnity Company	A++ XV	Admitted
Benchmark Insurance Company	A	Admitted

*Gallagher companies use A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the A.M. Best website at <http://www.ambest.com/ratings>.

**If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Proposal Disclosures



Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third-parties, please contact Gallagher via e-mail at Compensation_Complaints@ajg.com or by regular mail at:

Chief Compliance Officer
Gallagher Global Brokerage
Arthur J. Gallagher & Co.
2850 Golf Rd.
Rolling Meadows, IL 60008

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Property Estimator Disclaimer

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.



Client Signature Requirements



Coverages for Consideration

Overview

- A proposal for any of the coverages can be provided.
- The recommendations and considerations summarized in this section are not intended to identify all exposures.
- Since Gallagher does not handle your complete insurance program, these recommendations only reflect items within our scope of responsibility.

Other Coverage Considerations

- Bonds

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 6/3/2021, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	COVERAGE/CARRIER
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Property
	Travelers Indemnity Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Board Crime
	Travelers Casualty and Surety Co of America
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Member Crime
	Travelers Casualty and Surety Co of America
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Fiduciary Liability
	Travelers Casualty and Surety Co of America
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	General Liability
	Safety National Casualty Corporation
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Directors & Officers
	Indian Harbor Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Educator Legal Liability
	Safety Specialty Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Automobile
	Safety National Casualty Corporation
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Umbrella
	Genesis Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Liability
	Safety National Casualty Corporation
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>

<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Workers' Compensation
<input type="checkbox"/> Option # 1	Safety National Casualty Corporation (\$550,000 SIR-Expiring)
<input type="checkbox"/> Option # 2	Safety National Casualty Corporation –(\$650,000- WC -Premium: \$319,223)
<i>TRIA Cannot Be Rejected</i>	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Environmental Liability
	Ironshore Specialty Insurance Co
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Package
	ACE American Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Alton
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Brussels
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Cahokia
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Calhoun
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Collinsville
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Columbia
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Granite City
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Jacksonville
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>

<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Madison
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Roxana
	Benchmark Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Benchmark Insurance Company
	ACE American Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<i>TRIA</i>

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

Producer/ Insured Coverage Amendments and Notes:

Exposures and Values

We confirm the payroll, values, schedules, and other data contained in the proposal, and submitted to the underwriters, are compiled from information provided by you and we acknowledge it is our responsibility to see that such information is updated and maintained accurately. For renewal policies, if no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies.

Provide Quotations or Additional Information on the Following Coverage Considerations:

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By rejecting a quotation for this valuable coverage, you understand that there will be no coverage and agree to hold Gallagher harmless in the event of a loss.

Other Coverages to Consider

Yes No - Bonds

Other Services to Consider

Yes No - CORE360™ Loss Control Portal

Yes No - eRiskHub

Gallagher's liability to Client arising from any acts or omissions of Gallagher shall not exceed \$20 million in the aggregate. Gallagher shall only be liable for actual damages incurred by Client, and shall not be liable for any indirect, consequential or punitive damages or attorneys' fees. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise),

arising out of, relating to or in any way connected with this Agreement or any Services provided hereunder may be brought by either party any later than two (2) years after the accrual of such claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

I have read, understand and agree that the above information is correct and has been disclosed to us prior to authorizing Gallagher to bind coverage and/or provide services to us.

By: _____

Print Name (Specify Title)

Company

Signature

Date: _____



Appendix



Bindable Quotations & Compensation Disclosure Schedule

Client Name: Mississippi Valley Intergovernmental Cooperative (MISSVIC)

COVERAGE(S)	CARRIER NAME(S)	WHOLESALE, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALE, MGA, OR INTERMEDIARY %
Property	Travelers Indemnity Company (The Travelers Companies, Inc.)	N/A	\$1,622,960.00	0 %	
Board Crime	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	N/A	\$3,415.00	0 %	
20-21 Member Crime	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	N/A	\$7,998.00	0 %	
Fiduciary Liability	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	N/A	\$8,327.00	0 %	
General Liability	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	N/A	\$201,590.00	0 %	
Directors & Officers	Indian Harbor Insurance Company (XL Group plc)	N/A	\$59,626.00	9 %	
Educator Legal Liability	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	N/A	\$73,516.00	0 %	
Automobile	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	N/A	\$51,542.00	0 %	
Umbrella	Genesis Insurance Company (Berkshire Hathaway Insurance Group)	N/A	\$148,753.00	0 %	
Excess Liability	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	N/A	\$75,892.00	0 %	

COVERAGE(S)	CARRIER NAME(S)	WHOLESALE, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALE, MGA, OR INTERMEDIARY %
Excess Workers' Compensation	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	N/A	\$349,462.00	0 %	
Environmental Liability	Ironshore Specialty Insurance Co (Ironshore Specialty Insurance Co)	N/A	\$45,249.00	17.5 %	
Foreign Package	ACE American Insurance Company (ACE Group)	N/A	\$4,350.00	\$0.00	
Cyber Liability All Districts	Benchmark Insurance Company	Yes	\$146,295.29	\$3,350.00	

¹ We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

² If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

³ The commission rate is a percentage of annual premium excluding taxes & fees.

* Gallagher is receiving ___% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

Binding Requirements

COVERAGE (ISSUING CARRIER)	BINDING REQUIREMENT
Property Travelers Indemnity Company	Subject to Compliance with our Reasonable Engineering Recommendations.
Board Crime Travelers Casualty and Surety Co of America	Subject to Signed and dated application
	Subject to Complete Section VII. Loss Information
20-21 Member Crime Travelers Casualty and Surety Co of America	Subject to -
	Signed and dated Application
	Complete Section VII. Loss Information
Fiduciary Liability Travelers Casualty and Surety Co of America	Subject to
	- Signed and dated application
General Liability Safety National Casualty Corporation	Subject to -
	- TRIA Policyholder Disclosure
Directors & Officers Indian Harbor Insurance Company	Signed and Dated AXA XL Renewal Application (application submitted is not signed and dated)
Educator Legal Liability Safety Specialty Insurance Company	N/A
Automobile Safety National Casualty Corporation	Subject to -
	- If the insured's intent is to reject UM/UIM, PIP, and/or Med Pay coverage in states that allow total rejection and the state mandatory forms are not signed, dated and returned prior to a loss, the insured's SIR will apply to the claim
Umbrella Genesis Insurance Company	Subject to: Receipt of underlying binder and policy within 30 days of binding
	Upon Binding Please have an authorized representative of the First Named Insured or Applicant sign, date, and return the attached TRIA form indicating their desire to accept or reject this coverage
Excess Liability Safety National Casualty Corporation	Subject to Acceptance or Rejection of Terrorism Insurance Coverage with Regard to Excess Liability
Excess Workers' Compensation Safety National Casualty Corporation	Subject to -
	- Please Provide Updated Payroll by Member by Class Code for Policy Issuance.
	- We Require a Completed Application and Prior Loss Experience for Each Prospective Member in Order to Make an Underwriting Decision.
Environmental Liability Ironshore Specialty Insurance Co	Subject to: - Application for Calhoun CUSD #40 Must be Signed and Dated by the Insured
	- Tank Tightness Tests for Scheduled UST's for Cahokia USD#187 and Columbia CUSD #4
	- Signed Surplus Lines License Information Form

COVERAGE (ISSUING CARRIER)	BINDING REQUIREMENT
	- Signed Policyholder Disclosure Notice of Offer to Purchase Terrorism Insurance for Policy Period Form
Foreign Package ACE American Insurance Company	N/A
Cyber Liability –All Districts Benchmark Insurance Company	Signed application by each member

Claims Reporting By Policy

Immediately Report all claims.

Reporting to Gallagher or Assistance in Reporting

- All Lines of Coverage(S)
 - Email: GGB.NRCclaimcenter@ajg.com
 - Phone: 855-497-0578
 - Fax: 225-663-3224



CORE360™

Loss Control Portal



Insurance | Risk Management | Consulting



CORE360™

Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention and minimizing your total cost of risk now and in the future.

Gallagher's CORE360™ **Loss Control Portal** is our proprietary Learning Management System (LMS) that supports your safety program, provides real time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key benefits of CORE360™ Loss Control Portal:

- **Access** up to 10 modules of your choice from a library of over 100 training and safety shorts. In addition, monthly bulletins are available covering topics such as General and Environmental Safety, Human Resources, and Health and Wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard** and train an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Most Popular Training Modules:

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Please visit
ajg.com/LossControlPortal to learn more.

Gallagher CORE360™ is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of your total cost of risk.



Gallagher

| eRiskHub®



To access the Gallagher | eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is 447597.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

The Gallagher Way. Since 1927.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

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Cyber Liability

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eRiskHub® Overview and Login Information

The evolution of the cyber risk landscape has brought with it broad, sweeping regulations to address cybersecurity exposures. This digital transformation also presents new risks, including financial losses, for every industry. Gallagher's Cyber Practice delivers expertise alongside cyber risk management and insurance placement services, as well as a better way to construct risk management solutions. CORE360™ — our comprehensive approach of evaluating our client's risk management program — leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of their total cost of risk. First, we consult with you to understand all of your actual and potential costs, then find the best options to reallocate these costs based on strategic actionable insights empowering you to know, control and minimize your total costs increasing profitability.

Additionally, our data-driven CORE360™ approach allows us to implement programs for your business that will increase safety, minimize losses, mitigate claims and proactively analyze your cyber risk posture.

Key Features of the Gallagher | eRiskHub®

- Gallagher Cyber Risk Due Diligence — A six-step process designed to walk clients through a simple, thought-provoking framework to encourage organizational communication, establish clear direction and highlight priorities to better understand your cyber risk profile.
- Risk Manager Tools — A collection of tools with many different purposes such as researching known breach events, calculating your potential cost of a breach event and downloading free sample policies your organization can use as templates.
- News Center — Keeps you up to date on what is going on in the world of cyber risk through handpicked articles, feeds and blogs.
- Learning Center — An extensive collection of white papers, articles, webinars, videos and blog posts on a variety of topics. (Looking for something specific? Try the search box at the top right of the page to search the entire Gallagher | eRiskHub®).
- Security & Privacy Training — An overview of best practices for creating an effective security training program for employees.
- Strategic Third-Party Relationships and Partner Resources — Information on third-party vendors that can assist your organization with improving your overall cyber risk.

As cyber risk evolves, so does our commitment to thought leadership. Our global cyber teams focus exclusively on cyber risk, and uniquely position Gallagher to share our knowledge, expertise and experience for the benefit of our clients.

If you have any questions about the Gallagher | eRiskHub®, please reach out to your broker.

ajg.com



MISSISSIPPI VALLEY INTERGOVERNMENTAL COOPERATIVE

SUMMARY OF RISK MANAGEMENT SERVICES AND INSURANCE COVERAGE FOR MEMBERS

Effective 7/1/2021 - 7/1/2022

Prepared by:

Anita Kiehne, Area Vice President
Pam Hopper, Client Service Manager

Arthur J. Gallagher Risk Management Services, Inc.
12444 Powerscourt Dr., Suite 500
St. Louis, MO 63131

anita_kiehne@ajg.com
pam_hopper@ajg.com
www.ajg.com

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

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**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Service Team

**ARTHUR J. GALLAGHER
SERVICE TEAM**

MissVIC

Anita Kiehne
Area Vice President

Pam Hopper
Client Service Manager

Alan Schmitt
Tom Shults
Loss Prevention Specialists

**GALLAGHER BASSETT
SERVICE TEAM**

Claims

Michelle Sears
Senior Client Service Manager
Client Service

Elaine Burkemper
Liability Claims Supv.
Tom Kienstra
Property Claims Supv.
Leia Dixon
WC Indemnity Supervisor

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Service Directory

Item	Contact	
General account service issues, comments or questions Coverage questions for Property, Automobile, Liability and Workers' Compensation, Certificates of Insurance, Loss Payee Requests, Bonds	Anita Kiehne	(314)-800-2285 - Office (314) 753-1615 - Cell
	Pam Hopper	(314)-800-2208 - Office
Loss Prevention and Safety Issues	Alan Schmitt	314-800-2255 - Office
Claims Reviews and Special Projects	Anita Kiehne	(314)-800-2285 - Office (314) 205-9611 – Home (314) 753-1615 – Cell

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Claims Handling Instructions

WC coverages, report claims to:

Company Nurse
888-375-0285

All other coverages, report claims to:

Gallagher Bassett:
855-597-6147

Senior Client Service Manager:

Michelle Sears
Direct: 314-800-0363
Cell: 314-541-6656

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Your Gallagher Claim Team

WORKERS' COMPENSATION

Gallagher Bassett Services, Inc.
PO Box 5934
Clinton, IA 52733-2934
Toll Free: 1-800-333-6137

WC Supervisors:

Leia Dixon
Direct Dial: 1-314-800-0238
E-Fax: 1-866-947-2227
E-Mail: Leia_Dixon@gbtpa.com

WC Resolution Managers (Indemnity):

Candace Langbecker
Direct Dial: 1-314-800-0358
E-Fax: 1-866-947-2227
E-Mail: Candace_Langbecker@gbtpa.com

WC Medical Only Resolution Manager:

Nancy Pfeiffer
Direct Dial: 1-847-273-0208
E-Fax: 1-866-947-2227
E-Mail: Nancy_Pfeiffer@gbtpa.com

AUTO/GENERAL LIABILITY

Gallagher Bassett Services, Inc.
PO Box 5934
Clinton, IA 52733-2934
Toll Free: 1-800-333-6137
E-Fax: 1-866-947-2227

Liability Supervisor:

Elaine Burkemper
Direct Dial: 1-314-817-3301
E-Mail: Elaine_Burkemper@gbtpa.com

Liability Resolution Managers:

Kim Stoff
Direct Dial: 1-314-800-0254
E-Mail: Kimberley_Stoff@gbtpa.com

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Your Gallagher Teams (Cont.)

PROPERTY

Gallagher Bassett Services, Inc.
PO Box 5934
Clinton, IA 52733-2934
Toll Free: 1-800-333-6137
E-Fax: 1-866-947-2227

Property Supervisor:

Chris Poulin
Direct Dial: 1-630-282-0854
E-Mail: Christopher.Poulin@gbtpa.com

Lead Property Resolution Manager:

Corey Buford
Direct Dial: 1-314-800-0251
E-Mail: Corey.Buford@gbtpa.com

William (Ron) Elliott
Direct Dial: 314-800-0260
E-Mail: William.Elliott@gbtpa.com

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

How to Report a Claim

No matter how strong your risk management program is you will unfortunately encounter claims.

Accidents do occur and prompt, complete reporting is the first step towards a successful outcome.

The more information you can provide when reporting a claim, the sooner a resolution manager can respond and complete the claim setup.

When reporting a claim, here are several tips to assist you:

- ❖ **Report the claim immediately — don't delay!**
- ❖ Collect as much information as possible regarding the loss, and be prepared to provide the following:

POLICY INFORMATION

- MissVIC Inergovermental Cooperative and School District Name
- Client Number #**010347**

CLAIMANT INFORMATION

- Claimant information
- Claimant name
- Claimant address and phone number

LOSS INFORMATION

- Exact date and time of injury or damage
- Exact location where injury or damage occurred
- Specific description of injury or damage
- Witnesses or Passengers – name, address, and phone numbers
- Submit all police reports, estimates, photos and any materials/receipts to the resolution manager handling the claim
- Do not speak with third parties about the claim, and do not discuss “fault”

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Step by Step Guide by Line to Reporting your Claims

After-Hours / Emergency Losses for ALL Lines of Business:

1-855-597-6147

WORKERS' COMPENSATION

When Company Nurse is applicable:

- + Dial the nurse triage at **1-888-375-0285**
- + Supervisor should initiate the phone call to the triage with the employee present
- + After a series of questions, the supervisor will be asked to leave so that the nurse can communicate with the employee privately
- + After the discussion with the employee/supervisor, the employee will either be directed to treat themselves at home or sent to a doctor's office
- + A FROI will be generated (and a copy sent to the member contact) and the loss will be transmitted to the Risx-Facs system

When Company Nurse is not applicable:

- + Fill out the Form 45 (see below) and submit via fax to:
 - o Call: 1-855-597-6147

LIABILITY/AUTO

- + Fill out the applicable Accident Report form (see below) and submit via any of the methods below:
 - o Call: 1-855-597-6147

PROPERTY

- + Fill out the applicable Loss Report form (see below) and submit via any of the methods below:
 - o Call: 1-855-597-6147

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

MissVIC Members

Alton School District #11

Brussels Community Unit School District #42

Cahokia School District #187

Calhoun School District #40

Collinsville Unit 10 School District

Columbia School District #4

E. Alton-Wood River High School #14

Edwardsville School District #7

Granite City School District #9

Jacksonville School District #117

Madison School District #12

Marissa CUSD #40

Roxana CUSD #1

Venice School District

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Property	
Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Travelers Indemnity Company
A.M. Best's Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Coverage Description:	Covers direct loss to buildings and structures, business personal property and other exposures subject to listed sublimits.
LIMIT	ITEM
	<p>\$500,000,000 Ultimate Net Loss to Property (buildings, personal property & extra expense) Per Occurrence, subject to maximum of 120% of value any one building, any one structure or business personal property at any one location, stated on the latest statement of values on file with the Company.</p> <p>Special valuation applies for unscheduled buildings and business personal property</p> <p>The property program responds in excess of any one loss and/or occurrence of \$100,000. If combined loss or multiple locations per occurrence, only one Deductible applies.</p>
Pool:	
Self Insured Retention:	<p>\$100,000 per occurrence</p> <ul style="list-style-type: none"> • Above limits are in excess of a \$100,000 all perils MissVIC Retention, except the following coverages – <ul style="list-style-type: none"> ▪ EQ – 2.5% of insurable value of Building ▪ Flood - \$250,000 applies to all locations except; coverage for Insured Premises within Flood Zone A or Zones prefixed A, as classified under the National Flood Insurance Program, is subject to the minimum of the amount recoverable under the National Flood Insurance Program when the maximum amount of insurance permitted by the National Flood Insurance Program applies; whether coverage is purchased from the National Flood Insurance Program or not and whether or not coverage is

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

<p><u>School District</u></p> <p><u>Member:</u></p> <p><u>Deductible:</u></p> <p>Total Insurable Values:</p> <p>Covered Property:</p> <p>Valuation:</p> <p>Cancellation:</p>	<p>available through the National Flood Insurance Program or not.</p> <ul style="list-style-type: none"> ▪ Wind & Hail –\$500,000 ▪ \$5,000 Boiler and Machinery - Direct Damage or Extra Expense (\$2,500 MissVIC; \$2,500 member) ▪ 24 Hour Utility Services, including Boiler and Machinery Time Element <p>\$3,000 Building per occurrence</p> <p>\$500 each, per occurrence, Business Personal Property & Automobile Physical Damage</p> <p>\$2,500 Boiler & Machinery – Direct Damage or Extra Expense</p> <p>\$1,587,238,715</p> <p>TRIA Included</p> <ul style="list-style-type: none"> <input type="checkbox"/> Real & Personal Property; Boiler and Machinery Breakdown <input type="checkbox"/> Extra Expense <input type="checkbox"/> Architect's Fees <input type="checkbox"/> Physical Damage to Vehicles – Comprehensive and Collision <input type="checkbox"/> Athletic Equipment (considered Business Personal Property) <input type="checkbox"/> Musical Instruments (considered Business Personal Property) <ul style="list-style-type: none"> <input type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value <ul style="list-style-type: none"> - Vehicles - Vacant Property - Property that is not rebuilt, repaired or replaced <ul style="list-style-type: none"> <input type="checkbox"/> By Company - 60 days written notice <input type="checkbox"/> Non-Payment of Premium - 10 days written notice
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Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Coverage Extensions Sublimits:

	The following Sublimits apply on a per occurrence basis, unless otherwise stated. Any Sublimit shown as an “annual aggregate” applies per occurrence and to all losses for that peril/coverage in the aggregate during the policy term. All Sublimits listed below apply on a ground up basis over all participating layers of insurance.
Terrorism Certified (Annual Aggregate):	\$500,000,000 subject to a maximum limit of 120% of value for any one building, any one structure or business personal property at any one location as stated on the latest statement of values on file with the Company
Utility Services Combined Direct Damage & Time Element including Boiler & Machinery:	\$500,000
Terrorism Non Certified (Annual Aggregate):	\$0, except “Fire Following”
Flood and Water Damage (Annual Aggregate):	\$5,000,000 Annual Aggregate at all locations in Zones A, or Zones prefixed A (as classified under the National Flood Insurance Program \$10,000,000 Annual Aggregate in Zones B, X (shaded) or Zone X-500 (as classified under the National Flood Insurance Program) No Coverage for Zone V or Zones prefixed V (as classified under the National Flood Insurance Program) \$25,000,000 At All Other Insured Premises

Note: If a building, structure or property in the open is within more than 1 flood zone, the coverage for the most hazardous flood zone will apply.

Earth Movement, Volcanic Action & Mine Subsidence (Annual Aggregate):	Coverage excluded for the Pulaski County Illinois, California, Alaska, Hawaii, and Puerto Rico & High Hazard Counties \$25,000,000 (Moderate Hazard Counties of Alexander, Bond, Clay, Clinton, Crawford, Cumberland, Edwards, Effingham, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jasper, Jefferson, Johnson, Lawrence, Macoupin, Madison, Marion, Massac, Monroe, Montgomery, Perry, Pope, Randolph, Richland, St. Clair, Saline, Shelby, Union,
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Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

	Wabash, Washington, Wayne, White, Williamson) & All Other Locations
Electronic Data Processing Equipment (Data Processing and Media):	\$10,000,000
Newly Constructed or Newly Acquired Property Limit:	\$10,000,000
Days Reporting:	120 Days
Builders Risk, any one construction site:	\$5,000,000 Maximum at any one Construction Site \$5,000,000 Maximum at all Construction Sites
Builders Risk Property at temporary locations:	\$10,000
Builders Risk Property in transit:	\$10,000
Non-reported frame construction is not covered unless reported to the carrier	
Property under Construction/Renovation:	Coverage requires notification to the carrier prior to project commencement – additional premium will apply to new construction
Covered Property in Transit:	\$50,000
Accounts Receivable:	\$10,000,000
Valuable Papers and Records:	\$10,000,000
Pollutant Clean Up and Removal (Annual Aggregate):	\$100,000
Building Ordinance or Law, including loss to undamaged portion of the building, demolition and increased cost of construction:	\$10,000,000
Utility Services Combined Direct Damage & Time Element:	\$500,000
Extra Expense:	\$10,000,000
Ordinance or Law – increased period of restoration:	\$50,000
	\$50,000

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

At Newly Acquired Locations – 120 days: Civil Authority:	30 days
Covered Property in Transit:	\$50,000
Personal Property of Others – any one occurrence:	\$100,000
Fire Arts:	\$1,000,000
Occurrence Per Item Maximum:	\$100,000
Outdoor Property, including debris removal:	\$100,000
Maximum Per Each Tree/Shrub:	\$1,000
Covered Property at Un-described Premises:	\$1,000,000
Ingress and Egress:	\$2,500,000 Time Element in any one Occurrence, # of Miles = 1; # of consecutive dates = 90
Automobile Physical Damage:	\$2,500,000 any one occurrence excluding over the road expenses
Limited “Fungus”, Wet Rot, Dry Rot & Bacteria Coverage:	Direct Damage - \$100,000 Extra Expense – 30 days
Preservation of Property	Pays for removal of property if loss occurs within 90 days after the property is moved
Protection of Property	\$250,000 Annual Aggregate
Perils Insured:	All Risk of Direct Physical Loss or Damage, including Flood & Water Damage, including Earth Movement & Volcanic Action, mine subsidence and landslide, except as excluded or limited
Notable Exclusions:	<input type="checkbox"/> Seepage/Pollution/Contamination <input type="checkbox"/> Asbestos <input type="checkbox"/> Electronic Data Recognition <input type="checkbox"/> Flood Zone V <input type="checkbox"/> Fungi (Mold) Exclusion <input type="checkbox"/> Electronic Data Limitation Endorsement <input type="checkbox"/> Business Interruption <input type="checkbox"/> Earthquake in AK, HI, PR and the high hazard counties listed on MS C6 09 <input type="checkbox"/> Nuclear Hazard <input type="checkbox"/> War

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

- Military Action
- Electronic Vandalism
- Pathogenic or Poisonous
- Biological or Chemical Materials
- Computer Virus
- Programming Errors or Omissions
- Other Exclusions as more fully detailed in the policy form

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Boiler & Machinery (Included in Property)

Covered Locations:	see Statement of Values on file with Travelers		
Covered Cause of Loss:	Sudden & accidental breakdown of a covered object, subject to policy definitions & exclusions		
Policy Limits:			
Property Damage:	\$250,000,000 (insured's locations only), all coverages combined, maximum in any one accident		
Extra Expense:	Included		
Sublimits:			
Hazardous Substances	Ammonia Contamination	\$100,000	Any One Accident
	Any Other Substance	\$100,000	Any One Accident
	Water Damage	\$100,000	Any One Accident
Expediting Expense		\$100,000	Any One Accident
Consequential Damage		\$100,000	Any One Accident
Valuation:	Cost to repair or replace the damaged objects		
Deductibles:	\$5,000 Total Deductible for Direct Damage & Extra Expense –Shared between District & MissVIC \$2,500 MissVIC \$2,500 per District Travelers has a \$100,000 deductible for Utility Services – Direct Damage. Extra Expense deductible for same peril is 24 hours. Consequential Damage is 10% of the loss, subject to a \$5,000 minimum.		
Typical Objects Not Covered: (See policy for complete list)	Structure or foundation; Buried vessel or piping; sewer piping; oven, stove, incinerator, pot or kiln.		
Coverages Include:			
Property Damage:	Included as this is part of Property policy		
Service Interruption:	Included as this is part of Property policy		
Demolition and Ordinance or Law:	\$10,000,000		

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Newly Acquired Locations:	\$5,000,000 / 120 Days
Broad Comprehensive Coverage (including Production Machines) and Computer Equipment:	Included
Repair or Replacement:	Yes
Coverage Exclusions Including but not Limited to:	Property perils – ie Lightning, Explosion, Wind, Flood, Earthquake, Earth Movement, Freeze, Ice, Snow, Sleet, Hail, etc. Deliberate Acts Computer Data Recognition Damage to an object caused by hydrostatic, pneumatic, gas pressure or insulation breakdown Testing
Notice of Cancellation	60 Days 10 Days Non-Payment

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

BOILER & MACHINERY INSPECTIONS

Traveler's Indemnity Insurance Company

Our Boiler & Machinery coverage is included in our primary property policy through Traveler's Insurance Company. Part of the boiler policy provides inspections of the district machinery that qualifies under that coverage. These inspections are typically on an annual basis and are done by Traveler's employees who are Illinois State certified engineers.

Any appointments to visit your district for these inspections should be set up by Traveler's in advance with the designated MissVIC Board representative of that district. You may designate a buildings and ground or maintenance representative to accompany the engineer at the walk through.

The engineer will be looking at the equipment and has the authority and is required by the state to identify any potential safety hazards. There are 3 categories which may be identified and depending on the type will require varying degrees of district action.

Category One: **Jurisdictional**

These are state specific and require immediate remedy/attention not to exceed 30 days. The district will be notified in writing and engineer will wait for the district action plan/response to close the recommendation and obtain a renewal certificate. If the 30 days expires with no district response, the engineer will notify the state.

Category Two: **Important**

These are also high priority and re based on Traveler's safety standards. They will demand the same response and timeline as the state.

Category Three: **Advisory**

These are recommendations the engineer will make suggesting improvements (typically not safety related/but efficiency related) and are not a requirement and not a code violation.

Designated district personnel will receive a letter from the engineer identifying any recommendations that will require a response on your part. As indicated above, the timeline in which you need to respond with the action taken will be determined by the type/category of the recommendation and will be indicated in the Traveler's report to you.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Employee Dishonesty and Crime (Member Districts)

Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Travelers Casualty and Surety Company of America
AM Best Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Locations Covered:	All member district facilities
Public Employee Dishonesty:	
Covers: (Blanket) Form A	Your loss of money, securities, and other property resulting from employee dishonesty while acting alone or in collusion with others
Limit:	\$2,000,000 per loss
Coverage for Employee Dishonesty:	<ul style="list-style-type: none"> • Any loss or losses caused by an employee regardless of the number of acts involved • Direct loss of money, securities, and other property caused by theft or forgery by any employee of any insured • Volunteers covered as employees • Coverage is automatically excluded for any employee if you (or any partner, officers, or directors) not in collusion with that employee having knowledge of any dishonest act committed by that employee before or after being hired
Coverage Includes:	Any other Employee Benefit Plans now existing or hereafter created or acquired which may be required to be bonded under the Employee Retirement Income Security Act of 1974. (Covers 10% of assets up to \$500,000 maximum required by ERISA)
Forgery & Alteration:	
Covers:	Loss resulting from forgery or alteration of checks or similar promises of payment that you or your agent have issued, or similar instruments issued in your name payable to a fictitious entity
Limit:	\$2,000,000

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Theft, Disappearance, and Destruction:

Covers:	Your loss of money and securities used in your business for the limits indicated below:				
Limit:	<table border="0"> <tr> <td style="vertical-align: top;">\$2,000,000</td> <td style="padding-left: 20px;">Within your covered office or within a bank or savings institution (premises coverage)</td> </tr> <tr> <td style="vertical-align: top;">\$2,000,000</td> <td style="padding-left: 20px;">Outside the premises in care and custody of a messenger (transit coverage)</td> </tr> </table>	\$2,000,000	Within your covered office or within a bank or savings institution (premises coverage)	\$2,000,000	Outside the premises in care and custody of a messenger (transit coverage)
\$2,000,000	Within your covered office or within a bank or savings institution (premises coverage)				
\$2,000,000	Outside the premises in care and custody of a messenger (transit coverage)				
Coverage for Theft Disappearance or Destruction:	<p>Robbery or attempted robbery at listed premises, safe burglary, or attempted safe burglary at listed premises damaged to the premises resulting from robbery or safe burglary</p> <ul style="list-style-type: none"> • Banking premises, night depository, or bank/trust company safe 				

Computer Theft and Funds Transfer Fraud:

Covers:	Loss of or loss from damage to money, securities and property other than money or securities. Computer Fraud means theft of property caused by the use of a computer to fraudulently cause a transfer of covered property from inside a bank or a premises to a place other than those two locations.				
Limit:	\$2,000,000				
Claim Expense	\$5,000 (\$0 retention)				
Retentions:	<table border="0"> <tr> <td style="padding-right: 10px;">\$ 35,000</td> <td>MissVIC</td> </tr> <tr> <td style="padding-right: 10px;">\$ 1,000</td> <td>District</td> </tr> </table>	\$ 35,000	MissVIC	\$ 1,000	District
\$ 35,000	MissVIC				
\$ 1,000	District				
Coverage Exclusions Include but are not Limited to:	<ul style="list-style-type: none"> • War • Acts of Partners • Reproduction of Information • Expenses incurred in establishing existence of an amount of loss 				

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

**Coverage Exclusions Include
but are not Limited to:
(Continued)**

- Loss of Income
- Loss of trade secrets or any other confidential information
- Fees, costs or expenses in prosecuting or defending a claim
- Loss unless written notice is given within 60 days after cancellation of coverage or 1 year if termination results in voluntary liquidation
- Loss by employee if elected or appointed office knew of acts of theft, fraud or dishonesty committed by employee (prior to employment – \$25,000 or more)
- Loss to property other than money & securities
- **MissVIC** Board Members while performing their duties for **MissVIC** under Policy #105638317

Reporting Requirements:

Must give written notice upon knowledge of proprietor, partner, officer or insurance representative of ANY insured within 90 days of such discovery.

**Special Endorsements:
(all same as expiring)**

Amend definition of subsidiaries

Illinois Amendatory endorsements

Additional Insureds endorsement (shows member districts)

Valuation Clause Endorsement

Compliance with applicable trade sanction laws

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Fiduciary Liability (Claims Made Coverage)

Named Insured:	Mississippi Valley Intergovernmental Cooperative Health Plan Mississippi Valley Intergovernmental Cooperative Dental Plan Mississippi Valley Intergovernmental Cooperative Life Plan
Policy Period:	July 1, 2021 to July 1, 2022
Company:	Travelers Casualty and Surety Company of America
A.M. Best's Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Limits:	\$2,000,000 For all Claims
Sublimits:	\$100,000 for each Settlement Notice Limit of Liability \$100,000 HIPPA Limit of Liability \$100,000 502(c) Penalties Limit of Liability A) The Company will pay on behalf of the Insured, Loss for any Claim first made during the Policy Period, or if exercised during the Extended Reporting Period or Run-Off Extended Reporting Period, for a Wrongful Act. B) The Company will pay on behalf of the Insured, Settlement Fees and Defense Expenses incurred by the Insured in connection with any Settlement Program Notice; provided that participation by the Insured in any Settlement Program commences during the Policy Period or, if exercised, during the Extended Reporting Period or Run-Off Extended Reporting Period
Deductible:	\$1,000 Per Claim
Defense Costs:	Included in the Limits of Liability

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

**Prior and Pending Claim
Dates:**

- 7/1/06

Extended Reporting Period:

- One year for 25% of the policy premium. See Extended Reporting Period section the policy for all terms and conditions

**Coverage Exclusions
Including but Not Limited to:**

- Libel or slander
- Dishonesty fraudulent or criminal act
- Workers' Compensation
- Bodily injury, sickness, disease or death; loss of or use of tangible property
- Illegal personal profit
- Failure to collect contributions owned or failure to return contributions to covered benefit plans
- Liability assumed in a contract
- Failure to maintain bonds
- Nuclear Energy Liability Exclusion
- Pending and Prior Litigation Exclusion

**Endorsements:
(see quote for complete list.)**

- Illinois Amendatory Endorsements
- Punitive Damages covered where allowed by law
- Name of designated Plan or Trust
- HIPAA Civil Money Penalties Endorsement
- 90 day cancellation notice

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Primary Liability	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Safety National Casualty Corporation
A.M. Best's Rating:	A IX
Admitted / Non Admitted:	Admitted
Coverage	General Liability/Automobile Liability (Bodily Injury, Property Damage, Personal Injury) includes coverage for Abuse/Molestation and School Security Officers
Limits:	
Each Occurrence:	\$2,000,000 Combined BI & PD
General Aggregate Limit	\$4,000,000 Annual Aggregate, Each Members
Product, Completed Operations, Employee Occupational Disease Sexual Molestation	
Employee Benefits Liability	\$2,000,000 Each Employee Limit
Claims Made Form	\$4,000,000 Aggregate Limit
Retroactive Date	7/1/1995
Automobile Liability:	\$2,000,000 Combined Single Limit Bodily Injury & Property Damage
Symbol 1 Any Auto	
Uninsured/	\$1,000,000
Underinsured Motorists:	
Garagekeeper's Legal Liability	\$30,000 Each Auto
Retention	\$500 each auto; \$2,500 maximum per loss
Self-Insured Retention:	\$250,000
Coverage Form:	Occurrence/EBL Claims Made
Sovereign Immunity Endorsement:	Carrier will pay on behalf of member only those sums which MissVIC shall & can become legally obligated to pay by reason of liability imposed by law.
Defense Costs:	Defense is inside the retention/Outside the Limit

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Primary Liability	
Definitions:	
Member:	School district, community college or other educational entity named as such in the policy
Coverage Exclusions Including But Not Limited to:	<ul style="list-style-type: none"> • See policy for full list
Coverage B: School Board Legal Liability	
Coverage Form:	Claims Made
Date of First Coverage:	7/1/2009
Coverage Agreement:	Pay on behalf of insureds, loss exceeding the self-insured retention up to the Limit of Liability as a result of a Wrongful Act within the Coverage Territory for claims made during the policy period
Limits:	
Annual Aggregate Each Member:	\$2,000,000
Each Wrongful Act:	\$2,000,000
Self-Insured Retention:	\$250,000 (in addition to the above limit)
Extended Reporting	
Retroactive Date:	7/1/1995
Basic Reporting:	60 days past expiration at no additional premium charge
Extended Reporting Option:	<ul style="list-style-type: none"> • 1 year Discovery Period – 10% of expiring premium; additional premium charge • Unlimited Discovery Period – 200% of expiring premium; additional premium charge
Defense Costs	Defense is inside the retention/Outside the Limit

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Commercial Excess Liability	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Safety National Casualty Corporation
AM Best Rating:	A+ XV
Admitted/Non-Admitted:	Admitted
Coverage Description:	Bodily Injury and Property Damage Liability Excess Liability – applicable to losses in excess of underlying schedule of liability.
Limits:	\$4,000,000 Each Event (Occurrence or Claim) - Per Member
Retained Limit:	None except SIR applicable if underlying is exhausted
Who is an Insured:	See policy for complete list and definitions
Underlying Coverage:	Line(s) of Business: General Liability (GL) including Employee Benefits Liability (EBL), Law Enforcement Liability (Law), Automobile Liability (Auto), and Educator’s Legal Liability (ELL) including Employment Practices Liability (EPL)
Insurer Specific Limit Underlying SIR/Limits/ Liability:	Public School Liability \$2,000,000 Each Occurrence \$250,000 Self-Insured Retention \$2,000,000 Annual Aggregate for Products, Completed Operations, and Employee Occupational Disease Liability \$2,000,000 Annual Aggregate Athletic Traumatic Brain Injury \$2,000,000 Annual Aggregate Sexual Molestation School Board Legal Liability: \$2,000,000 Each Claim – per member \$2,000,000 Annual Aggregate per Policy Period – per member \$250,000 Self-Insured Retention

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Commercial Excess Liability

Rating Basis:

Flat

Notable Exclusions:

See policy for complete list and definitions

Features:

Pay on behalf of insured

Defense is inside the retention/Outside the Limit

60 day cancellation notice

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Excess Liability (Retained Limits Form)	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Genesis Insurance Company
AM Best Rating:	A++XV
Admitted/Non-Admitted:	Admitted
Coverage Description:	Bodily Injury and Property Damage Liability
Coverage A:	Excess Liability – applicable to losses in excess of underlying schedule of liability.
Coverage B:	Broad Legal Liability coverage – subject to the self-insured retention and policy terms, and applicable to losses not otherwise covered by underlying insurance, nor excluded from this policy.
Limits:	<p>\$5,000,000 Each Event (Occurrence or Claim) - Per Member</p> <p>\$5,000,000 Sexual Molestation Annual Aggregate - Per Member</p> <p>\$5,000,000 Traumatic Brain Injury Annual Aggregate – Per Member</p> <p>\$5,000,000 Fiduciary Liability – Annual Aggregate</p> <p>\$5,000,000 Annual Aggregate (applies separately to each member)</p>
Retained Limit:	None except \$250,000 SIR applicable if underlying is exhausted
Who is an Insured: (See policy for complete list and definitions)	The district; any person who was, is now or will be your elected or appointed officials or members of the Board of Education while acting on your behalf; teachers, student teachers, employees or volunteers; student body organizations, parent-teacher organizations, booster clubs or other auxiliary organizations, but only for liability arising from activities conducted while under your direct supervision and under authority of your governing board.
Underlying Coverage:	Line(s) of Business: General Liability (GL) including Employee Benefits Liability (EBL), Law Enforcement Liability (Law), Automobile Liability (Auto), Sexual Abuse/Molestation (SAM) and Educator’s Legal Liability (ELL) including Employment Practices Liability (EPL)

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Excess Liability (Retained Limits Form)

Insurer Specific Limit
**Underlying SIR/Limits/
Liability:**

Public School Liability

\$2,000,000 Each Occurrence \$250,000 Self-Insured Retention

\$2,000,000 Annual Aggregate for Products, Completed Operations, and Employee Occupational Disease Liability

\$2,000,000 Annual Aggregate Athletic Traumatic Brain Injury

\$2,000,000 Annual Aggregate Sexual Molestation

School Board Legal Liability:

\$2,000,000 Each Claim – per member

\$2,000,000 Annual Aggregate per Policy Period – per member

\$250,000 Self-Insured Retention

Prior Acts Date: 7/1/95

Fiduciary Liability

\$2,000,000 per claim

\$2,000,000 Annual Aggregate per policy period

\$4,000,000 Excess Limit with Safety National applies to all underlying limits provided by Primary Liability carrier – Safety National

Rating Basis:

Flat

Notable Exclusions:
(See policy for complete list and definitions)

- Silica or Silica related dust
- Lead
- Trampoline
- Nuclear
- ERISA
- Wrongful Profit or Gain
- Asbestos
- Hospitals and/or Clinics - Professional Liability
- Uninsured & Underinsured Motorists, Automobile No-Fault Insurance or other First Party Liability
- War
- Premises and Automobile Medical Payments
- Abuse or Molestation, except for vicarious liability
- Aircraft Liability or Watercraft Liability (over 50')
- Unmanned Aircraft System

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Excess Liability (Retained Limits Form)

Features:	<ul style="list-style-type: none"> • Workers' Compensation • Pollution Exclusion • Subsidence • Contracted Buses • Economic or Trade Sanctions • Known Claims • Mold or Fungus • Failure to integrate or desegregate • Care, Custody & Control Real/Personal Property • UM/UIM • Violation of communication or information law • Garagekeepers • No fault • Eminent Domain • Access or Disclosure of Confidential or Personal Information & Data-Related Liability <p>Pay on behalf of insured</p> <p>Defense is included in the limit</p> <p>60 day cancellation notice</p>
Retroactive Dates:	<ul style="list-style-type: none"> • 7/1/95 Employee Benefits Liability all members, (for any new member, the pool initiation/ inception date of that member will be the effective date of entry into the pool) • 7/1/95 School Board Legal Liability (including EPL) (for any new member, the pool initiation/ inception date of that member will be the effective date of entry into the pool) • NA Sexual Abuse and Molestation Liability
Annual Aggregate:	<ul style="list-style-type: none"> <input type="checkbox"/> Prior and Pending Acts – Excluded if known and not reported before effective date.
Key Conditions:	<ul style="list-style-type: none"> <input type="checkbox"/> Prior approval for TPA or administrator change <input type="checkbox"/> Defense costs inside the limit <input type="checkbox"/> New members referred to carrier for pricing <input type="checkbox"/> Broad Notice of Occurrence – Claims Made Coverages

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Excess Workers' Compensation	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Safety National
AM Best Rating:	A+ XIV
Coverage Description:	Excess of Workers' Compensation insurance pays specific benefits, required by state law, to employees injured during the course of their employment. Coverage A is Statutory, Coverage B – Employers' Liability, is for claims involving injured employees filed outside of the statutory Workers' Compensation portion of the law.
State:	Illinois
Specific Excess Coverage:	
Retention:	\$550,000 per loss
Limit:	Statutory
Employers Liability Maximum Limit of Indemnity Per Occurrence:	\$1,000,000
Aggregate Excess Limit:	\$4,000,000
Payroll:	\$248,078,901
Coverage:	<p>Applies to loss sustained by the Employer (Member District) because of liability imposed upon the employer by the Workers' Compensation or Employers' Liability Law of;</p> <ol style="list-style-type: none"> 1) the State designated in the Declaration (IL), 2) other states provided the "Loss" shall not be greater than the liability imposed by the State (IL) designated, <p>and on account of bodily injury by accident or occupational disease due to an "Occurrence" taking place within the policy period and includes resultant death.</p> <p>Coverage applies to employees of the Member District engaged in the business operations or incidental operations of the Member District. New</p>

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Excess Workers' Compensation

Key Exclusions (See Policy for complete list and detailed description of each):

members are covered the date they join MISSVIC, subject to prior approval by the excess workers compensation carrier.

Voluntary Compensation

Longshore & Harbor Workers' Act

Owners or Officers

Bodily Injury to an Employee While Employed in Violation of Law

Bodily Injury Intentionally Caused by Insured

Federal Employers' Liability Act

Assumptions under Contract

Key Endorsements:

Employer Delineation of Insured Members

Definition of Loss Rund

Broad Form all States for Employee Travel

Voluntary Compensation Endorsement – Premium Delineation

Foreign Voluntary Workers' Compensation and Employers' Liability

Illinois Mandatory Endorsement(s), if applicable, Policyholder Disclosure Notice of Terrorism Insurance

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Foreign Liability

Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)	
Policy Term:	July 1, 2021 to July 1, 2022	
Carrier:	ACE American Ins. Co.	
AM Best Rating:	A++ XV	
Admitted/Non-Admitted:	Admitted	
Coverages Included:		
Commercial General Liability, including:	\$1,000,000	Each occurrence
	\$5,000,000	General Aggregate
	\$2,000,000	Products/ Completed Operations Aggregate
	\$1,000,000	Premises Damage Limit
	\$1,000,000	Personal & Advertising Injury (any one person or Organization)
	\$50,000	Medical Expense Limit
	\$1,000,000	Combined Single Limit BI/PD Any One Accident (Covering Owned and Hired & Non-Owned Autos)
Automobile:	Medical Payments	
	\$50,000	Medical Expense Limit
	\$50,000	Any One Accident
	\$50,000	Any One Policy Period

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Foreign Liability							
Employee Benefits Liability	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; vertical-align: top;">\$1,000,000</td> <td style="vertical-align: top;">Each Claim (subject to \$1,000 Deductible per claim)</td> </tr> <tr> <td style="vertical-align: top;">\$1,000,000</td> <td style="vertical-align: top;">Annual Aggregate</td> </tr> </table>	\$1,000,000	Each Claim (subject to \$1,000 Deductible per claim)	\$1,000,000	Annual Aggregate		
\$1,000,000	Each Claim (subject to \$1,000 Deductible per claim)						
\$1,000,000	Annual Aggregate						
Benefits for Voluntary Compensation	<p>North America – State of Hire</p> <p>Third Country National – Country of Hire</p> <p>Local National – Country of Hire</p>						
Employee Liability & Repatriation: (benefits determined by State of Hire)	<p>Contingent Employers Liability Protection – Workers Compensation Protection for Employees Overseas</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; vertical-align: top;">\$1,000,000</td> <td style="vertical-align: top;">Each Accident</td> </tr> <tr> <td style="vertical-align: top;">\$1,000,000</td> <td style="vertical-align: top;">Each Employee (including endemic disease)</td> </tr> <tr> <td style="vertical-align: top;">\$1,000,000</td> <td style="vertical-align: top;">Policy Limit (including endemic disease)</td> </tr> </table> <p>Repatriation Protection – enabling the individual to be brought back to the United States – included in above Employers Liability Limits</p>	\$1,000,000	Each Accident	\$1,000,000	Each Employee (including endemic disease)	\$1,000,000	Policy Limit (including endemic disease)
\$1,000,000	Each Accident						
\$1,000,000	Each Employee (including endemic disease)						
\$1,000,000	Policy Limit (including endemic disease)						
Special Endorsements/Condition:	\$1,000,000 Executive Assistance (Medical) Services						
Key Exclusions: (See policy for complete list)	<p>War or terrorism</p> <p>Asbestos</p> <p>Silica or Silica Related Dust</p> <p>Professional Services</p> <p>Accidental Death and Dismemberment (AD & D)</p> <p>Commercial Property</p> <p>Cargo</p> <p>Kidnap and Extortion (K & E)</p> <p>Employee Dishonesty</p> <p>Injury to Participants</p>						

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Cyber Liability

Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Benchmark Insurance Company
LIABILITY EXPENSE	
Coverage	Limit/Deductible
<ul style="list-style-type: none"> • Liability Costs • PCI Costs • Regulatory Costs 	<ul style="list-style-type: none"> • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000
Full Prior Acts	
FIRST PARTY EXPENSE:	
Coverage	Limit/Deductible
<ul style="list-style-type: none"> • Cowbell Breach Fund • Data Restoration • Extortion Costs • Business Impersonation Costs • Reputational Harm Expense 	<ul style="list-style-type: none"> • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000 • \$500,000/ 12 Hours/ 7/1/2021 Retro Active Date
FIRST PARTY LOSS	
<ul style="list-style-type: none"> • Business Interruption Loss • Contingent Business Interruption Loss • System Failure • Contingent System Failure • Cyber Crime Loss • Bricking Costs • Criminal Reward Costs 	<ul style="list-style-type: none"> • \$1,000,000/ \$25,000/ 12 Hours • \$1,000,000/ \$25,000/ 12 Hours • \$1,000,000/ \$25,000/ 12 Hours • \$1,000,000/ \$25,000/ 12 Hours • \$250,000/ \$25,000 • \$1,000,000/ \$25,000 • \$100,000
COVERAGE ENDORSEMENTS	
<ul style="list-style-type: none"> • General Data Protection • Utility Fraud Attack • Media Liability 	<ul style="list-style-type: none"> • \$1,000,000/ \$25,000/ Full Prior Acts • 100,000/ \$25,000/ Full Prior Acts • \$1,000,000/ \$25,000/ Full Prior Acts

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Cyber Liability

Key Exclusions:

See policy for complete exclusion list

Note:

The above is only a summary of the major conditions and exclusions in this policy. Please review the actual policy for a complete listing of exclusions and conditions.

Extended Reporting Terms:

If this Policy is cancelled or non-renewed for any reason other than non-payment of premium, provided the Insured does not obtain replacement coverage as of the effective date of such cancellation or non-renewal, the Named Insured will have the right to purchase an Additional Extended Reporting Period within sixty (60) days after the end of the Policy Period. Such Additional Extended Reporting period will be for a period of:

- a. 12 months after the end of the Automatic Extended Reporting Period and will be subject to an additional premium of 75% of the annualized premium;
- b. 24 months after the end of the Automatic Extended Reporting Period and will be subject to an additional premium of 125% of the annualized premium; or
- c. 36 months after the end of the Automatic Extended Reporting Period and will be subject to an additional premium of 150% of the annualized premium.

Defense Costs:

- Inside the Limit

Definition of Claim:

Claim means any:

- (1) written demand for Money or non-monetary relief, written demand for arbitration or written request to toll or waive a statute of limitations received by the Insured;
- (2) civil proceeding in a court of law or equity, including any appeal therefrom, which is commenced by the filing of a complaint, motion for judgment or similar pleading, against the Insured;
- (3) administrative or regulatory investigation, inquiry, suit, proceeding, prosecution or

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Cyber Liability

Incident or Claim Reporting Provision:

governmental actions against the Insured solely with respect to a Privacy Incident;
(4) an arbitration or other alternative dispute resolution proceeding against the Insured for monetary damages or nonmonetary or injunctive relief, commenced by the Insured's receipt of a request or demand for such proceeding, including any appeal thereof; or
(5) written notice received by the Insured for PCI Costs from a third party, with whom the Insured Organization has entered into a Payment Card Services Agreement, as a result of actual or alleged non-compliance with the PCI DSS. As a condition precedent to coverage under this Policy
(a) the Insured must provide written notice to the Insurer of any Privacy Incident, Network Security Incident or Cyber Crime Incident as soon as possible after the Insured is made aware of such Privacy Incident, Network Security Incident or Cyber Crime Incident but in no event more than ninety (90) days after the Privacy Incident, Network Security Incident or Cyber Crime Incident is discovered by the Insured. The Insured will not incur any First Party Loss and First Party Expense without the Insurer's consent; and

(b) the Insured must provide written notice to the Insurer of any Claim as soon as possible after the Insured is made aware of such Claim but no later than ninety (90) days after the end of the Policy Period or end of the Extended Reporting Period (if applicable). The Insured will not incur any Liability Expense without the Insurer's consent.

Punitive Damages:

Punitive, exemplary, or multiplied damages are covered under the Liability Expense Coverage, but only to the extent such damages are insurable under the applicable law most favorable to the insurability of such damages

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Cyber Liability

Claim Reporting Instructions

All notice to Insurer pursuant to Policy Section IV.C., including notice of a potential or actual Claim or Cyber Event, shall be:

Emailed to:
claims@cowbellcyber.ai

Or

Reported at:
1-833-633-8666 Ext. 702

Or

Logged in using below URL:
<https://console.cowbellcyber.ai>

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Cyber Coverage Definitions

Cyber Crime Loss Coverage for loss of money or digital currency directly resulting from any of the following covered events:

(1) social engineering (2) reverse social engineering, (3) fraudulent transfer of funds. It also provides coverage for charges incurred by the insured from its telecommunications provider as a result of a telecommunications hack.

Bricking Costs Coverage for the reasonable and necessary costs, subject to the insurer's prior consent, to replace, remediate or improve the insured's computer system. Costs must be incurred as a direct result of a network security incident.

Criminal Reward Costs Coverage for amounts offered by the insured for information that leads to the arrest and conviction of any individual(s) committing or trying to commit any illegal act related to any coverage under this policy.

California Consumer Privacy Act Coverage for the amounts that the insured is legally obligated to pay in responding to a CCPA compliance audit or investigation that directly results from a privacy or a network security incident.

General Data Protection Regulation Coverage for the amounts that the insured is legally obligated to pay in responding to a GDPR compliance audit or investigation that directly results from a privacy or a network security incident.

Utility Fraud Attack Coverage for the additional amounts incurred due to the manipulation or deception, by an unauthorized third party for its use, of the insured organization's natural gas, oil, or internet.

Media Liability Liability costs coverage for intellectual property infringement, other than patent infringement, resulting from the advertising of an insured's services. This builds upon the online media liability coverage in the base form to expand to printed. This includes social media.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Site Pollution Incident Legal Liability Select (SPILLS)	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Ironshore Speciality Insurance Company
Policy Aggregate	\$1,000,000
Each Incident:	\$1,000,000
Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses	\$1,000,000 Each Incident and Aggregate
First Party Remediation Expenses	\$1,000,000 Each Incident and Aggregate
Emergency Response Expenses	\$1,000,000 Each Incident and Aggregate
Business Interruption	\$1,000,000 Aggregate/180 days
Disinfection Event Expenses	\$250,000 Each Incident and Aggregate
Retroactive Date:	7/1/2018
Deductible:	\$50,000 Deductible Coverage A, B, and C Split - \$25,000 Member Deductible \$25,000 MissVIC Deductible ----- Except for \$100,000 Deductible Coverage E Split - \$50,000 Mold Member Deductible \$50,000 Mold MissVIC Deductible
Coverage Description:	Claims Made and Reported, form #IE.COV.SPILLS.EDU.001 (1111)
Special Conditions:	Defense Costs included in the limit of liability

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Site Pollution Incident Legal Liability Select (SPILLS)	
Key Exclusions: (see policy for complete list)	<ul style="list-style-type: none"> • Acquired Properties Exclusion • Asbestos, PCBs and Lead-Based Paint Exclusion • Specified Conditions Exclusion <p>(See policy for complete exclusion list)</p>
Endorsements:	<ul style="list-style-type: none"> • Definition of Pollutants_Biological Agents • Defense Costs – 25% Outside the Limits • Conditions Amendatory Endorsement • Image Restoration Expenses (\$250,000 Aggregate Limit/\$25,000 Deductible) • Mold Matter and Legionella Deductible Amendatory Endorsement (\$50,000 Deductible) • Per Named Insured Aggregate Limit • New Conditions Only • Insured Definition Amendatory Endorsement • Nucleara and Radiological Exclusion Deletion
Note:	The above is only a summary of the major conditions and exclusions in this policy. Please review the actual policy for a complete listing of exclusions and conditions.
Extended Reporting Endorsement:	90 days automatic coverage, after termination or nonrenewal of the coverage is provided to report claims first made during the 60 day term & arising from covered Wrongful Acts
ERP Premium:	200% of Annual Premium
ERP Premium Due Date:	Within 30 days after the effective date of termination or non renewal
ERP Length	48 Months
Written request from client required:	Written notice must be provided to the insurer of intent to purchase coverage within 60 days after the effective date of termination or non renewal <ul style="list-style-type: none"> • If the Extended Reporting Option is purchased it shall run concurrently with the Automatic Extended Reporting Period above
Defense Costs:	Inside policy limits
Definition of Claim:	Demand, notice or assertion of a legal right alleging liability or responsibility on the part of the Insured.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Special Events Liability (T.U.L.I.P. –Tenant Users Liability Insurance Program)

COVERAGE IS NOT AUTOMATIC.

It Should Be Purchased For Each Event

If the Host/Sponsor is unable to provide the District with a Certificate Of Insurance Naming The District as an Additional Insured And Providing Limits Of \$1,000,000 then you can provide the information below to the Host/Sponsor. They will be able to purchase the coverage directly from Intact.

PROVIDE THE HOST/SPONSOR WITH THE FOLLOWING:

1. Host/Sponsor Link to access: <https://tulip.intactspecialty.com>
2. Venue ID – Each District has a Venue ID which will need to be provided to the Host/Sponsor before logging in.
The Venue ID begins with 5087
3. Host/Sponsor. Logs into the system and completes the information, receives a quote, and pays online

NOTE: This coverage is intended for situations:

- Where an entity/group wants to rent the District facilities.
- The District has NO interest in the event.
- The money for the event does NOT run through the District finances.
- There is NO coverage for off campus events.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Summary of Coverages

The following is a summary of the property and casualty insurance coverages that apply to all Member school districts of the Mississippi Valley Intergovernmental Cooperative (MissVIC). The summary is a reference for all member school districts of the current insurance policies in place through MissVIC. The summary provides policy numbers, limits, primary coverage highlights and notable exclusions of each policy. However, these are not the actual policies. The policies are on file with the Executive Director and Arthur J. Gallagher Risk Management Services, Inc., St. Louis Office, and are available at the member's request. Any coverage interpretation/consideration must be determined by the actual policy language, terms, conditions and exclusions and will be determined by the insurance carrier at the time of each claim.

The self-insured retentions and Member school district deductibles shown on the following pages apply to the MissVIC pool. Please note that individual member school district deductibles apply as follows:

Coverage	Member Deductible
Property- <ul style="list-style-type: none"> • Buildings • Personal Property • Auto Physical Damage ea. Occurrence 	<div style="display: flex; justify-content: space-between;"> \$3,000 \$500 </div> <div style="display: flex; justify-content: space-between;"> \$500 </div>
Equipment Breakdown (Boiler & Machinery) Each occurrence	<div style="display: flex; justify-content: space-between;"> \$5,000 Total </div> <div style="display: flex; justify-content: space-between;"> \$2,500 Member </div> <div style="display: flex; justify-content: space-between;"> \$2,500 MissVIC </div>
Crime and Dishonesty Coverage (Member Districts) Each occurrence	\$1,000
General Liability Auto Liability School Board Legal Liability including Misconduct Employee Benefits	N/A
Automobile Liability Garagekeepers Legal Liability – Each Auto Garagekeepers Legal Liability – Maximum Per Loss	N/A –Auto Liability \$500 \$2,500
Excess Liability	\$0
Excess Workers Compensation	N/A
Foreign Liability EBL –	\$1,000 Per Claim
Fiduciary Liability	\$1,000
Cyber Liability	\$25,000 \$12,500Member/\$12,500 MissVIC
Site Pollution Incident Legal Liability Select (SPILLS)	\$1,000,000 Incident Limit
	365 Days Business Interruption

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Summary of Coverages

	Deductibles
Coverage A –Third Party Claims for BI/PD or Remediation Expenses	\$50,000 (50% Member/50% MissVIC)
Coverage, B First Party Remediaton Expenses	
C Emergency Response Expenses	5 Days
Coverage D – Business Interruption	5 Days
Coverage E Dinfection Event Exenses	\$100,000 Mold \$50,000 Member/\$50,000 MissVIC

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Policy Information

July 1, 2021 to July 1, 2022

<u>Coverage</u>	<u>Carrier</u>	<u>Policy #</u>	<u>Limits*</u>
Property	Travelers Indemnity Co.	KTKCMB7333N30320	\$500,000,000 (Sublimits apply)
Boiler & Machinery	Travelers Indemnity Co.	KTKCMB7333N30320	\$250,000,000
Earthquake	Travelers Indemnity Co.	KTKCMB7333N30320	\$25,000,000
Crime (Member Districts)	Travelers Ins. Co.	105638317	\$2,000,000
Fiduciary Liability	Travelers Ins. Co.	105955235	\$2,000,000
Liability	Safety National Casualty Corp.	GLE4063265	\$2,000,000
Umbrella Liability	Safety National Casualty Corp.	XPE4063267	\$4,000,000
Excess Liability	Genesis Insurance Co.	YUB301244D	\$5,000,000
Workers' Compensation	Safety National Casualty Corp.	AGC4064892	Statutory
Foreign Liability	Ace American Insurance Co.	PHFD38407612009	\$1,000,000
Special Events – TULIP	Atlantic Specialty Insurance Co.	GL0508701	\$1,000,000
Cyber Liability	Benchmark Ins Co	Individual Policies For Each Member	\$1,000,000
Pollution Liability	Ironshore Specialty	ISPILLSCAGSM001	\$1,000,000

*Limits shown may not include sublimits applying to certain coverages. Please refer to the Summary pages for each line of coverage for specific details.



MISSISSIPPI VALLEY INTERGOVERNMENTAL COOPERATIVE

SUMMARY OF RISK MANAGEMENT SERVICES AND INSURANCE COVERAGE FOR MEMBERS

Effective 7/1/2021 - 7/1/2022

Prepared by:

Anita Kiehne, Area Vice President
Pam Hopper, Client Service Manager

Arthur J. Gallagher Risk Management Services, Inc.
12444 Powerscourt Dr., Suite 500
St. Louis, MO 63131

anita_kiehne@ajg.com
pam_hopper@ajg.com
www.ajg.com

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

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**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Service Team

**ARTHUR J. GALLAGHER
SERVICE TEAM**

MissVIC

Anita Kiehne
Area Vice President

Pam Hopper
Client Service Manager

Alan Schmitt
Tom Shults
Loss Prevention Specialists

**GALLAGHER BASSETT
SERVICE TEAM**

Claims

Michelle Clark
Senior Account Manager
Client Service

Evan Emel
Liability Claims Supv.
Tom Kienstra
Property Claims Supv.
Leia Dixon
WC Indemnity Supervisor

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Service Directory

Item	Contact	
General account service issues, comments or questions Coverage questions for Property, Automobile, Liability and Workers' Compensation, Certificates of Insurance, Loss Payee Requests, Bonds	Anita Kiehne	(314)-800-2285 - Office (314) 753-1615 - Cell
	Pam Hopper	(314)-800-2208 - Office
Loss Prevention and Safety Issues	Alan Schmitt	314-800-2255 - Office
Claims Reviews and Special Projects	Anita Kiehne	(314)-800-2285 - Office (314) 205-9611 – Home (314) 753-1615 – Cell

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Claims Handling Instructions

For all coverages, report claims to:

*Gallagher Bassett Services, Inc.
1630 Des Peres Rd. Suite 140
St. Louis MO 63131
314-965-7810*

Senior Account Manager:

*Michelle Clark
1630 Des Peres Rd.
St. Louis MO 63131
Direct: 314-800-0363
Cell: 314-541-6656*

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Your Gallagher Claim Team

WORKERS' COMPENSATION

Gallagher Bassett Services, Inc.
1630 Des Peres Road, Suite 140
St. Louis, MO 63131
Toll Free: 1-800-333-6137

WC Supervisors:

Leia Dixon
Direct Dial: 1-314-800-0238
E-Fax: 1-866-947-2227
E-Mail: Leia_Dixon@gbtpa.com

WC Resolution Managers (Indemnity):

Candace Langbecker
Direct Dial: 1-314-800-0358
E-Fax: 1-866-947-2227
E-Mail: Candace_Langbecker@gbtpa.com

WC Medical Only Resolution Manager:

Nancy Pfeiffer
Direct Dial: 1-847-273-0208
E-Fax: 1-866-947-2227
E-Mail: Nancy_Pfeiffer@gbtpa.com

AUTO/GENERAL LIABILITY

Gallagher Bassett Services, Inc.
1630 Des Peres Road, Suite 140
St. Louis, MO 63131
Toll Free: 1-800-333-6137
E-Fax: 1-866-947-2227

Liability Supervisor:

Evan Emel
Direct Dial: 1-314-800-0255
E-Mail: Evan_Emel@gbtpa.com

Liability Resolution Managers:

Constance Scheppers
Direct Dial: 1-314-800-0230
E-Mail: constance_scheppers@gbtpa.com

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Your Gallagher Teams (Cont.)

PROPERTY

Gallagher Bassett Services, Inc.
1630 Des Peres Road, Suite 140
St. Louis, MO 63131
Toll Free: 1-800-333-6137
E-Fax: 1-866-947-2227

Property Supervisor:

Thomas Kienstra
Direct Dial: 1-314-800-0204
E-Mail: Thomas_Kienstra@gbtpa.com

Lead Property Resolution Manager:

Corey Buford
Direct Dial: 1-314-800-0251
E-Mail: Corey_Buford@gbtpa.com

William (Ron) Elliott
Direct Dial: 314-800-0260
E-Mail: William_Elliott@gbtpa.com

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

How to Report a Claim

No matter how strong your risk management program is you will unfortunately encounter claims.

Accidents do occur and prompt, complete reporting is the first step towards a successful outcome.

The more information you can provide when reporting a claim, the sooner a resolution manager can respond and complete the claim setup.

When reporting a claim, here are several tips to assist you:

- ❖ **Report the claim immediately — don't delay!**
- ❖ Collect as much information as possible regarding the loss, and be prepared to provide the following:

✚ POLICY INFORMATION

- Insured Name and DBA (*doing business as name*)
- Client Number #**010347**

✚ CLAIMANT INFORMATION

- Claimant information
- Claimant name
- Claimant address and phone number

✚ LOSS INFORMATION

- Exact date and time of injury or damage
- Exact location where injury or damage occurred
- Specific description of injury or damage
- Witnesses or Passengers – name, address, and phone numbers
- Submit all police reports, estimates, photos and any materials/receipts to the resolution manager handling the claim
- Do not speak with third parties about the claim, and do not discuss “fault”

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Step by Step Guide by Line to Reporting your Claims

After-Hours / Emergency Losses for ALL Lines of Business:

1-800-428-5428

WORKERS' COMPENSATION

When Company Nurse is applicable:

- + Dial the nurse triage at **1-888-375-0285**
- + Supervisor should initiate the phone call to the triage with the employee present
- + After a series of questions, the supervisor will be asked to leave so that the nurse can communicate with the employee privately
- + After the discussion with the employee/supervisor, the employee will either be directed to treat themselves at home or sent to a doctor's office
- + A FROI will be generated (and a copy sent to the member contact) and the loss will be transmitted to the Risx-Facs system

When Company Nurse is not applicable:

- + Fill out the Form 45 (see below) and submit via fax to:
 - o Fax: 1-866-947-2227
 - o E-Mail: [GB-ST LOUIS-MAIL@gbtpa.com](mailto:GB-ST_LOUIS-MAIL@gbtpa.com)

LIABILITY/AUTO

- + Fill out the applicable Accident Report form (see below) and submit via any of the methods below:
 - o Fax: 1-866-947-2227
 - o E-Mail: [GB-ST LOUIS-MAIL@gbtpa.com](mailto:GB-ST_LOUIS-MAIL@gbtpa.com)

PROPERTY

- + Fill out the applicable Loss Report form (see below) and submit via any of the methods below:
 - o Fax: 1-866-947-2227
 - o E-Mail: [GB-ST LOUIS-MAIL@gbtpa.com](mailto:GB-ST_LOUIS-MAIL@gbtpa.com)

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

MissVIC Members

Alton School District #11

Brussels Community Unit School District #42

Cahokia School District #187

Calhoun School District #40

Collinsville Unit 10 School District

Columbia School District #4

E. Alton-Wood River High School #14

Edwardsville School District #7

Granite City School District #9

Jacksonville School District #117

Madison School District #12

Marissa CUSD #40

Roxana CUSD #1

Venice School District

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Property	
Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Travelers Indemnity Company
A.M. Best's Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Coverage Description:	Covers direct loss to buildings and structures, business personal property and other exposures subject to listed sublimits.
LIMIT	ITEM
	<p>\$500,000,000 Ultimate Net Loss to Property (buildings, personal property & extra expense) Per Occurrence, subject to maximum of 120% of value any one building, any one structure or business personal property at any one location, stated on the latest statement of values on file with the Company.</p> <p>Special valuation applies for unscheduled buildings and business personal property</p> <p>The property program responds in excess of any one loss and/or occurrence of \$100,000. If combined loss or multiple locations per occurrence, only one Deductible applies.</p>
Pool:	
Self Insured Retention:	<p>\$100,000 per occurrence</p> <ul style="list-style-type: none"> • Above limits are in excess of a \$100,000 all perils MissVIC Retention, except the following coverages – <ul style="list-style-type: none"> ▪ EQ – 2.5% of insurable value of Building ▪ Flood - \$250,000 applies to all locations except; coverage for Insured Premises within Flood Zone A or Zones prefixed A, as classified under the National Flood Insurance Program, is subject to the minimum of the amount recoverable under the National Flood Insurance Program when the maximum amount of insurance permitted by the National Flood Insurance Program applies; whether coverage is purchased from the National Flood Insurance Program or not and whether or not coverage is

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

<p><u>School District</u></p> <p><u>Member:</u></p> <p><u>Deductible:</u></p> <p>Total Insurable Values:</p> <p>Covered Property:</p> <p>Valuation:</p> <p>Cancellation:</p>	<p>available through the National Flood Insurance Program or not.</p> <ul style="list-style-type: none"> ▪ Wind & Hail –\$500,000 ▪ \$5,000 Boiler and Machinery - Direct Damage or Extra Expense (\$2,500 MissVIC; \$2,500 member) ▪ 24 Hour Utility Services, including Boiler and Machinery Time Element <p>\$3,000 Building per occurrence</p> <p>\$500 each, per occurrence, Business Personal Property & Automobile Physical Damage</p> <p>\$2,500 Boiler & Machinery – Direct Damage or Extra Expense</p> <p>\$1,587,238,715</p> <p>TRIA Included</p> <ul style="list-style-type: none"> <input type="checkbox"/> Real & Personal Property; Boiler and Machinery Breakdown <input type="checkbox"/> Extra Expense <input type="checkbox"/> Architect's Fees <input type="checkbox"/> Physical Damage to Vehicles – Comprehensive and Collision <input type="checkbox"/> Athletic Equipment (considered Business Personal Property) <input type="checkbox"/> Musical Instruments (considered Business Personal Property) <ul style="list-style-type: none"> <input type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value <ul style="list-style-type: none"> - Vehicles - Vacant Property - Property that is not rebuilt, repaired or replaced <ul style="list-style-type: none"> <input type="checkbox"/> By Company - 60 days written notice <input type="checkbox"/> Non-Payment of Premium - 10 days written notice
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Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Coverage Extensions Sublimits:

	The following Sublimits apply on a per occurrence basis, unless otherwise stated. Any Sublimit shown as an “annual aggregate” applies per occurrence and to all losses for that peril/coverage in the aggregate during the policy term. All Sublimits listed below apply on a ground up basis over all participating layers of insurance.
Terrorism Certified (Annual Aggregate):	\$500,000,000 subject to a maximum limit of 120% of value for any one building, any one structure or business personal property at any one location as stated on the latest statement of values on file with the Company
Utility Services Combined Direct Damage & Time Element including Boiler & Machinery:	\$500,000
Terrorism Non Certified (Annual Aggregate):	\$0, except “Fire Following”
Flood and Water Damage (Annual Aggregate):	\$5,000,000 Annual Aggregate at all locations in Zones A, or Zones prefixed A (as classified under the National Flood Insurance Program \$10,000,000 Annual Aggregate in Zones B, X (shaded) or Zone X-500 (as classified under the National Flood Insurance Program) No Coverage for Zone V or Zones prefixed V (as classified under the National Flood Insurance Program) \$25,000,000 At All Other Insured Premises

Note: If a building, structure or property in the open is within more than 1 flood zone, the coverage for the most hazardous flood zone will apply.

Earth Movement, Volcanic Action & Mine Subsidence (Annual Aggregate):	Coverage excluded for the Pulaski County Illinois, California, Alaska, Hawaii, and Puerto Rico & High Hazard Counties \$25,000,000 (Moderate Hazard Counties of Alexander, Bond, Clay, Clinton, Crawford, Cumberland, Edwards, Effingham, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jasper, Jefferson, Johnson, Lawrence, Macoupin, Madison, Marion, Massac, Monroe, Montgomery, Perry, Pope, Randolph, Richland, St. Clair, Saline, Shelby, Union,
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Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

	Wabash, Washington, Wayne, White, Williamson) & All Other Locations
Electronic Data Processing Equipment (Data Processing and Media):	\$10,000,000
Newly Constructed or Newly Acquired Property Limit:	\$10,000,000
Days Reporting:	120 Days
Builders Risk, any one construction site:	\$5,000,000 Maximum at any one Construction Site \$5,000,000 Maximum at all Construction Sites
Builders Risk Property at temporary locations:	\$10,000
Builders Risk Property in transit:	\$10,000
Non-reported frame construction is not covered unless reported to the carrier	
Property under Construction/Renovation:	Coverage requires notification to the carrier prior to project commencement – additional premium will apply to new construction
Covered Property in Transit:	\$50,000
Accounts Receivable:	\$10,000,000
Valuable Papers and Records:	\$10,000,000
Pollutant Clean Up and Removal (Annual Aggregate):	\$100,000
Building Ordinance or Law, including loss to undamaged portion of the building, demolition and increased cost of construction:	\$10,000,000
Utility Services Combined Direct Damage & Time Element:	\$500,000
Extra Expense:	\$10,000,000
Ordinance or Law – increased period of restoration:	\$50,000 \$50,000

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

At Newly Acquired Locations – 120 days: Civil Authority:	30 days
Covered Property in Transit:	\$50,000
Personal Property of Others – any one occurrence:	\$100,000
Fire Arts: Occurrence Per Item Maximum:	\$1,000,000 \$100,000
Outdoor Property, including debris removal: Maximum Per Each Tree/Shrub:	\$100,000 \$1,000
Covered Property at Un-described Premises:	\$1,000,000
Ingress and Egress:	\$2,500,000 Time Element in any one Occurrence, # of Miles = 1; # of consecutive dates = 90
Automobile Physical Damage:	\$2,500,000 any one occurrence excluding over the road expenses
Limited “Fungus”, Wet Rot, Dry Rot & Bacteria Coverage:	Direct Damage - \$100,000 Extra Expense – 30 days
Preservation of Property	Pays for removal of property if loss occurs within 90 days after the property is moved
Protection of Property	\$250,000 Annual Aggregate
Perils Insured:	All Risk of Direct Physical Loss or Damage, including Flood & Water Damage, including Earth Movement & Volcanic Action, mine subsidence and landslide, except as excluded or limited
Notable Exclusions:	<input type="checkbox"/> Seepage/Pollution/Contamination <input type="checkbox"/> Asbestos <input type="checkbox"/> Electronic Data Recognition <input type="checkbox"/> Flood Zone V <input type="checkbox"/> Fungi (Mold) Exclusion <input type="checkbox"/> Electronic Data Limitation Endorsement <input type="checkbox"/> Business Interruption <input type="checkbox"/> Earthquake in AK, HI, PR and the high hazard counties listed on MS C6 09 <input type="checkbox"/> Nuclear Hazard <input type="checkbox"/> War

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

- Military Action
- Electronic Vandalism
- Pathogenic or Poisonous
- Biological or Chemical Materials
- Computer Virus
- Programming Errors or Omissions
- Other Exclusions as more fully detailed in the policy form

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Boiler & Machinery (Included in Property)

Covered Locations:	see Statement of Values on file with Travelers		
Covered Cause of Loss:	Sudden & accidental breakdown of a covered object, subject to policy definitions & exclusions		
Policy Limits:			
Property Damage:	\$250,000,000 (insured's locations only), all coverages combined, maximum in any one accident		
Extra Expense:	Included		
Sublimits:			
Hazardous Substances	Ammonia Contamination	\$100,000	Any One Accident
	Any Other Substance	\$100,000	Any One Accident
	Water Damage	\$100,000	Any One Accident
Expediting Expense		\$100,000	Any One Accident
Consequential Damage		\$100,000	Any One Accident
Valuation:	Cost to repair or replace the damaged objects		
Deductibles:	<p>\$5,000 Total Deductible for Direct Damage & Extra Expense –Shared between District & MissVIC</p> <p>\$2,500 MissVIC</p> <p>\$2,500 per District</p> <p>Travelers has a \$100,000 deductible for Utility Services – Direct Damage. Extra Expense deductible for same peril is 24 hours.</p> <p>Consequential Damage is 10% of the loss, subject to a \$5,000 minimum.</p>		
Typical Objects Not Covered: (See policy for complete list)	Structure or foundation; Buried vessel or piping; sewer piping; oven, stove, incinerator, pot or kiln.		
Coverages Include:			
Property Damage:	Included as this is part of Property policy		
Service Interruption:	Included as this is part of Property policy		
Demolition and Ordinance or Law:	\$10,000,000		

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Newly Acquired Locations:	\$5,000,000 / 120 Days
Broad Comprehensive Coverage (including Production Machines) and Computer Equipment:	Included
Repair or Replacement:	Yes
Coverage Exclusions Including but not Limited to:	Property perils – ie Lightning, Explosion, Wind, Flood, Earthquake, Earth Movement, Freeze, Ice, Snow, Sleet, Hail, etc. Deliberate Acts Computer Data Recognition Damage to an object caused by hydrostatic, pneumatic, gas pressure or insulation breakdown Testing
Notice of Cancellation	60 Days 10 Days Non-Payment

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

BOILER & MACHINERY INSPECTIONS

Traveler's Indemnity Insurance Company

Our Boiler & Machinery coverage is included in our primary property policy through Traveler's Insurance Company. Part of the boiler policy provides inspections of the district machinery that qualifies under that coverage. These inspections are typically on an annual basis and are done by Traveler's employees who are Illinois State certified engineers.

Any appointments to visit your district for these inspections should be set up by Traveler's in advance with the designated MissVIC Board representative of that district. You may designate a buildings and ground or maintenance representative to accompany the engineer at the walk through.

The engineer will be looking at the equipment and has the authority and is required by the state to identify any potential safety hazards. There are 3 categories which may be identified and depending on the type will require varying degrees of district action.

Category One: **Jurisdictional**

These are state specific and require immediate remedy/attention not to exceed 30 days. The district will be notified in writing and engineer will wait for the district action plan/response to close the recommendation and obtain a renewal certificate. If the 30 days expires with no district response, the engineer will notify the state.

Category Two: **Important**

These are also high priority and re based on Traveler's safety standards. They will demand the same response and timeline as the state.

Category Three: **Advisory**

These are recommendations the engineer will make suggesting improvements (typically not safety related/but efficiency related) and are not a requirement and not a code violation.

Designated district personnel will receive a letter from the engineer identifying any recommendations that will require a response on your part. As indicated above, the timeline in which you need to respond with the action taken will be determined by the type/category of the recommendation and will be indicated in the Traveler's report to you.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Employee Dishonesty and Crime (Member Districts)

Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Travelers Casualty and Surety Company of America
AM Best Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Locations Covered:	All member district facilities
Public Employee Dishonesty:	
Covers: (Blanket) Form A	Your loss of money, securities, and other property resulting from employee dishonesty while acting alone or in collusion with others
Limit:	\$2,000,000 per loss
Coverage for Employee Dishonesty:	<ul style="list-style-type: none"> Any loss or losses caused by an employee regardless of the number of acts involved Direct loss of money, securities, and other property caused by theft or forgery by any employee of any insured Volunteers covered as employees Coverage is automatically excluded for any employee if you (or any partner, officers, or directors) not in collusion with that employee having knowledge of any dishonest act committed by that employee before or after being hired
Coverage Includes:	Any other Employee Benefit Plans now existing or hereafter created or acquired which may be required to be bonded under the Employee Retirement Income Security Act of 1974. (Covers 10% of assets up to \$500,000 maximum required by ERISA)
Forgery & Alteration:	
Covers:	Loss resulting from forgery or alteration of checks or similar promises of payment that you or your agent have issued, or similar instruments issued in your name payable to a fictitious entity
Limit:	\$2,000,000

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Theft, Disappearance, and Destruction:

Covers:	Your loss of money and securities used in your business for the limits indicated below:				
Limit:	<table border="0"> <tr> <td style="vertical-align: top;">\$2,000,000</td> <td style="padding-left: 20px;">Within your covered office or within a bank or savings institution (premises coverage)</td> </tr> <tr> <td style="vertical-align: top;">\$2,000,000</td> <td style="padding-left: 20px;">Outside the premises in care and custody of a messenger (transit coverage)</td> </tr> </table>	\$2,000,000	Within your covered office or within a bank or savings institution (premises coverage)	\$2,000,000	Outside the premises in care and custody of a messenger (transit coverage)
\$2,000,000	Within your covered office or within a bank or savings institution (premises coverage)				
\$2,000,000	Outside the premises in care and custody of a messenger (transit coverage)				
Coverage for Theft Disappearance or Destruction:	<p>Robbery or attempted robbery at listed premises, safe burglary, or attempted safe burglary at listed premises damaged to the premises resulting from robbery or safe burglary</p> <ul style="list-style-type: none"> • Banking premises, night depository, or bank/trust company safe 				

Computer Theft and Funds Transfer Fraud:

Covers:	Loss of or loss from damage to money, securities and property other than money or securities. Computer Fraud means theft of property caused by the use of a computer to fraudulently cause a transfer of covered property from inside a bank or a premises to a place other than those two locations.				
Limit:	\$2,000,000				
Claim Expense	\$5,000 (\$0 retention)				
Retentions:	<table border="0"> <tr> <td style="padding-right: 10px;">\$ 35,000</td> <td>MissVIC</td> </tr> <tr> <td style="padding-right: 10px;">\$ 1,000</td> <td>District</td> </tr> </table>	\$ 35,000	MissVIC	\$ 1,000	District
\$ 35,000	MissVIC				
\$ 1,000	District				
Coverage Exclusions Include but are not Limited to:	<ul style="list-style-type: none"> • War • Acts of Partners • Reproduction of Information • Expenses incurred in establishing existence of an amount of loss 				

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

**Coverage Exclusions Include
but are not Limited to:
(Continued)**

- Loss of Income
- Loss of trade secrets or any other confidential information
- Fees, costs or expenses in prosecuting or defending a claim
- Loss unless written notice is given within 60 days after cancellation of coverage or 1 year if termination results in voluntary liquidation
- Loss by employee if elected or appointed office knew of acts of theft, fraud or dishonesty committed by employee (prior to employment – \$25,000 or more)
- Loss to property other than money & securities
- **MissVIC** Board Members while performing their duties for **MissVIC** under Policy #105638317

Reporting Requirements:

Must give written notice upon knowledge of proprietor, partner, officer or insurance representative of ANY insured within 90 days of such discovery.

**Special Endorsements:
(all same as expiring)**

Amend definition of subsidiaries

Illinois Amendatory endorsements

Additional Insureds endorsement (shows member districts)

Valuation Clause Endorsement

Compliance with applicable trade sanction laws

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Fiduciary Liability (Claims Made Coverage)

Named Insured:	Mississippi Valley Intergovernmental Cooperative Health Plan Mississippi Valley Intergovernmental Cooperative Dental Plan Mississippi Valley Intergovernmental Cooperative Life Plan
Policy Period:	July 1, 2021 to July 1, 2022
Company:	Travelers Casualty and Surety Company of America
A.M. Best's Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Limits:	\$2,000,000 For all Claims
Sublimits:	\$100,000 for each Settlement Notice Limit of Liability \$100,000 HIPPA Limit of Liability \$100,000 502(c) Penalties Limit of Liability A) The Company will pay on behalf of the Insured, Loss for any Claim first made during the Policy Period, or if exercised during the Extended Reporting Period or Run-Off Extended Reporting Period, for a Wrongful Act. B) The Company will pay on behalf of the Insured, Settlement Fees and Defense Expenses incurred by the Insured in connection with any Settlement Program Notice; provided that participation by the Insured in any Settlement Program commences during the Policy Period or, if exercised, during the Extended Reporting Period or Run-Off Extended Reporting Period
Deductible:	\$1,000 Per Claim
Defense Costs:	Included in the Limits of Liability

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

**Prior and Pending Claim
Dates:**

- 7/1/06

Extended Reporting Period:

- One year for 25% of the policy premium.
See Extended Reporting Period section the
policy for all terms and conditions

**Coverage Exclusions
Including but Not Limited to:**

- Libel or slander
- Dishonesty fraudulent or criminal act
- Workers' Compensation
- Bodily injury, sickness, disease or death; loss of
or use of tangible property
- Illegal personal profit
- Failure to collect contributions owned or failure to
return contributions to covered benefit plans
- Liability assumed in a contract
- Failure to maintain bonds
- Nuclear Energy Liability Exclusion
- Pending and Prior Litigation Exclusion

**Endorsements:
(see quote for complete list.)**

- Illinois Amendatory Endorsements
- Punitive Damages covered where allowed by law
- Name of designated Plan or Trust
- HIPAA Civil Money Penalties Endorsement
- 90 day cancellation notice

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Primary Liability	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Safety National Casualty Corporation
A.M. Best's Rating:	A IX
Admitted / Non Admitted:	Admitted
Coverage	General Liability/Automobile Liability (Bodily Injury, Property Damage, Personal Injury) includes coverage for Abuse/Molestation and School Security Officers
Limits:	
Each Occurrence:	\$2,000,000 Combined BI & PD
General Aggregate Limit	\$4,000,000 Annual Aggregate, Each Members
Product, Completed Operations, Employee Occupational Disease Sexual Molestation	
Employee Benefits Liability	\$2,000,000 Each Employee Limit
Claims Made Form	\$4,000,000 Aggregate Limit
Retroactive Date	7/1/1995
Automobile Liability:	\$2,000,000 Combined Single Limit Bodily Injury & Property Damage
Symbol 1 Any Auto	
Uninsured/	\$1,000,000
Underinsured Motorists:	
Garagekeeper's Legal Liability	\$30,000 Each Auto
Retention	\$500 each auto; \$2,500 maximum per loss
Self-Insured Retention:	\$250,000
Coverage Form:	Occurrence/EBL Claims Made
Sovereign Immunity Endorsement:	Carrier will pay on behalf of member only those sums which MissVIC shall & can become legally obligated to pay by reason of liability imposed by law.
Defense Costs:	Defense is inside the retention/Outside the Limit

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Primary Liability	
Definitions:	
Member:	School district, community college or other educational entity named as such in the policy
Coverage Exclusions Including But Not Limited to:	<ul style="list-style-type: none"> • See policy for full list
Coverage B: School Board Legal Liability	
Coverage Form:	Claims Made
Date of First Coverage:	7/1/2009
Coverage Agreement:	Pay on behalf of insureds, loss exceeding the self-insured retention up to the Limit of Liability as a result of a Wrongful Act within the Coverage Territory for claims made during the policy period
Limits:	
Annual Aggregate Each Member:	\$2,000,000
Each Wrongful Act:	\$2,000,000
Self-Insured Retention:	\$250,000 (in addition to the above limit)
Extended Reporting	
Retroactive Date:	7/1/1995
Basic Reporting:	60 days past expiration at no additional premium charge
Extended Reporting Option:	<ul style="list-style-type: none"> • 1 year Discovery Period – 10% of expiring premium; additional premium charge • Unlimited Discovery Period – 200% of expiring premium; additional premium charge
Defense Costs	Defense is inside the retention/Outside the Limit

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Commercial Excess Liability Program (Excess over Primary Liability)	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Safety National Casualty Corporation
AM Best Rating:	A+ XV
Admitted/Non-Admitted:	Admitted
Coverage Description:	Bodily Injury and Property Damage Liability Excess Liability – applicable to losses in excess of underlying schedule of liability.
Limits:	\$4,000,000 Each Event (Occurrence or Claim) - Per Member
Retained Limit:	None except SIR applicable if underlying is exhausted
Who is an Insured:	See policy for complete list and definitions
Underlying Coverage:	Line(s) of Business: General Liability (GL) including Employee Benefits Liability (EBL), Law Enforcement Liability (Law), Automobile Liability (Auto), and Educator’s Legal Liability (ELL) including Employment Practices Liability (EPL)
Insurer Specific Limit Underlying SIR/Limits/ Liability:	Public School Liability \$2,000,000 Each Occurrence \$250,000 Self-Insured Retention \$2,000,000 Annual Aggregate for Products, Completed Operations, and Employee Occupational Disease Liability \$2,000,000 Annual Aggregate Athletic Traumatic Brain Injury \$2,000,000 Annual Aggregate Sexual Molestation School Board Legal Liability: \$2,000,000 Each Claim – per member \$2,000,000 Annual Aggregate per Policy Period – per member \$250,000 Self-Insured Retention

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

**Commercial Excess Liability Program
(Excess over Primary Liability)**

Rating Basis:	Flat
Notable Exclusions:	See policy for complete list and definitions
Features:	Pay on behalf of insured Defense is inside the retention/Outside the Limit 60 day cancellation notice

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Commercial Excess Liability (Retained Limits Form)	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Genesis Insurance Company
AM Best Rating:	A++XV
Admitted/Non-Admitted:	Admitted
Coverage Description:	Bodily Injury and Property Damage Liability
Coverage A:	Excess Liability – applicable to losses in excess of underlying schedule of liability.
Coverage B:	Broad Legal Liability coverage – subject to the self-insured retention and policy terms, and applicable to losses not otherwise covered by underlying insurance, nor excluded from this policy.
Limits:	\$5,000,000 Each Event (Occurrence or Claim) - Per Member \$5,000,000 Sexual Molestation Annual Aggregate - Per Member \$5,000,000 Traumatic Brain Injury Annual Aggregate – Per Member \$5,000,000 Fiduciary Liability – Annual Aggregate \$5,000,000 Annual Aggregate (applies separately to each member)
Retained Limit:	None except \$250,000 SIR applicable if underlying is exhausted
Who is an Insured: (See policy for complete list and definitions)	The district; any person who was, is now or will be your elected or appointed officials or members of the Board of Education while acting on your behalf; teachers, student teachers, employees or volunteers; student body organizations, parent-teacher organizations, booster clubs or other auxiliary organizations, but only for liability arising from activities conducted while under your direct supervision and under authority of your governing board.
Underlying Coverage:	Line(s) of Business: General Liability (GL) including Employee Benefits Liability (EBL), Law Enforcement Liability (Law), Automobile Liability (Auto), Sexual Abuse/Molestation (SAM) and Educator’s Legal Liability (ELL) including Employment Practices Liability (EPL)

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

**Commercial Excess Liability
(Retained Limits Form)**

**Insurer Specific Limit
Underlying SIR/Limits/
Liability:**

Public School Liability

\$2,000,000 Each Occurrence \$250,000 Self-Insured Retention

\$2,000,000 Annual Aggregate for Products, Completed Operations, and Employee Occupational Disease Liability

\$2,000,000 Annual Aggregate Athletic Traumatic Brain Injury

\$2,000,000 Annual Aggregate Sexual Molestation

School Board Legal Liability:

\$2,000,000 Each Claim – per member

\$2,000,000 Annual Aggregate per Policy Period – per member

\$250,000 Self-Insured Retention

Prior Acts Date: 7/1/95

Fiduciary Liability

\$2,000,000 per claim

\$2,000,000 Annual Aggregate per policy period

\$4,000,000 Excess Limit with Safety National applies to all underlying limits provided by Primary Liability carrier – Safety National

Rating Basis:

Flat

Notable Exclusions:
(See policy for complete list and definitions)

- Silica or Silica related dust
- Lead
- Trampoline
- Nuclear
- ERISA
- Wrongful Profit or Gain
- Asbestos
- Hospitals and/or Clinics - Professional Liability
- Uninsured & Underinsured Motorists, Automobile No-Fault Insurance or other First Party Liability
- War
- Premises and Automobile Medical Payments
- Abuse or Molestation, except for vicarious liability

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Commercial Excess Liability (Retained Limits Form)

	<ul style="list-style-type: none">• Aircraft Liability or Watercraft Liability (over 50')• Unmanned Aircraft System• Workers' Compensation• Pollution Exclusion• Subsidence• Contracted Buses• Economic or Trade Sanctions• Known Claims• Mold or Fungus• Failure to integrate or desegregate• Care, Custody & Control Real/Personal Property• UM/UIM• Violation of communication or information law• Garagekeepers• No fault• Eminent Domain• Access or Disclosure of Confidential or Personal Information & Data-Related Liability
Features:	Pay on behalf of insured Defense is included in the limit 60 day cancellation notice
Retroactive Dates:	<ul style="list-style-type: none">• 7/1/95 Employee Benefits Liability all members, (for any new member, the pool initiation/ inception date of that member will be the effective date of entry into the pool)• 7/1/95 School Board Legal Liability (including EPL) (for any new member, the pool initiation/ inception date of that member will be the effective date of entry into the pool)• NA Sexual Abuse and Molestation Liability
Annual Aggregate:	<input type="checkbox"/> Prior and Pending Acts – Excluded if known and not reported before effective date.
Key Conditions:	<input type="checkbox"/> Prior approval for TPA or administrator change <input type="checkbox"/> Defense costs inside the limit <input type="checkbox"/> New members referred to carrier for pricing

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

**Commercial Excess Liability
(Retained Limits Form)**

- Broad Notice of Occurrence – Claims Made Coverages

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Excess Workers' Compensation

Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Safety National
AM Best Rating:	A+ XIV
Coverage Description:	Excess of Workers' Compensation insurance pays specific benefits, required by state law, to employees injured during the course of their employment. Coverage A is Statutory, Coverage B – Employers' Liability, is for claims involving injured employees filed outside of the statutory Workers' Compensation portion of the law.
State:	Illinois
Specific Excess Coverage:	
Retention:	\$550,000 per loss
Limit:	Statutory
Employers Liability Maximum Limit of Indemnity Per Occurrence:	\$1,000,000
Aggregate Excess Limit:	\$4,000,000
Payroll:	\$248,078,901
Coverage:	<p>Applies to loss sustained by the Employer (Member District) because of liability imposed upon the employer by the Workers' Compensation or Employers' Liability Law of;</p> <ol style="list-style-type: none"> 1) the State designated in the Declaration (IL), 2) other states provided the "Loss" shall not be greater than the liability imposed by the State (IL) designated, <p>and on account of bodily injury by accident or occupational disease due to an "Occurrence" taking place within the policy period and includes resultant death.</p> <p>Coverage applies to employees of the Member District engaged in the business operations or</p>

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Excess Workers' Compensation

Key Exclusions (See Policy for complete list and detailed description of each):

incidental operations of the Member District. New members are covered the date they join MISSVIC, subject to prior approval by the excess workers compensation carrier.

Voluntary Compensation

Longshore & Harbor Workers' Act

Owners or Officers

Bodily Injury to an Employee While Employed in Violation of Law

Bodily Injury Intentionally Caused by Insured

Federal Employers' Liability Act

Assumptions under Contract

Key Endorsements:

Employer Delineation of Insured Members

Definition of Loss Rund

Broad Form all States for Employee Travel

Voluntary Compensation Endorsement – Premium Delineation

Foreign Voluntary Workers' Compensation and Employers' Liability

Illinois Mandatory Endorsement(s), if applicable, Policyholder Disclosure Notice of Terrorism Insurance

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Foreign Liability

Named Insured:	Mississippi Valley Intergovernmental Cooperate (MissVIC)	
Policy Term:	July 1, 2021 to July 1, 2022	
Carrier:	ACE American Ins. Co.	
AM Best Rating:	A++ XV	
Admitted/Non-Admitted:	Admitted	
Coverages Included:		
Commercial General Liability, including:	\$1,000,000	Each occurrence
	\$5,000,000	General Aggregate
	\$2,000,000	Products/ Completed Operations Aggregate
	\$1,000,000	Premises Damage Limit
	\$1,000,000	Personal & Advertising Injury (any one person or Organization)
	\$50,000	Medical Expense Limit
Automobile:	\$1,000,000	Combined Single Limit BI/PD Any One Accident (Covering Owned and Hired & Non-Owned Autos)
	Medical Payments	
	\$50,000	Medical Expense Limit
	\$50,000	Any One Accident
	\$50,000	Any One Policy Period

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Foreign Liability		
Employee Benefits Liability	\$1,000,000	Each Claim (subject to \$1,000 Deductible per claim)
	\$1,000,000	Annual Aggregate
Benefits for Voluntary Compensation		North America – State of Hire Third Country National – Country of Hire Local National – Country of Hire
Employee Liability & Repatriation: (benefits determined by State of Hire)		Contingent Employers Liability Protection – Workers Compensation Protection for Employees Overseas
	\$1,000,000	Each Accident
	\$1,000,000	Each Employee (including endemic disease)
	\$1,000,000	Policy Limit (including endemic disease)
		Repatriation Protection – enabling the individual to be brought back to the United States – included in above Employers Liability Limits
Special Endorsements/Condition:	\$1,000,000	Executive Assistance (Medical) Services
Key Exclusions: (See policy for complete list)		War or terrorism Asbestos Silica or Silica Related Dust Professional Services Accidental Death and Dismemberment (AD & D) Commercial Property Cargo Kidnap and Extortion (K & E) Employee Dishonesty Injury to Participants

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Cyber Liability

Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Benchmark Insurance Company
LIABILITY EXPENSE	
Coverage	Limit/Deductible
<ul style="list-style-type: none"> • Liability Costs • PCI Costs • Regulatory Costs 	<ul style="list-style-type: none"> • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000
Full Prior Acts	
FIRST PARTY EXPENSE:	
Coverage	Limit/Deductible
<ul style="list-style-type: none"> • Cowbell Breach Fund • Data Restoration • Extortion Costs • Business Impersonation Costs • Reputational Harm Expense 	<ul style="list-style-type: none"> • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000 • \$1,000,000/ \$25,000 • \$500,000/ 12 Hours/ 7/1/2021 Retro Active Date
FIRST PARTY LOSS	
<ul style="list-style-type: none"> • Business Interruption Loss • Contingent Business Interruption Loss • System Failure • Contingent System Failure • Cyber Crime Loss • Bricking Costs • Criminal Reward Costs 	<ul style="list-style-type: none"> • \$1,000,000/ \$25,000/ 12 Hours • \$1,000,000/ \$25,000/ 12 Hours • \$1,000,000/ \$25,000/ 12 Hours • \$1,000,000/ \$25,000/ 12 Hours • \$250,000/ \$25,000 • \$1,000,000/ \$25,000 • \$100,000
COVERAGE ENDORSEMENTS	
<ul style="list-style-type: none"> • General Data Protection • Utility Fraud Attack 	<ul style="list-style-type: none"> • \$1,000,000/ \$25,000/ Full Prior Acts • 100,000/ \$25,000/ Full Prior Acts

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Cyber Liability

- Media Liability

- \$1,000,000/ \$25,000/ Full Prior Acts

Key Exclusions:

See policy for complete exclusion list

Note:

The above is only a summary of the major conditions and exclusions in this policy. Please review the actual policy for a complete listing of exclusions and conditions.

Extended Reporting Endorsement:

-

Defense Costs:

-

Definition of Claim:

-

Incident or Claim Reporting Provision:

Punitive Damages:

Claim Reporting Instructions

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

CYBER COVERAGE DEFINITIONS

Cyber Crime Loss Coverage for loss of money or digital currency directly resulting from any of the following covered events: (1) social engineering (2) reverse social engineering, (3) fraudulent transfer of funds. It also provides coverage for charges incurred by the insured from its telecommunications provider as a result of a telecommunications hack.

Bricking Costs Coverage for the reasonable and necessary costs, subject to the insurer's prior consent, to replace, remediate or improve the insured's computer system. Costs must be incurred as a direct result of a network security incident.

Criminal Reward Costs Coverage for amounts offered by the insured for information that leads to the arrest and conviction of any individual(s) committing or trying to commit any illegal act related to any coverage under this policy.

California Consumer Privacy Act Coverage for the amounts that the insured is legally obligated to pay in responding to a CCPA compliance audit or investigation that directly results from a privacy or a network security incident.

General Data Protection Regulation Coverage for the amounts that the insured is legally obligated to pay in responding to a GDPR compliance audit or investigation that directly results from a privacy or a network security incident.

Utility Fraud Attack Coverage for the additional amounts incurred due to the manipulation or deception, by an unauthorized third party for its use, of the insured organization's natural gas, oil, or internet.

Media Liability Liability costs coverage for intellectual property infringement, other than patent infringement, resulting from the advertising of an insured's services. This builds upon the online media liability coverage in the base form to expand to printed. This includes social media.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Site Pollution Incident Legal Liability Select (SPILLS)	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2021 to July 1, 2022
Carrier:	Ironshore Speciality Insurance Company
Policy Aggregate	\$1,000,000
Each Incident:	\$1,000,000
Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses	\$1,000,000 Each Incident and Aggregate
First Party Remediation Expenses	\$1,000,000 Each Incident and Aggregate
Emergency Response Expenses	\$1,000,000 Each Incident and Aggregate
Business Interruption	\$1,000,000 Aggregate/180 days
Disinfection Event Expenses	\$250,000 Each Incident and Aggregate
Retroactive Date:	7/1/2018
Deductible:	\$50,000 Deductible Coverage A, B, and C Split - \$25,000 Member Deductible \$25,000 MissVIC Deductible ----- Except for \$100,000 Deductible Coverage E Split - \$50,000 Mold Member Deductible \$50,000 Mold MissVIC Deductible
Coverage Description:	Claims Made and Reported, form #IE.COV.SPILLS.EDU.001 (1111)
Special Conditions:	Defense Costs included in the limit of liability

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Site Pollution Incident Legal Liability Select (SPILLS)	
Key Exclusions: (see policy for complete list)	<ul style="list-style-type: none"> • Acquired Properties Exclusion • Asbestos, PCBs and Lead-Based Paint Exclusion • Specified Conditions Exclusion <p>(See policy for complete exclusion list)</p>
Endorsements:	<ul style="list-style-type: none"> • Definition of Pollutants_Biological Agents • Defense Costs – 25% Outside the Limits • Conditions Amendatory Endorsement • Image Restoration Expenses (\$250,000 Aggregate Limit/\$25,000 Deductible) • Mold Matter and Legionella Deductible Amendatory Endorsement (\$50,000 Deductible) • Per Named Insured Aggregate Limit • New Conditions Only • Insured Definition Amendatory Endorsement • Nucleara and Radiological Exclusion Deletion
Note:	The above is only a summary of the major conditions and exclusions in this policy. Please review the actual policy for a complete listing of exclusions and conditions.
Extended Reporting Endorsement:	90 days automatic coverage, after termination or nonrenewal of the coverage is provided to report claims first made during the 60 day term & arising from covered Wrongful Acts
ERP Premium:	200% of Annual Premium
ERP Premium Due Date:	Within 30 days after the effective date of termination or non renewal
ERP Length	48 Months
Written request from client required:	Written notice must be provided to the insurer of intent to purchase coverage within 60 days after the effective date of termination or non renewal <ul style="list-style-type: none"> • If the Extended Reporting Option is purchased it shall run concurrently with the Automatic Extended Reporting Period above
Defense Costs:	Inside policy limits
Definition of Claim:	Demand, notice or assertion of a legal right alleging liability or responsibility on the part of the Insured.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Special Events Liability (T.U.L.I.P. –Tenant Users Liability Insurance Program)

COVERAGE IS NOT AUTOMATIC.

It Should Be Purchased For Each Event

If the Host/Sponsor is unable to provide the District with a Certificate Of Insurance Naming The District as an Additional Insured And Providing Limits Of \$1,000,000 then you can provide the information below to the Host/Sponsor. They will be able to purchase the coverage directly from Intact.

PROVIDE THE HOST/SPONSOR WITH THE FOLLOWING:

1. Host/Sponsor Link to access: <https://tulip.intactspecialty.com>
2. Venue ID – Each District has a Venue ID which will need to be provided to the Host/Sponsor before logging in.
The Venue ID begins with 5087
3. Host/Sponsor. Logs into the system and completes the information, receives a quote, and pays online

NOTE: This coverage is intended for situations:

- Where an entity/group wants to rent the District facilities.
- The District has NO interest in the event.
- The money for the event does NOT run through the District finances.
- There is NO coverage for off campus events.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Summary of Coverages

The following is a summary of the property and casualty insurance coverages that apply to all Member school districts of the Mississippi Valley Intergovernmental Cooperative (MissVIC). The summary is a reference for all member school districts of the current insurance policies in place through MissVIC. The summary provides policy numbers, limits, primary coverage highlights and notable exclusions of each policy. However, these are not the actual policies. The policies are on file with the Executive Director and Arthur J. Gallagher Risk Management Services, Inc., St. Louis Office, and are available at the member's request. Any coverage interpretation/consideration must be determined by the actual policy language, terms, conditions and exclusions and will be determined by the insurance carrier at the time of each claim.

The self-insured retentions and Member school district deductibles shown on the following pages apply to the MissVIC pool. Please note that individual member school district deductibles apply as follows:

Coverage	Member Deductible
Property- <ul style="list-style-type: none"> • Buildings • Personal Property • Auto Physical Damage ea. Occurrence 	\$3,000 \$500 \$500
Equipment Breakdown (Boiler & Machinery) Each occurrence	\$5,000 Total \$2,500 Member \$2,500 MissVIC
Crime and Dishonesty Coverage (Member Districts) Each occurrence	\$1,000
General Liability Auto Liability School Board Legal Liability including Misconduct Employee Benefits	N/A
Automobile Liability Garagekeepers Legal Liability – Each Auto Garagekeepers Legal Liability – Maximum Per Loss	N/A –Auto Liability \$500 \$2,500
Excess Liability	\$0
Excess Workers Compensation	N/A
Foreign Liability EBL –	\$1,000 Per Claim
Fiduciary Liability	\$1,000
Cyber Liability	\$25,000 \$14,500 Member/\$14,500 MissVIC
Site Pollution Incident Legal Liability Select (SPILLS)	
Coverage A, B, C – Each Incident	\$50,000 \$25,000 Member / \$25,000 MissVIC
Coverage E	\$100,000 Mold \$50,000 Member/ \$50,000 MissVIC
Coverage D	\$50,000 MissVIC

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

	5 Days
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Policy Information

July 1, 2021 to July 1, 2022

<u>Coverage</u>	<u>Carrier</u>	<u>Policy #</u>	<u>Limits*</u>
Property	Travelers Indemnity Co.		\$500,000,000 (Sublimits apply)
Boiler & Machinery	Travelers Indemnity Co.		\$250,000,000
Earthquake	Travelers Indemnity Co.		\$25,000,000
Crime (Member Districts)	Travelers Ins. Co.		\$2,000,000
Fiduciary Liability	Travelers Ins. Co.		\$2,000,000
Liability	Safety National Casualty Corp.		\$2,000,000
Umbrella Liability	Safety National Casualty Corp.		\$4,000,000
Excess Liability	Genesis Insurance Co.		\$5,000,000
Workers' Compensation	Safety National Casualty Corp.		Statutory
Foreign Liability	Ace American Insurance Co.		\$1,000,000
Special Events – TULIP	Atlantic Specialty Insurance Co.		\$1,000,000
Cyber Liability	Benchmark Ins Co	Individual Policies For Each Member	\$1,000,000
Pollution Liability	Ironshore Specialty		\$1,000,000

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

*Limits shown may not include sublimits applying to certain coverages. Please refer to the Summary pages for each line of coverage for specific details.



MISSISSIPPI VALLEY INTERGOVERNMENTAL COOPERATIVE

SUMMARY OF RISK MANAGEMENT SERVICES AND INSURANCE COVERAGE FOR MEMBERS

Effective 7/1/2020 – 7/1/2021

Prepared by:

Anita Kiehne, Area Vice President
Sandra L. Hannon, Client Service Executive
Pam Hopper, Client Service Manager

Arthur J. Gallagher Risk Management Services, Inc.
12444 Powerscourt Dr., Suite 500
St. Louis, MO 63131

anita_kiehne@ajg.com
sandra_hannon@ajg.com
pam_hopper@ajg.com
www.ajg.com

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

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**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Service Team

**ARTHUR J. GALLAGHER
SERVICE TEAM**

MissVIC

Anita Kiehne
Area Vice President

Sandra L. Hannon
Client Service Executive
Pam Hopper
Client Service Manager

Alan Schmitt
Tom Shults
Loss Prevention Specialists

**GALLAGHER BASSETT
SERVICE TEAM**

Claims

Michelle Clark
Senior Account Manager
Client Service

Evan Emel
Liability Claims Supv.
Tom Kienstra
Property Claims Supv.
Leia Dixon
WC Indemnity Supervisor

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Service Directory

Item	Contact	
General account service issues, comments or questions Coverage questions for Property, Automobile, Liability and Workers' Compensation, Certificates of Insurance, Loss Payee Requests, Bonds	Anita Kiehne	(314)-800-2285 - Office (314) 753-1615 - Cell
	Sandra L. Hannon	(314)-800-2260 - Office (630)-768-1120 - Cell
	Pam Hopper	(314)-800-2208 - Office
Loss Prevention and Safety Issues	Alan Schmitt	314-800-2255 - Office
Claims Reviews and Special Projects	Anita Kiehne	(314)-800-2285 - Office (314) 205-9611 – Home (314) 753-1615 – Cell

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Claims Handling Instructions

For all coverages, report claims to:

*Gallagher Bassett Services, Inc.
1630 Des Peres Rd. Suite 140
St. Louis MO 63131
314-965-7810*

Senior Account Manager:

*Michelle Clark
1630 Des Peres Rd.
St. Louis MO 63131
Direct: 314-800-0363
Cell: 314-541-6656*

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Your Gallagher Claim Team

WORKERS' COMPENSATION

Gallagher Bassett Services, Inc.
1630 Des Peres Road, Suite 140
St. Louis, MO 63131
Toll Free: 1-800-333-6137

WC Supervisors:

Leia Dixon
Direct Dial: 1-314-800-0238
E-Fax: 1-866-947-2227
E-Mail: Leia_Dixon@gbtpa.com

WC Resolution Managers (Indemnity):

Candace Langbecker
Direct Dial: 1-314-800-0358
E-Fax: 1-866-947-2227
E-Mail: Candace_Langbecker@gbtpa.com

WC Medical Only Resolution Manager:

Nancy Pfeiffer
Direct Dial: 1-847-273-0208
E-Fax: 1-866-947-2227
E-Mail: Nancy_Pfeiffer@gbtpa.com

AUTO/GENERAL LIABILITY

Gallagher Bassett Services, Inc.
1630 Des Peres Road, Suite 140
St. Louis, MO 63131
Toll Free: 1-800-333-6137
E-Fax: 1-866-947-2227

Liability Supervisor:

Evan Emel
Direct Dial: 1-314-800-0255
E-Mail: Evan_Emel@gbtpa.com

Liability Resolution Managers:

Constance Scheppers
Direct Dial: 1-314-800-0230
E-Mail: constance_scheppers@gbtpa.com

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Your Gallagher Teams (Cont.)

PROPERTY

Gallagher Bassett Services, Inc.
1630 Des Peres Road, Suite 140
St. Louis, MO 63131
Toll Free: 1-800-333-6137
E-Fax: 1-866-947-2227

Property Supervisor:

Thomas Kienstra
Direct Dial: 1-314-800-0204
E-Mail: Thomas_Kienstra@gbtpa.com

Lead Property Resolution Manager:

Corey Buford
Direct Dial: 1-314-800-0251
E-Mail: Corey_Buford@gbtpa.com

William (Ron) Elliott
Direct Dial: 314-800-0260
E-Mail: William_Elliott@gbtpa.com

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

How to Report a Claim

No matter how strong your risk management program is you will unfortunately encounter claims.

Accidents do occur and prompt, complete reporting is the first step towards a successful outcome.

The more information you can provide when reporting a claim, the sooner a resolution manager can respond and complete the claim setup.

When reporting a claim, here are several tips to assist you:

- ❖ **Report the claim immediately — don't delay!**
- ❖ Collect as much information as possible regarding the loss, and be prepared to provide the following:

+ POLICY INFORMATION

- Insured Name and DBA (*doing business as name*)
- Client Number #**010347**

+ CLAIMANT INFORMATION

- Claimant information
- Claimant name
- Claimant address and phone number

+ LOSS INFORMATION

- Exact date and time of injury or damage
- Exact location where injury or damage occurred
- Specific description of injury or damage
- Witnesses or Passengers – name, address, and phone numbers
- Submit all police reports, estimates, photos and any materials/receipts to the resolution manager handling the claim
- Do not speak with third parties about the claim, and do not discuss “fault”

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Step by Step Guide by Line to Reporting your Claims

After-Hours / Emergency Losses for ALL Lines of Business:

1-800-428-5428

WORKERS' COMPENSATION

When Company Nurse is applicable:

- ✚ Dial the nurse triage at **1-888-375-0285**
- ✚ Supervisor should initiate the phone call to the triage with the employee present
- ✚ After a series of questions, the supervisor will be asked to leave so that the nurse can communicate with the employee privately
- ✚ After the discussion with the employee/supervisor, the employee will either be directed to treat themselves at home or sent to a doctor's office
- ✚ A FROI will be generated (and a copy sent to the member contact) and the loss will be transmitted to the Risx-Facs system

When Company Nurse is not applicable:

- ✚ Fill out the Form 45 (see below) and submit via fax to:
 - Fax: 1-866-947-2227
 - E-Mail: [GB-ST LOUIS-MAIL@gbtpa.com](mailto:GB-ST_LOUIS-MAIL@gbtpa.com)

LIABILITY/AUTO

- ✚ Fill out the applicable Accident Report form (see below) and submit via any of the methods below:
 - Fax: 1-866-947-2227
 - E-Mail: [GB-ST LOUIS-MAIL@gbtpa.com](mailto:GB-ST_LOUIS-MAIL@gbtpa.com)

PROPERTY

- ✚ Fill out the applicable Loss Report form (see below) and submit via any of the methods below:
 - Fax: 1-866-947-2227
 - E-Mail: [GB-ST LOUIS-MAIL@gbtpa.com](mailto:GB-ST_LOUIS-MAIL@gbtpa.com)

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Arthur J. Gallagher St. Louis Service Team Responsibilities MissVIC Members

Alton School District #11

Brussels Community Unit School District #42

Cahokia School District #187

Calhoun School District #40

Collinsville Unit 10 School District

Columbia School District #4

E. Alton-Wood River High School #14

Edwardsville School District #7

Granite City School District #9

Jacksonville School District #117

Madison School District #12

Marissa CUSD #40

Roxana CUSD #1

Venice School District

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Property	
Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2020 to July 1, 2021
Carrier:	Travelers Indemnity Company
A.M. Best's Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Coverage Description:	Covers direct loss to buildings and structures, business personal property and other exposures subject to listed sublimits.
LIMIT	ITEM
	<p>\$500,000,000 Ultimate Net Loss to Property (buildings, personal property & extra expense) Per Occurrence, subject to maximum of 120% of value any one building, any one structure or business personal property at any one location, stated on the latest statement of values on file with the Company.</p> <p>Special valuation applies for unscheduled buildings and business personal property</p> <p>The property program responds in excess of any one loss and/or occurrence of \$100,000. If combined loss or multiple locations per occurrence, only one Deductible applies.</p>
Pool:	
Self Insured Retention:	<p>\$100,000 per occurrence</p> <ul style="list-style-type: none"> • Above limits are in excess of a \$100,000 all perils MissVIC Retention, except the following coverages – <ul style="list-style-type: none"> ▪ EQ – 2.5% of insurable value of Building ▪ Flood - \$250,000 applies to all locations except; coverage for Insured Premises within Flood Zone A or Zones prefixed A, as classified under the National Flood Insurance Program, is subject to the minimum of the amount recoverable under the National Flood Insurance Program when the maximum amount of insurance permitted by the National Flood Insurance Program applies; whether coverage is purchased from the National Flood Insurance Program or not and whether or not coverage is

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

	<p>available through the National Flood Insurance Program or not.</p> <ul style="list-style-type: none"> ▪ Wind & Hail –\$500,000 ▪ \$5,000 Boiler and Machinery - Direct Damage or Extra Expense (\$2,500 MissVIC; \$2,500 member) ▪ 24 Hour Utility Services, including Boiler and Machinery Time Element
<p><u>School District</u> <u>Member:</u> <u>Deductible:</u></p>	<p>\$3,000 Building per occurrence \$500 each, per occurrence, Business Personal Property & Automobile Physical Damage \$2,500 Boiler & Machinery – Direct Damage or Extra Expense</p>
<p>Total Insurable Values:</p>	<p>\$1,529,385,291</p>
<p>Covered Property:</p>	<p>TRIA Included</p> <ul style="list-style-type: none"> <input type="checkbox"/> Real & Personal Property; Boiler and Machinery Breakdown <input type="checkbox"/> Extra Expense <input type="checkbox"/> Architect's Fees <input type="checkbox"/> Physical Damage to Vehicles – Comprehensive and Collision <input type="checkbox"/> Athletic Equipment (considered Business Personal Property) <input type="checkbox"/> Musical Instruments (considered Business Personal Property)
<p>Valuation:</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value <ul style="list-style-type: none"> - Vehicles - Vacant Property - Property that is not rebuilt, repaired or replaced
<p>Cancellation:</p>	<ul style="list-style-type: none"> <input type="checkbox"/> By Company - 60 days written notice <input type="checkbox"/> Non-Payment of Premium - 10 days written notice

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Coverage Extensions Sublimits:	<p>The following Sublimits apply on a per occurrence basis, unless otherwise stated. Any Sublimit shown as an “annual aggregate” applies per occurrence and to all losses for that peril/coverage in the aggregate during the policy term. All Sublimits listed below apply on a ground up basis over all participating layers of insurance.</p>
Terrorism Certified (Annual Aggregate):	\$500,000,000 subject to a maximum limit of 120% of value for any one building, any one structure or business personal property at any one location as stated on the latest statement of values on file with the Company
Utility Services Combined Direct Damage & Time Element including Boiler & Machinery:	\$500,000
Terrorism Non Certified (Annual Aggregate):	\$0, except “Fire Following”
Flood and Water Damage (Annual Aggregate):	<p>\$5,000,000 Annual Aggregate at all locations in Zones A, or Zones prefixed A (as classified under the National Flood Insurance Program</p> <p>\$10,000,000 Annual Aggregate in Zones B, X (shaded) or Zone X-500 (as classified under the National Flood Insurance Program)</p> <p>No Coverage for Zone V or Zones prefixed V (as classified under the National Flood Insurance Program)</p> <p>\$25,000,000 At All Other Insured Premises</p>

Note: If a building, structure or property in the open is within more than 1 flood zone, the coverage for the most hazardous flood zone will apply.

Earth Movement, Volcanic Action & Mine Subsidence (Annual Aggregate):	<p>Coverage excluded for the Pulaski County Illinois, California, Alaska, Hawaii, and Puerto Rico & High Hazard Counties</p> <p>\$25,000,000 (Moderate Hazard Counties of Alexander, Bond, Clay, Clinton, Crawford, Cumberland, Edwards, Effingham, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jasper, Jefferson, Johnson, Lawrence, Macoupin, Madison, Marion, Massac, Monroe, Montgomery, Perry, Pope, Randolph, Richland, St. Clair, Saline, Shelby, Union,</p>
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Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

	Wabash, Washington, Wayne, White, Williamson) & All Other Locations
Electronic Data Processing Equipment (Data Processing and Media):	\$10,000,000
Newly Constructed or Newly Acquired Property Limit:	\$10,000,000
Days Reporting:	120 Days
Builders Risk, any one construction site:	\$5,000,000 Maximum at any one Construction Site \$5,000,000 Maximum at all Construction Sites
Builders Risk Property at temporary locations:	\$10,000
Builders Risk Property in transit:	\$10,000
Non-reported frame construction is not covered unless reported to the carrier	
Property under Construction/Renovation:	Coverage requires notification to the carrier prior to project commencement – additional premium will apply to new construction
Covered Property in Transit:	\$50,000
Accounts Receivable:	\$10,000,000
Valuable Papers and Records:	\$10,000,000
Pollutant Clean Up and Removal (Annual Aggregate):	\$100,000
Building Ordinance or Law, including loss to undamaged portion of the building, demolition and increased cost of construction:	\$10,000,000
Utility Services Combined Direct Damage & Time Element:	\$500,000
Extra Expense:	\$10,000,000
Ordinance or Law – increased period of restoration:	\$50,000
	\$50,000

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

At Newly Acquired Locations – 120 days: Civil Authority:	30 days
Covered Property in Transit:	\$50,000
Personal Property of Others – any one occurrence:	\$100,000
Fire Arts: Occurrence Per Item Maximum:	\$1,000,000 \$100,000
Outdoor Property, including debris removal: Maximum Per Each Tree/Shrub:	\$100,000 \$1,000
Covered Property at Un-described Premises:	\$1,000,000
Ingress and Egress:	\$2,500,000 Time Element in any one Occurrence, # of Miles = 1; # of consecutive dates = 90
Automobile Physical Damage:	\$2,500,000 any one occurrence excluding over the road expenses
Limited “Fungus”, Wet Rot, Dry Rot & Bacteria Coverage:	Direct Damage - \$100,000 Extra Expense – 30 days
Preservation of Property	Pays for removal of property if loss occurs within 90 days after the property is moved
Protection of Property	\$250,000 Annual Aggregate
Perils Insured:	All Risk of Direct Physical Loss or Damage, including Flood & Water Damage, including Earth Movement & Volcanic Action, mine subsidence and landslide, except as excluded or limited
Notable Exclusions:	<input type="checkbox"/> Seepage/Pollution/Contamination <input type="checkbox"/> Asbestos <input type="checkbox"/> Electronic Data Recognition <input type="checkbox"/> Flood Zone V <input type="checkbox"/> Fungi (Mold) Exclusion <input type="checkbox"/> Electronic Data Limitation Endorsement <input type="checkbox"/> Business Interruption <input type="checkbox"/> Earthquake in AK, HI, PR and the high hazard counties listed on MS C6 09 <input type="checkbox"/> Nuclear Hazard <input type="checkbox"/> War

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

- Military Action
- Electronic Vandalism
- Pathogenic or Poisonous
- Biological or Chemical Materials
- Computer Virus
- Programming Errors or Omissions
- Other Exclusions as more fully detailed in the policy form

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Boiler & Machinery (Included in Property)

Covered Locations:	see Statement of Values on file with Travelers		
Covered Cause of Loss:	Sudden & accidental breakdown of a covered object, subject to policy definitions & exclusions		
Policy Limits:			
Property Damage:	\$250,000,000 (insured's locations only), all coverages combined, maximum in any one accident		
Extra Expense:	Included		
Sublimits:			
Hazardous Substances	Ammonia Contamination	\$100,000	Any One Accident
	Any Other Substance	\$100,000	Any One Accident
	Water Damage	\$100,000	Any One Accident
Expediting Expense		\$100,000	Any One Accident
Consequential Damage		\$100,000	Any One Accident
Valuation:	Cost to repair or replace the damaged objects		
Deductibles:	<p>\$5,000 Total Deductible for Direct Damage & Extra Expense –Shared between District & MissVIC</p> <p>\$2,500 MissVIC</p> <p>\$2,500 per District</p> <p>Travelers has a \$100,000 deductible for Utility Services – Direct Damage. Extra Expense deductible for same peril is 24 hours.</p> <p>Consequential Damage is 10% of the loss, subject to a \$5,000 minimum.</p>		
Typical Objects Not Covered: (See policy for complete list)	Structure or foundation; Buried vessel or piping; sewer piping; oven, stove, incinerator, pot or kiln.		
Coverages Include:			
Property Damage:	Included as this is part of Property policy		
Service Interruption:	Included as this is part of Property policy		
Demolition and Ordinance or Law:	\$10,000,000		

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Newly Acquired Locations:	\$5,000,000 / 120 Days
Broad Comprehensive Coverage (including Production Machines) and Computer Equipment:	Included
Repair or Replacement:	Yes
Coverage Exclusions Including but not Limited to:	Property perils – ie Lightning, Explosion, Wind, Flood, Earthquake, Earth Movement, Freeze, Ice, Snow, Sleet, Hail, etc. Deliberate Acts Computer Data Recognition Damage to an object caused by hydrostatic, pneumatic, gas pressure or insulation breakdown Testing
Notice of Cancellation	60 Days 10 Days Non-Payment

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

BOILER & MACHINERY INSPECTIONS

Traveler's Indemnity Insurance Company

Our Boiler & Machinery coverage is included in our primary property policy through Traveler's Insurance Company. Part of the boiler policy provides inspections of the district machinery that qualifies under that coverage. These inspections are typically on an annual basis and are done by Traveler's employees who are Illinois State certified engineers.

Any appointments to visit your district for these inspections should be set up by Traveler's in advance with the designated MissVIC Board representative of that district. You may designate a buildings and ground or maintenance representative to accompany the engineer at the walk through.

The engineer will be looking at the equipment and has the authority and is required by the state to identify any potential safety hazards. There are 3 categories which may be identified and depending on the type will require varying degrees of district action.

Category One: **Jurisdictional**

These are state specific and require immediate remedy/attention not to exceed 30 days. The district will be notified in writing and engineer will wait for the district action plan/response to close the recommendation and obtain a renewal certificate. If the 30 days expires with no district response, the engineer will notify the state.

Category Two: **Important**

These are also high priority and re based on Traveler's safety standards. They will demand the same response and timeline as the state.

Category Three: **Advisory**

These are recommendations the engineer will make suggesting improvements (typically not safety related/but efficiency related) and are not a requirement and not a code violation.

Designated district personnel will receive a letter from the engineer identifying any recommendations that will require a response on your part. As indicated above, the timeline in which you need to respond with the action taken will be determined by the type/category of the recommendation and will be indicated in the Traveler's report to you.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Employee Dishonesty and Crime (Member Districts)

Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2020 to July 1, 2021
Carrier:	Travelers Casualty and Surety Company of America
AM Best Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Locations Covered:	All member district facilities
Public Employee Dishonesty:	
Covers: (Blanket) Form A	Your loss of money, securities, and other property resulting from employee dishonesty while acting alone or in collusion with others
Limit:	\$2,000,000 per loss
Coverage for Employee Dishonesty:	<ul style="list-style-type: none"> • Any loss or losses caused by an employee regardless of the number of acts involved • Direct loss of money, securities, and other property caused by theft or forgery by any employee of any insured • Volunteers covered as employees • Coverage is automatically excluded for any employee if you (or any partner, officers, or directors) not in collusion with that employee having knowledge of any dishonest act committed by that employee before or after being hired
Coverage Includes:	Any other Employee Benefit Plans now existing or hereafter created or acquired which may be required to be bonded under the Employee Retirement Income Security Act of 1974. (Covers 10% of assets up to \$500,000 maximum required by ERISA)
Forgery & Alteration:	
Covers:	Loss resulting from forgery or alteration of checks or similar promises of payment that you or your agent have issued, or similar instruments issued in your name payable to a fictitious entity
Limit:	\$2,000,000

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Theft, Disappearance, and Destruction:

Covers:	Your loss of money and securities used in your business for the limits indicated below:				
Limit:	<table border="0" style="width: 100%;"> <tr> <td style="width: 20%;">\$2,000,000</td> <td>Within your covered office or within a bank or savings institution (premises coverage)</td> </tr> <tr> <td>\$2,000,000</td> <td>Outside the premises in care and custody of a messenger (transit coverage)</td> </tr> </table>	\$2,000,000	Within your covered office or within a bank or savings institution (premises coverage)	\$2,000,000	Outside the premises in care and custody of a messenger (transit coverage)
\$2,000,000	Within your covered office or within a bank or savings institution (premises coverage)				
\$2,000,000	Outside the premises in care and custody of a messenger (transit coverage)				
Coverage for Theft Disappearance or Destruction:	<p>Robbery or attempted robbery at listed premises, safe burglary, or attempted safe burglary at listed premises damaged to the premises resulting from robbery or safe burglary</p> <ul style="list-style-type: none"> • Banking premises, night depository, or bank/trust company safe 				

Computer Theft and Funds Transfer Fraud:

Covers:	Loss of or loss from damage to money, securities and property other than money or securities. Computer Fraud means theft of property caused by the use of a computer to fraudulently cause a transfer of covered property from inside a bank or a premises to a place other than those two locations.				
Limit:	\$2,000,000				
Claim Expense	\$5,000 (\$0 retention)				
Retentions:	<table border="0" style="width: 100%;"> <tr> <td style="width: 20%;">\$ 35,000</td> <td>MissVIC</td> </tr> <tr> <td>\$ 1,000</td> <td>District</td> </tr> </table>	\$ 35,000	MissVIC	\$ 1,000	District
\$ 35,000	MissVIC				
\$ 1,000	District				
Coverage Exclusions Include but are not Limited to:	<ul style="list-style-type: none"> • War • Acts of Partners • Reproduction of Information • Expenses incurred in establishing existence of an amount of loss 				

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

**Coverage Exclusions Include
but are not Limited to:
(Continued)**

- Loss of Income
- Loss of trade secrets or any other confidential information
- Fees, costs or expenses in prosecuting or defending a claim
- Loss unless written notice is given within 60 days after cancellation of coverage or 1 year if termination results in voluntary liquidation
- Loss by employee if elected or appointed office knew of acts of theft, fraud or dishonesty committed by employee (prior to employment – \$25,000 or more)
- Loss to property other than money & securities
- **MissVIC** Board Members while performing their duties for **MissVIC** under Policy #105638317

Reporting Requirements:

Must give written notice upon knowledge of proprietor, partner, officer or insurance representative of ANY insured within 90 days of such discovery.

**Special Endorsements:
(all same as expiring)**

Amend definition of subsidiaries

Illinois Amendatory endorsements

Additional Insureds endorsement (shows member districts)

Valuation Clause Endorsement

Compliance with applicable trade sanction laws

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Fiduciary Liability (Claims Made Coverage)

Named Insured:	Mississippi Valley Intergovernmental Cooperative Health Plan Mississippi Valley Intergovernmental Cooperative Dental Plan Mississippi Valley Intergovernmental Cooperative Life Plan
Policy Period:	July 1, 2020 to July 1, 2021
Company:	Travelers Casualty and Surety Company of America
A.M. Best's Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Limits:	\$2,000,000 For all Claims
Sublimits:	\$100,000 for each Settlement Notice Limit of Liability \$100,000 HIPPA Limit of Liability \$100,000 502(c) Penalties Limit of Liability <div style="margin-left: 20px;"> A) The Company will pay on behalf of the Insured, Loss for any Claim first made during the Policy Period, or if exercised during the Extended Reporting Period or Run-Off Extended Reporting Period, for a Wrongful Act. B) The Company will pay on behalf of the Insured, Settlement Fees and Defense Expenses incurred by the Insured in connection with any Settlement Program Notice; provided that participation by the Insured in any Settlement Program commences during the Policy Period or, if exercised, during the Extended Reporting Period or Run-Off Extended Reporting Period </div>
Deductible:	\$1,000 Per Claim
Defense Costs:	Included in the Limits of Liability

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

**Prior and Pending Claim
Dates:**

- 7/1/06

Extended Reporting Period:

- One year for 25% of the policy premium.
See Extended Reporting Period section the policy for all terms and conditions

**Coverage Exclusions
Including but Not Limited to:**

- Libel or slander
- Dishonesty fraudulent or criminal act
- Workers' Compensation
- Bodily injury, sickness, disease or death; loss of or use of tangible property
- Illegal personal profit
- Failure to collect contributions owned or failure to return contributions to covered benefit plans
- Liability assumed in a contract
- Failure to maintain bonds
- Nuclear Energy Liability Exclusion
- Pending and Prior Litigation Exclusion

**Endorsements:
(see quote for complete list.)**

- Illinois Amendatory Endorsements
- Punitive Damages covered where allowed by law
- Name of designated Plan or Trust
- HIPAA Civil Money Penalties Endorsement
- 90 day cancellation notice

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Primary Liability	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2020 to July 1, 2021
Carrier:	Safety National Casualty Corporation
A.M. Best's Rating:	A IX
Admitted / Non Admitted:	Admitted
Coverage	General Liability/Automobile Liability (Bodily Injury, Property Damage, Personal Injury) includes coverage for Abuse/Molestation
Limits:	
Each Occurrence:	\$2,000,000 Combined BI & PD
General Aggregate Limit	\$4,000,000 Annual Aggregate, Each Members
Product, Completed Operations, Employee Occupational Disease Sexual Molestation	
Employee Benefits Liability	\$2,000,000 Each Employee Limit
Claims Made Form	\$4,000,000 Aggregate Limit
Retroactive Date	7/1/1995
Automobile Liability:	\$2,000,000 Combined Single Limit Bodily Injury & Property Damage
Symbol 1 Any Auto	
Uninsured/	\$1,000,000
Underinsured Motorists:	
Garagekeeper's Legal Liability	\$30,000 Each Auto
Retention	\$500 each auto; \$2,500 maximum per loss
Self-Insured Retention:	\$250,000
Coverage Form:	Occurrence/EBL Claims Made
Sovereign Immunity Endorsement:	Carrier will pay on behalf of member only those sums which MissVIC shall & can become legally obligated to pay by reason of liability imposed by law.
Defense Costs:	Defense is inside the retention/Outside the Limit

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Primary Liability	
Definitions:	
Member:	School district, community college or other educational entity named as such in the policy
Coverage Exclusions Including But Not Limited to:	<ul style="list-style-type: none"> • See policy for full list
Coverage B: School Board Legal Liability	
Coverage Form:	Claims Made
Date of First Coverage:	7/1/2009
Coverage Agreement:	Pay on behalf of insureds, loss exceeding the self-insured retention up to the Limit of Liability as a result of a Wrongful Act within the Coverage Territory for claims made during the policy period
Limits:	
Annual Aggregate Each Member:	\$2,000,000
Each Wrongful Act:	\$2,000,000
Self-Insured Retention:	\$250,000 (in addition to the above limit)
Extended Reporting	
Retroactive Date:	7/1/1995
Basic Reporting:	60 days past expiration at no additional premium charge
Extended Reporting Option:	<ul style="list-style-type: none"> • 1 year Discovery Period – 10% of expiring premium; additional premium charge • Unlimited Discovery Period – 200% of expiring premium; additional premium charge
Defense Costs	Defense is inside the retention/Outside the Limit

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Commercial Excess Liability Program (Excess over Primary Liability)	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2020 to July 1, 2021
Carrier:	Safety National Casualty Corporation
AM Best Rating:	A+ XV
Admitted/Non-Admitted:	Admitted
Coverage Description:	Bodily Injury and Property Damage Liability Excess Liability – applicable to losses in excess of underlying schedule of liability.
Limits:	\$4,000,000 Each Event (Occurrence or Claim) - Per Member
Retained Limit:	None except SIR applicable if underlying is exhausted
Who is an Insured:	See policy for complete list and definitions
Underlying Coverage:	Line(s) of Business: General Liability (GL) including Employee Benefits Liability (EBL), Law Enforcement Liability (Law), Automobile Liability (Auto), and Educator’s Legal Liability (ELL) including Employment Practices Liability (EPL)
Insurer Specific Limit Underlying SIR/Limits/ Liability:	Public School Liability \$2,000,000 Each Occurrence \$250,000 Self-Insured Retention \$2,000,000 Annual Aggregate for Products, Completed Operations, and Employee Occupational Disease Liability \$2,000,000 Annual Aggregate Athletic Traumatic Brain Injury \$2,000,000 Annual Aggregate Sexual Molestation School Board Legal Liability: \$2,000,000 Each Claim – per member \$2,000,000 Annual Aggregate per Policy Period – per member \$250,000 Self-Insured Retention

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

**Commercial Excess Liability Program
(Excess over Primary Liability)**

Rating Basis:	Flat
Notable Exclusions:	See policy for complete list and definitions
Features:	Pay on behalf of insured Defense is inside the retention/Outside the Limit 60 day cancellation notice

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Commercial Excess Liability (Retained Limits Form)	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2020 to July 1, 2021
Carrier:	Genesis Insurance Company
AM Best Rating:	A++XV
Admitted/Non-Admitted:	Admitted
Coverage Description:	Bodily Injury and Property Damage Liability
Coverage A:	Excess Liability – applicable to losses in excess of underlying schedule of liability.
Coverage B:	Broad Legal Liability coverage – subject to the self-insured retention and policy terms, and applicable to losses not otherwise covered by underlying insurance, nor excluded from this policy.
Limits:	<p>\$5,000,000 Each Event (Occurrence or Claim) - Per Member</p> <p>\$5,000,000 Sexual Molestation Annual Aggregate - Per Member</p> <p>\$5,000,000 Traumatic Brain Injury Annual Aggregate – Per Member</p> <p>\$5,000,000 Fiduciary Liability – Annual Aggregate</p> <p>\$5,000,000 Annual Aggregate (applies separately to each member)</p>
Retained Limit:	None except \$250,000 SIR applicable if underlying is exhausted
Who is an Insured: (See policy for complete list and definitions)	The district; any person who was, is now or will be your elected or appointed officials or members of the Board of Education while acting on your behalf; teachers, student teachers, employees or volunteers; student body organizations, parent-teacher organizations, booster clubs or other auxiliary organizations, but only for liability arising from activities conducted while under your direct supervision and under authority of your governing board.
Underlying Coverage:	Line(s) of Business: General Liability (GL) including Employee Benefits Liability (EBL), Law Enforcement Liability (Law), Automobile Liability (Auto), Sexual Abuse/Molestation (SAM) and Educator’s Legal Liability (ELL) including Employment Practices Liability (EPL)

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

**Commercial Excess Liability
(Retained Limits Form)**

**Insurer Specific Limit
Underlying SIR/Limits/
Liability:**

Public School Liability

\$2,000,000 Each Occurrence \$250,000 Self-Insured Retention

\$2,000,000 Annual Aggregate for Products, Completed Operations, and Employee Occupational Disease Liability

\$2,000,000 Annual Aggregate Athletic Traumatic Brain Injury

\$2,000,000 Annual Aggregate Sexual Molestation

School Board Legal Liability:

\$2,000,000 Each Claim – per member

\$2,000,000 Annual Aggregate per Policy Period – per member

\$250,000 Self-Insured Retention

Prior Acts Date: 7/1/95

Fiduciary Liability

\$2,000,000 per claim

\$2,000,000 Annual Aggregate per policy period

\$4,000,000 Excess Limit with Safety National applies to all underlying limits provided by Primary Liability carrier – Safety National

Rating Basis:

Flat

Notable Exclusions:
(See policy for complete list and definitions)

- Silica or Silica related dust
- Lead
- Trampoline
- Nuclear
- ERISA
- Wrongful Profit or Gain
- Asbestos
- Hospitals and/or Clinics - Professional Liability
- Uninsured & Underinsured Motorists, Automobile No-Fault Insurance or other First Party Liability
- War
- Premises and Automobile Medical Payments
- Abuse or Molestation, except for vicarious liability

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Commercial Excess Liability (Retained Limits Form)

	<ul style="list-style-type: none">• Aircraft Liability or Watercraft Liability (over 50')• Unmanned Aircraft System• Workers' Compensation• Pollution Exclusion• Subsidence• Contracted Buses• Economic or Trade Sanctions• Known Claims• Mold or Fungus• Failure to integrate or desegregate• Care, Custody & Control Real/Personal Property• UM/UIM• Violation of communication or information law• Garagekeepers• No fault• Eminent Domain• Access or Disclosure of Confidential or Personal Information & Data-Related Liability
Features:	Pay on behalf of insured Defense is included in the limit 60 day cancellation notice
Retroactive Dates:	<ul style="list-style-type: none">• 7/1/95 Employee Benefits Liability all members, (for any new member, the pool initiation/ inception date of that member will be the effective date of entry into the pool)• 7/1/95 School Board Legal Liability (including EPL) (for any new member, the pool initiation/ inception date of that member will be the effective date of entry into the pool)• NA Sexual Abuse and Molestation Liability
Annual Aggregate:	<input type="checkbox"/> Prior and Pending Acts – Excluded if known and not reported before effective date.
Key Conditions:	<input type="checkbox"/> Prior approval for TPA or administrator change <input type="checkbox"/> Defense costs inside the limit <input type="checkbox"/> New members referred to carrier for pricing

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

**Commercial Excess Liability
(Retained Limits Form)**

- Broad Notice of Occurrence – Claims Made Coverages

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Excess Workers' Compensation

Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2020 to July 1, 2021
Carrier:	Safety National
AM Best Rating:	A+ XIV
Coverage Description:	Excess of Workers' Compensation insurance pays specific benefits, required by state law, to employees injured during the course of their employment. Coverage A is Statutory, Coverage B – Employers' Liability, is for claims involving injured employees filed outside of the statutory Workers' Compensation portion of the law.
State:	Illinois
Specific Excess Coverage:	
Retention:	\$550,000 per loss
Limit:	Statutory
Employers Liability Maximum Limit of Indemnity Per Occurrence:	\$1,000,000
Aggregate Excess Limit:	\$4,000,000
Payroll:	\$248,078,901
Coverage:	<p>Applies to loss sustained by the Employer (Member District) because of liability imposed upon the employer by the Workers' Compensation or Employers' Liability Law of;</p> <ol style="list-style-type: none"> 1) the State designated in the Declaration (IL), 2) other states provided the "Loss" shall not be greater than the liability imposed by the State (IL) designated, <p>and on account of bodily injury by accident or occupational disease due to an "Occurrence" taking place within the policy period and includes resultant death.</p> <p>Coverage applies to employees of the Member District engaged in the business operations or</p>

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Excess Workers' Compensation

Key Exclusions (See Policy for complete list and detailed description of each):

incidental operations of the Member District. New members are covered the date they join MISSVIC, subject to prior approval by the excess workers compensation carrier.

Voluntary Compensation

Longshore & Harbor Workers' Act

Owners or Officers

Bodily Injury to an Employee While Employed in Violation of Law

Bodily Injury Intentionally Caused by Insured

Federal Employers' Liability Act

Assumptions under Contract

Key Endorsements:

Employer Delineation of Insured Members

Definition of Loss Rund

Broad Form all States for Employee Travel

Voluntary Compensation Endorsement – Premium Delineation

Foreign Voluntary Workers' Compensation and Employers' Liability

Illinois Mandatory Endorsement(s), if applicable, Policyholder Disclosure Notice of Terrorism Insurance

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Foreign Liability

Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)	
Policy Term:	July 1, 2020 to July 1, 2021	
Carrier:	ACE American Ins. Co.	
AM Best Rating:	A++ XV	
Admitted/Non-Admitted:	Admitted	
Coverages Included:		
Commercial General Liability, including:	\$1,000,000	Each occurrence
	\$5,000,000	General Aggregate
	\$2,000,000	Products/ Completed Operations Aggregate
	\$1,000,000	Premises Damage Limit
	\$1,000,000	Personal & Advertising Injury (any one person or Organization)
	\$50,000	Medical Expense Limit
Automobile:	\$1,000,000	Combined Single Limit BI/PD Any One Accident (Covering Owned and Hired & Non-Owned Autos)
	Medical Payments	
	\$50,000	Medical Expense Limit
	\$50,000	Any One Accident
	\$50,000	Any One Policy Period

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Foreign Liability		
Employee Benefits Liability	\$1,000,000	Each Claim (subject to \$1,000 Deductible per claim)
	\$1,000,000	Annual Aggregate
Benefits for Voluntary Compensation		North America – State of Hire Third Country National – Country of Hire Local National – Country of Hire
Employee Liability & Repatriation: (benefits determined by State of Hire)		Contingent Employers Liability Protection – Workers Compensation Protection for Employees Overseas
	\$1,000,000	Each Accident
	\$1,000,000	Each Employee (including endemic disease)
	\$1,000,000	Policy Limit (including endemic disease)
		Repatriation Protection – enabling the individual to be brought back to the United States – included in above Employers Liability Limits
Special Endorsements/Condition:	\$1,000,000	Executive Assistance (Medical) Services
Key Exclusions: (See policy for complete list)		War or terrorism Asbestos Silica or Silica Related Dust Professional Services Accidental Death and Dismemberment (AD & D) Commercial Property Cargo Kidnap and Extortion (K & E) Employee Dishonesty Injury to Participants

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Special Events Liability

Coverage Is Not Automatic.

It Should Be Purchased For Each Event

If The District Cannot Secure A Certificate Of Insurance Naming The District As An Additional Insured And Providing Limits Of \$1,000,000 From The Host/Sponsor.

TULIP Program -Link to access:

<https://tulip.onebeaconentertainment.com/e/tulip/apply.aspx>

Each member has their own Log-in information.

For each event, members or their delegates can log into the system and complete the information, receive a quote, and pay online.

NOTE: This coverage is intended for those situations where an entity/group wants to rent the District facilities; and the District has NO interest in the event, and the money for the event does NOT run through the District finances. There is NO coverage for off campus events.

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Cyber Liability

Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2020 to July 1, 2021
Carrier:	Ace American Insurance Company
Maximum Single Limit of Insurance	\$1,000,000
Maximum Policy Aggregate	\$1,000,000
Policy Limits:	
First Party Insuring Agreements (Each Incident/Aggregate)	\$1,000,000/\$1,000,000 Cyber Incident Response Team \$500,000/\$500,000 Non- Panel Response Provider \$10,000 Cyber Incident Response \$1,000,000/\$1,000,000 Digital Data Recovery \$1,000,000/\$1,000,000 Network Extortion \$1,000,000/\$1,000,000 Cyber Privacy and Network Security Liability \$1,000,000/\$1,000,000 Regulatory Proceedings
Third Party Liability Insuring Agreements (Each Incident/Aggregate)	Full Prior Acts
Third Party Retroactive & Pending/Prior Date:	
Retention:	7/1/2020 \$5,000 Per Member \$5,000 Per MissVIC
Coverage Description:	Chubb Cyber Enterprise Risk Management

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Cyber Liability

Key Exclusions:	See policy for complete exclusion list
Endorsements:	<ul style="list-style-type: none"> • Additional Insured – Blanket Pursuant to a Contract – Cyber ERM • Educational Institutions Endorsement • Cyber Crime Endorsement • Non-Malicious Computer Act – System Failure – Business Interruption and Contingent Business Interruption – Sublimit • Preventative Shutdown • Extended Period of Attrition Endorsement • Contingent Business Interruption Loss and Extra Expenses – Supply Chain Risks • Hardware or Equipment Replacement Endorsement • Amendatory Endorsement - Illinois
Note:	The above is only a summary of the major conditions and exclusions in this policy. Please review the actual policy for a complete listing of exclusions and conditions.
Extended Reporting Endorsement:	Period: 12 months for 100% of last annual premium
Defense Costs: Definition of Claim:	<p>Inside policy limits</p> <ol style="list-style-type: none"> 1. With respect to Insuring Agreements A & C: <ol style="list-style-type: none"> a. A written demand against any Insured for monetary or non-monetary damages; b. A civil proceeding against any Insured seeking monetary damages or non-monetary or injunctive relief, commenced by the service of a complaint or similar pleading; c. An arbitration proceeding against any Insured seeking monetary damages or non-monetary or injunctive relief; or d. A Regulatory Proceeding 2. With respect to Insuring Agreement B, a written report by the Insured to the Insurer of a failure by the Insured or by an Independent contractor for which the Insured is legally responsible to properly

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Cyber Liability

Incident or Claim Reporting Provision:

handle, manage, store, destroy or otherwise control Personal Information; including, where applicable, any appeal therefrom.

Any principal, partner, officer, director or organizational equivalent of an Insured shall, as a condition precedent to their rights under the Policy, give to the Insurer written notice of any Claim as soon as practicable, but in no event later than 30 days after the later of the end of the Policy Period, the Automatic Extended Reporting Period, or, if elected, the Optional Extended Reporting Period.

Punitive Damages:

Included to the extent such damages are insurable under the internal laws of the applicable jurisdiction that most favors coverage for such damages

Claim Reporting Instructions

Notice of Claim, Wrongful Act, or Network Extortion Threat:

Director of Claims
ACE Professional Risk
P.O. Box 5015
Scranton PA 18505-0518

In the event of a Network Extortion Threat where urgent crisis management support is required, please contact:

ACE USA Professional Risk Claims Hotline: 1 (800) 523-9254

All other notices:

Chief Underwriting Officer
ACE USA – Professional Risk
140 Broadway, 41st Floor
New York, New York 10005

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Site Pollution Incident Legal Liability Select (SPILLS)	
Named Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2019 to July 1, 2020
Carrier:	Ironshore Speciality Insurance Company
Policy Aggregate	\$1,000,000
Each Incident:	\$1,000,000
Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses	\$1,000,000 Each Incident and Aggregate
First Party Remediation Expenses	\$1,000,000 Each Incident and Aggregate
Emergency Response Expenses	\$1,000,000 Each Incident and Aggregate
Business Interruption	\$1,000,000 Aggregate/180 days
Disinfection Event Expenses	\$250,000 Each Incident and Aggregate
Retroactive Date:	7/1/2018
Deductible:	\$50,000 Deductible Coverage A, B, and C Split - \$25,000 Member Deductible \$25,000 MissVIC Deductible Except for \$100,000 Deductible Coverage E Split - \$50,000 Mold Member Deductible \$50,000 Mold MissVIC Deductible
Coverage Description:	Claims Made and Reported, form #IE.COV.SPILLS.EDU.001 (1111)

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Site Pollution Incident Legal Liability Select (SPILLS)	
<p>Special Conditions:</p> <p>Key Exclusions: (see policy for complete list)</p>	<p>Defense Costs included in the limit of liability</p> <ul style="list-style-type: none"> • Acquired Properties Exclusion • Asbestos, PCBs and Lead-Based Paint Exclusion • Specified Conditions Exclusion <p>(See policy for complete exclusion list)</p>
<p>Endorsements:</p>	<ul style="list-style-type: none"> • Definition of Pollutants_Biological Agents • Defense Costs – 25% Outside the Limits • Conditions Amendatory Endorsement • Image Restoration Expenses (\$250,000 Aggregate Limit/\$25,000 Deductible) • Mold Matter and Legionella Deductible Amendatory Endorsement (\$50,000 Deductible) • Per Named Insured Aggregate Limit • New Conditions Only • Insured Definition Amendatory Endorsement • Nucleara and Radiological Exclusion Deletion
<p>Note:</p>	<p>The above is only a summary of the major conditions and exclusions in this policy. Please review the actual policy for a complete listing of exclusions and conditions.</p>
<p>Extended Reporting Endorsement:</p> <p>ERP Premium:</p> <p>ERP Premium Due Date:</p> <p>ERP Length</p> <p>Written request from client required:</p>	<p>90 days automatic coverage, after termination or nonrenewal of the coverage is provided to report claims first made during the 60 day term & arising from covered Wrongful Acts</p> <p>200% of Annual Premium</p> <p>Within 30 days after the effective date of termination or non renewal</p> <p>48 Months</p> <p>Written notice must be provided to the insurer of intent to purchase coverage within 60 days after the effective date of termination or non renewal</p> <ul style="list-style-type: none"> • If the Extended Reporting Option is purchased it shall run concurrently with the Automatic Extended Reporting Period above
<p>Defense Costs:</p> <p>Definition of Claim:</p>	<p>Inside policy limits</p> <p>Demand, notice or assertion of a legal right alleging liability or responsibility on the part of the Insured.</p>

Mississippi Valley Intergovernmental Cooperative (MissVIC) Summary of Insurance

Summary of Coverages

The following is a summary of the property and casualty insurance coverages that apply to all Member school districts of the Mississippi Valley Intergovernmental Cooperative (MissVIC). The summary is a reference for all member school districts of the current insurance policies in place through MissVIC. The summary provides policy numbers, limits, primary coverage highlights and notable exclusions of each policy. However, these are not the actual policies. The policies are on file with the Executive Director and Arthur J. Gallagher Risk Management Services, Inc., St. Louis Office, and are available at the member's request. Any coverage interpretation/consideration must be determined by the actual policy language, terms, conditions and exclusions and will be determined by the insurance carrier at the time of each claim.

The self-insured retentions and Member school district deductibles shown on the following pages apply to the MissVIC pool. Please note that individual member school district deductibles apply as follows:

Coverage	Member Deductible
Property- <ul style="list-style-type: none"> • Buildings • Personal Property • Auto Physical Damage ea. Occurrence 	\$3,000 \$500 \$500
Equipment Breakdown (Boiler & Machinery) Each occurrence	\$5,000 Total \$2,500 Member \$2,500 MissVIC
Crime and Dishonesty Coverage (Member Districts) Each occurrence	\$1,000
General Liability Auto Liability School Board Legal Liability including Misconduct Employee Benefits	N/A
Automobile Liability Garagekeepers Legal Liability – Each Auto Garagekeepers Legal Liability – Maximum Per Loss	N/A –Auto Liability \$500 \$2,500
Excess Liability	\$0
Excess Workers Compensation	N/A
Foreign Liability EBL –	\$1,000 Per Claim
Fiduciary Liability	\$1,000
Cyber Liability	\$10,000 \$5,000 Member/\$5,000 MissVIC
Site Pollution Incident Legal Liability Select (SPILLS)	
Coverage A, B, C – Each Incident	\$50,000 \$25,000 Member / \$25,000 MissVIC
Coverage E	\$100,000 Mold \$50,000 Member/ \$50,000 MissVIC
Coverage D	5 Days

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance**

Policy Information

July 1, 2020 to July 1, 2021

<u>Coverage</u>	<u>Carrier</u>	<u>Policy #</u>	<u>Limits*</u>
Property	Travelers Indemnity Co.	KTK-CMB-7333N30-3-20	\$500,000,000 (Sublimits apply)
Boiler & Machinery	Travelers Indemnity Co.	KTK-CMB-7333N30-3-20	\$250,000,000
Earthquake	Travelers Indemnity Co.	KTK-CMB-7333N30-3-20	\$25,000,000
Crime (Member Districts)	Travelers Ins. Co.	105638317	\$2,000,000
Fiduciary Liability	Travelers Ins. Co.	105955235	\$2,000,000
Liability	Safety National Casualty Corp.	GLE4063265	\$2,000,000
Umbrella Liability	Safety National Casualty Corp.	XPE4063267	\$4,000,000
Excess Liability	Genesis Insurance Co.	YUB301244C	\$5,000,000
Workers' Compensation	Safety National Casualty Corp.	AGC4060567	Statutory
Foreign Liability	Ace American Insurance Co.	PHFD38407612008	\$1,000,000
Special Events – TULIP	Atlantic Specialty Insurance Co.	GLO508700	\$1,000,000
Cyber Liability	Illinois Union	Individual Policies For Each Member	\$1,000,000
Pollution Liability	Ironshore Specialty	003636102	\$1,000,000

*Limits shown may not include sublimits applying to certain coverages. Please refer to the Summary pages for each line of coverage for specific details.

Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Property	Premium	Travelers Indemnity Company (The Travelers Companies, Inc.)	\$1,406,601.00	Travelers Indemnity Company (The Travelers Companies, Inc.)	\$1,622,960.00
	Estimated Cost		\$1,406,601.00		\$1,622,960.00
	Annualized Cost		-		-
	TRIA Premium		Included		Included
Board Crime	Premium	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$3,415.00	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$3,415.00
	Estimated Cost		\$3,415.00		\$3,415.00
	Annualized Cost		N/A		N/A
Member Crime	Premium	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$7,528.00	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$7,998.00
	Estimated Cost		\$7,528.00		\$7,998.00
	Annualized Cost		-		-
Fiduciary Liability	Premium	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$8,110.00	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	\$8,327.00
	Estimated Cost		\$8,110.00		\$8,327.00
	Annualized Cost		-		-
	TRIA Premium		-		Included
General Liability	Premium	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$175,728.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$201,590.00
	Estimated Cost		\$175,728.00		\$201,590.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		\$806.00
Directors & Officers	Premium	Indian Harbor Insurance Company (XL Group plc)	\$59,626.00	Indian Harbor Insurance Company (XL Group plc)	\$64,768.00
	Estimated Cost		\$59,626.00		\$64,768.00
	Annualized Cost		N/A		N/A

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
	TRIA Premium		-		-
Educator Legal Liability	Premium	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$66,008.00	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$73,516.00
	Estimated Cost		\$66,008.00		\$73,516.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		-
Automobile	Premium	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$44,934.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$51,542.00
	Estimated Cost		\$44,934.00		\$51,542.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		-
Umbrella	Premium	Genesis Insurance Company (Berkshire Hathaway Insurance Group)	\$123,145.00	Genesis Insurance Company (Berkshire Hathaway Insurance Group)	\$148,753.00
	Estimated Cost		\$123,145.00		\$148,753.00
	Annualized Cost		-		N/A
	TRIA Premium		-		\$2,414.00
Excess Liability	Premium	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$67,448.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$75,892.00
	Estimated Cost		\$67,448.00		\$75,892.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		\$1,518.00
Excess Workers' Compensation	Premium	Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.)	\$301,168.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$344,729.00
	Estimated Cost		\$301,168.00		\$349,462.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		Included
Environmental Liability	Premium	Ironshore Specialty Insurance Co (Ironshore Specialty Insurance Co)	\$42,320.00	Ironshore Specialty Insurance Co (Ironshore Specialty Insurance Co)	\$45,249.00
	Estimated Cost		42,320.00		\$45,249.00
	Annualized Cost		N/A		N/A
	TRIA Premium		-		-
Foreign Package	Premium	ACE American Insurance Company (ACE Group)	\$4,350.00	ACE American Insurance Company (ACE Group)	\$4,350.00
	Estimated Cost		\$4,350.00		\$4,350.00

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
	Annualized Cost		N/A		N/A
	TRIA Premium		-		-
Cyber Liability – All Districts	Premium	ACE American Insurance Company (ACE Group)	\$138,937.00	Benchmark Insurance Company	\$149,645.29
	Estimated Cost		\$138,937.00		\$149,645.29
	Annualized Cost		-		-
	TRIA Premium		-		N/A
					-
Total Premium			\$2,389,692.00		\$2,802,734.00



MISSISSIPPI VALLEY INTERGOVERNMENTAL COOPERATIVE

Effective 7/1/2020 – 7/1/2021

Schedule of MissVIC Board of Trustees' Coverages

Prepared by: Anita Kiehne, Area Vice President
Sandra L. Hannon, CIC Client Service Executive
Pam Hopper, Client Service Manager

Arthur J. Gallagher Risk Management Services, Inc.
12444 Powerscourt Dr., Suite 500
St. Louis, MO 63131

anita_kiehne@ajg.com
sandra_hannon@ajg.com
pam_hopper@ajg.com
www.ajg.com

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance – MissVIC Board of Trustees’ Insurance
Coverage**

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**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance – MissVIC Board of Trustees' Insurance
Coverage**

Claims Handling Instructions

Report claims immediately in writing, to:

*Gallagher Bassett Services, Inc.
1630 Des Peres Rd. Suite 140
St. Louis MO 63131
314-965-7810*

Senior Account Manager:

*Michelle Clark
1630 Des Peres Rd.
St. Louis MO 63131
Direct: 314-800-0363
Cell: 314-541-6656*

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance – MissVIC Board of Trustees’ Insurance
Coverage**

**Trustees Errors and Omissions Liability
Claims-Made**

Policy Inception and Expiration:	July 1, 2020 to July 1, 2021
Named Insured:	Mississippi Valley Intergovernmental Cooperative (Property/Casualty Pool and Health Pool)
Issuing Carrier:	Indian Harbor Insurance Company
A. M. Best Rating:	A XV
Admitted/Non-Admitted:	Non-Admitted
Limits:	\$2,000,000 Each Claim \$2,000,000 Policy Aggregate
Deductible:	\$15,000 Each Claim (inclusive of claim expenses)
Coverage and Policy Form/Edition Date:	Claims-Made / Form # XLSP-MPL-PF 0619
Retroactive Date or Pending and Prior Date:	July 28, 1992
Extended Reporting Period “ERP”:	
Extended Reporting Period Premium and length:	75% of the premium of the policy annual premium for a 1 year ERP
Extended Reporting Period Premium Due Date:	Within 60 days of the termination of the policy period and must be with the written request for the ERP.
Written request from client required:	Within 60 days of the termination of the policy period and must be accompany the additional premium.

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance – MissVIC Board of Trustees’ Insurance
Coverage**

**Trustees Errors and Omissions Liability
Claims-Made**

Restrictions to Extended Reporting Period:	The ERP will run concurrently with the 60 day automatic ERP. There is no right to an ERP if the company cancels or refuses to renew the policy due to non-payment of premium; noncompliance by the insurance with any of the terms and conditions of the policy; material misrepresentation or omission in the application or the supplementary information and statements provided by the insured for this policy. The ERP is not a new policy and any submitted claims will be governed by this policy.
Insuring Agreements:	
Defense Costs:	Included in the liability limits
Coverage: (see complete insuring agreement in the policy)	Pay on behalf of the insured all sums in excess of the deductible that the insured becomes legally obligated to pay as damages and defense expenses arising out of a claim first made and reported in writing to the company during the policy period.
Definition of Claim:	Claim means a written demand received by the Insured for money, services, or a request to toll or waive any applicable statute of limitations; provided, however, claim does not include any investigation, proceeding or prosecution initiated by any governmental, administrative, regulatory or prosecutorial authority.
Incident or Claim Reporting Provision:	Written notice to carrier as soon as reasonably possible during the policy period
Punitive Damage:	<u>Covered if insurable by law</u>
Policy Territory:	Worldwide but suit must be brought in the United States, its territories or possessions, Puerto Rico or Canada
Endorsements: (see policy for all endorsements)	<ul style="list-style-type: none">• Modified claim expenses in the event of a settlement where named insured does not consent to a settlement recommended by the company• Service of Process• Amendatory Endorsements• Continuity of Coverage

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance – MissVIC Board of Trustees’ Insurance
Coverage**

**Trustees Errors and Omissions Liability
Claims-Made**

**Exclusions include but are not limited to:
(see policy for complete list)**

- Dishonest, intentionally wrongful, fraudulent, criminal or malicious acts or omissions by any Insured.

**Exclusions include but are not limited to:
(see policy for complete list)**

- Bodily injury or property damage
- Employment practice perils

- Cross Suits Exclusion
- Employee Retirement Income Security Act of 1974, Securities Act of 1933, Securities Exchange Act of 1934, Any State Blue Sky or Securities Law, the Crime Control Act of 1970
- Any claim from any business enterprise not listed as a named insured.
- Warranties or guarantees about the future value or performance of investments; guarantees about the availability of funds or rates of return.
- Damages due to market fluctuations
- Commingling or other improper use of funds
- Conflict of interest
- Pollution
- Any actuarial act, omission or assumption
-

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance – MissVIC Board of Trustees’ Insurance
Coverage**

**Crime\Employee Dishonesty
(Trustees)**

Insured:	Mississippi Valley Intergovernmental Cooperative (MissVIC)
Policy Term:	July 1, 2020 to July 1, 2021
Carrier:	Travelers Casualty and Surety Company of America
A.M. Best Rating:	A++ XV
Admitted/Non-Admitted:	Admitted
Limit Per Loss:	\$3,000,000 Employee Theft – Per Loss \$5,000 Claim Expense
Association Retention:	\$25,000 Single Loss Retention \$0 Claim Expense
Coverage Description:	Public Employee Dishonesty – covers loss of, and loss from damage to, Covered Property (money, securities and property other than money and securities) resulting from Employee Dishonesty. Employee Dishonesty means only dishonest acts committed by an employee, whether identified or not, acting alone or in collusion with other persons, with the manifest intent to: <ol style="list-style-type: none"> 1. cause you to sustain loss; and also 2. obtain financial benefit (other than employee benefits earned in the normal course of employment for: <ol style="list-style-type: none"> a. the employee; or b. any person or organization intended by the employee to receive that benefit.
General Exclusions: (See policy for all exclusions and their description/ definition):	Members of MissVIC are excluded (coverage provided under another Crime policy) Acts committed by you or your partners Governmental Action Indirect Loss Legal Expenses War and Similar Actions Nuclear Employee Canceled Under Prior Insurance Inventory Shortage Treasury or Tax Collector Deprivation or violation of civil rights of any person by an employee

**Mississippi Valley Intergovernmental Cooperative (MissVIC)
Summary of Insurance – MissVIC Board of Trustees’ Insurance
Coverage**

**Crime\Employee Dishonesty
(Trustees)**

Tortuous conduct of an employee, except conversions of property of other parties held by you in any capacity

Key Conditions:

(See Policy for complete list of conditions)

One year discovery period after end of policy period

Duties in event of a loss:

- a. Prompt notification
- b. Submit to exam under oath and sign answer statement
- c. Provide detailed proof of loss in 120 days
- d. Cooperate with investigation

Key Endorsements:

Non-Compensated Officers and Directors included as Employees

Faithful Performance of Duty

From: ["Anita Kiehne" <Anita_Kiehne@ajg.com>](mailto:Anita_Kiehne@ajg.com)

To: jhadjan@cusd.kahoks.org
rmiller@eawr.org
rcunningham@jsd117.org
ctolbert@veniceschools.org
alee@calhoun40.net
andrew.reinking@madisioncusd12.org
harveyaw@cusd187.org
ryanarts@cusd187.org
bskertich@cusd.kahoks.org
bgillom@altonschools.org
grode.christopher@columbia4.org
corleyc@cusd187.org
dcourtney@ecusd7.org
missvic.dennis@gmail.com
vhughes@marissa40.org
jhadjan@jsd117.org
reedj@cusd187.org
jstrieker@marissa40.org
jim.parker@gcsd9.net
jpearson@eawr.org
Ksheraka@roxanaschools.org
mmartin@brussels42.net
mschell@altonschools.org
mklunk@calhoun40.net
rferrell@veniceshools.org
sandra.dobbs@madisoncusd12.org
smiller@ecusd7.org

tmiller@veniceschools.org

tammy.steckel@rcusd.org

ynolte@brussels42.net

Zack.Suhre@gcsd9.net

CC: missvic.dennis@gmail.com

Pam_Hopper@ajg.com

Date: 7/28/2021 12:47:39 PM

Subject: COVID UPDATE

We recently sent an update to all of you when the CDC changed the mask recommendations to “voluntary use” for those students and adults who had been vaccinated. Unfortunately, and as somewhat feared and anticipated there has again been an uptick in reported positive COVID cases and hospitalizations and so the position has now changed back to a strict mask adherence.

The CDC has now recommended that all individuals in K-12 wear masks regardless of their vaccination status. MissVic recognizes that this contradicts the plans many of you recently developed for return to school.

MissVic has consistently received the same coverage position from Safety National on our excess liability program which is an expectation that as good stewards of the program you own, you will adhere to the guidelines set forth by the CDC, State or your local health departments. They are attempting to be flexible due to the changing environment and recommendations coming to all of you. The critical issue is to adopt a plan for the entire district following one of the aforementioned guidelines and adhere to those plans consistently throughout the district. I do not anticipate they will change and to that extent, unless we hear to the contrary we will forego responding to each change occurring throughout the forthcoming school year, unless we are told it would change or impact your coverage.

Although the goal of Safety National is to provide coverage, which many insurers are refusing to do, they also maintain that coverage would be subject to any exclusions already in the policy regardless of Covid.

We believe many of you will be getting legal opinions from counsel which may touch on the issue of Tort Immunity and exposing the district to a higher level of potential liability by not following the CDC guidelines. Again, although the intent is to provide coverage there is a risk that should you not follow the CDC or for that matter the State, if the Governor mandates masks again, you may not only waive immunity but create a situation wherein a plaintiff may allege willful and wanton negligence. The issue is that willful and wanton may be interpreted as a course of action which shows an actual or deliberate intention to cause harm. Should a district be found to be willfully and wantonly negligent by a court, it could be construed as an “intentional act” and create a coverage issue for your excess liability coverage.

We bring this to your attention as a precaution in making your decision with respect to your Covid Plan and suggest as always you consult with your board attorney before proceeding.

Thank you again for all the hard work and effort you make in keeping your campus safe.

Anita L. Kiehne

Area Vice President Claims Management



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™

12444 Powerscourt Drive | St. Louis, MO 63131

Direct: (314) 800-2285 | Cell: (314) 753 -1615

anita_kiehne@ajg.com | www.ajgrms.com

Arthur J. Gallagher Risk Management Services, Inc.



From: ["Anita Kiehne" <Anita_Kiehne@ajg.com>](mailto:Anita_Kiehne@ajg.com)

To: missvic.dennis@gmail.com
bgillom@altonschools.org
kbaumgartner@altonschools.org
alee@calhoun40.net
mklunk@calhoun40.net
grode.christopher@columbia4.org
sandra.dobbs@madisoncusd12.org
jstrieker@marissa40.org
rferrel@veniceschools.org
tmiller@veniceschools.org
mrmartin@brussels42.net
andrew.reinking@madisoncusd12.org
angie.burns@madisoncusd12.org
harveyaw@cusd187.org
ryanarts@cusd187.org
bskertich@cusd.kahoks.org
cstolze@altonschools.org
ccullen@veniceschools.org
dcourtney@ecusd7.org
jhadjan@jsd117.org
reedj@cusd187.org
jim.parker@gcsd9.net
jpearson@eawr.madison.k12.il.us
ksievers@calhoun40.net
Ksheraka@roxanaschools.org
mschell@altonschools.org
missvic1@sbcglobal.net

smiller@ecusd7.org
tmiller@veniceschools.org
tammy.steckel@rcusd.org
urobison@kahoks.org
ynolte@brussels42.net
Zack.Suhre@gcsd9.net

CC: Sandra_Hannon@ajg.com
Pam_Hopper@ajg.com
Michelle_Sears@gbtpa.com
Kim_Kersting@gbtpa.com
Evan_Emel@gbtpa.com

Date: 11/9/2020 4:59:16 PM

Subject: Liability Question --Covid Related

We have had a few inquiries about the recent communications that are out to Districts regarding Rapid POC Antigen Testing for Covid 19 and how your MissVic and Safety National Liability coverage would respond to potential liability claims if your District decides to allow Nursing staff to administer the tests.

Safety National confirmed that coverage would be provided under your Miscellaneous Medical Malpractice Coverage that responds to activities your nurses provide within the course and scope of their duties. As with any claim or litigation this is always subject to any exclusions that may be alleged in a suit, but the intent is to provide coverage.

We strongly encourage you to discuss this with your Board Counsel and review your current policy with respect to the RN duties that would fall under this coverage and make certain an activity such as administering the tests, would be included as part of their duties.

Obtaining parental waivers and consent are also an important part of the process and we recommend that these also be discussed with your BOE and Board Counsel before undertaking this activity.

Should you have any questions or concerns please feel free to contact me.

I hope all is going well as you continue to navigate through the many issues that are ever changing during this pandemic. Best Regards, Anita

Anita L. Kiehne

Area Vice President Claims Management



12444 Powerscourt Drive | St. Louis, MO 63131

Direct: (314) 800-2285 | Cell: (314) 753 -1615
anita_kiehne@ajg.com | www.ajgrms.com
Arthur J. Gallagher Risk Management Services, Inc.



From: "Anita Kiehne" <Anita_Kiehne@ajg.com>
To: missvic.dennis@gmail.com
ctolbert@veniceschools.org
rmiller@eawr.org
rcunningham@jsd117.org
jhadjan@cusd.kahoks.org
alee@calhoun40.net
andrew.reinking@madisioncusd12.org
harveyaw@cusd187.org
ryanarts@cusd187.org
bskertich@cusd.kahoks.org
bgillom@altonschools.org
grode.christopher@columbia4.org
corleyc@cusd187.org
dcourtney@ecusd7.org
vhughes@marissa40.org
jhadjan@jsd117.org
reedj@cusd187.org
jstrieker@marissa40.org
jim.parker@gcsd9.net
jpearson@eawr.org
Ksheraka@roxanaschools.org
mmartin@brussels42.net
mschell@altonschools.org
mklunk@calhoun40.net
rferrell@veniceshools.org
sandra.dobbs@madisoncusd12.org
smiller@ecusd7.org
tmiller@veniceschools.org
tammy.steckel@rcusd.org
ynolte@brussels42.net
Zack.Suhre@gcsd9.net
CC: Pam_Hopper@ajg.com
Michelle_Sears@gbtpa.com
Date: 10/20/2021 12:51:19 PM
Subject: MississippiValleyInterGovernmentalCoop_INSSUMM_2021Draft2 (002).docx
Attachments: [MississippiValleyInterGovernmentalCoop_INSSUMM_2021Draft2 \(002\).docx](#)

Hello

Attached is our current MissVic Summary of Insurance Coverages for the July 1, 2021-22 policy year. We will cover it briefly in our Board meeting tomorrow for ease of use. This is your policy reference for all of the Property Casualty Pool Coverage and includes policy limits, pool retained loss limits (SIR) and member deductibles by coverage lines.

There is also a list of all Gallagher and Gallagher Bassett contacts for the program. Michelle has made some claim reporting changes and she will go over them in the meeting tomorrow to familiarize all of you with the procedures.

We look forward to talking to you all! Thank you.

From: ["Pam Hopper" <Pam_Hopper@ajg.com>](mailto:Pam_Hopper@ajg.com)
To: rcunningham@jsd117.org
CC: Anita_Kiehne@ajg.com
Evan_Emel@gbtpa.com
Date: 8/3/2021 11:32:12 AM
Subject: MISSVIC - Jacksonville School District - Claim Reporting
Attachments: [MississippiValleyInterGovernmentalCoop_INSSUMM_06222021.docx](#)

Rick, I'm so sorry to hear about the student injury you had occur today. Attached is the current Summary of Insurance including Claim reporting information (pages 5-9) you need. For Liability claims, your contact is:

Liability Supervisor:
Evan Emel
Direct Dial: 1-314-800-0255
E-Mail: Evan_Emel@gbtpa.com

I have cc'd Evan on this e-mail. Please reach out to any of us if you need further assistance.

Sincerely,

Pam Hopper

Client Service Manager



12444 Powerscourt Drive, Suite 500 | St. Louis, Missouri, 63131

P: 314.800.2208

www.ajg.com

Please note coverage cannot be bound, canceled, or altered via email, without verification from a licensed representative of Gallagher.



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From: ["Sandra Hannon" <Sandra_Hannon@ajg.com>](mailto:Sandra_Hannon@ajg.com)

To: ryanarts@cusd187.org
mschell@altonschools.org
bgillom@altonschools.org
mrmartin@brussels42.net
ynolte@brussels42.net
harveyaw@cusd187.org
reedj@cusd187.org
corleyc@cusd187.org
alee@calhoun40.net
mklunk@calhoun40.net
urobison@cusd.kahoks.org
bskertich@cusd.kahoks.org
grode.christopher@columbia4.org
castelli.courtney@columbia4.org
jpearson@eawr.org
dcourtney@ecusd7.org
SMiller@ecusd7.org
zack.suhre@gcsd9.net
jim.parker@gcsd9.net
jhadjan@jsd117.org
andrew.reinking@madisoncusd12.org
sandra.dobbs@madisoncusd12.org
jstrieker@marissa40.org
vhughes@marissa40.org
tammy.steckel@rcusd.org
kim.sheraka@rcusd.org
rferrell@veniceschools.org

tmiller@veniceschools.org
missvic.dennis@gmail.com
Anita_Kiehne@ajg.com
Pam_Hopper@ajg.com
Michelle_Sears@gbtpa.com
stephanie.aloisi@usi.com
isaiah.guerrero@tcusd2.org

CC:

Date: 6/1/2021 4:59:38 PM

Subject: MISSVIC Property/Casualty Renewal Proposal and Gallagher RiskControl Services

Attachments: [Gallagher Risk Control Services.pdf](#)

[Mississippi Valley Intergovernmental Cooperative \(MISSVIC\) Proposal Final 712021.pdf](#)

[MissVIC Premium Summary 2021-22 Renewal.pdf](#)

Good evening,

We've attached the Property & Casualty Renewal proposal and also the Gallagher Risk Control Services for the board meeting on Thursday.

Should you have any questions regarding this material before the board meeting please feel free to reach out to either Anita Kiehne or me.

We all look forward to seeing you all at our meeting on Thursday for the MissVIC Board meeting.

Sincerely,


Sandra L. Hannon, CIC
Client Service Executive



Insurance | Risk Management | Consulting

Direct: (314) 800-2260 | Cell: (630) 768-1120 | Fax: 844-212-6789

sandra_hannon@ajg.com www.ajg.com

12444 Pow erscourt Drive, Suite 500, St. Louis, MO 63131

From: Arthur Ryan <ryanarts@cusd187.org>

Sent: Thursday, May 27, 2021 1:39 PM

To: Mary Schell <mschell@altonschools.org>; Bridgett gillom <bgillom@altonschools.org>; Mark Martin <mrmartin@brussels42.net>; Yvonne Nolte <ynolte@brussels42.net>; Arnett Harvey <harveyaw@cusd187.org>; Jarnia Reed <reedj@cusd187.org>; Ciara Corley <corleyc@cusd187.org>; Andrea Lee <alee@calhoun40.net>; Meghan Klunk <mklunk@calhoun40.net>; UTA ROBISON <urobison@cusd.kahoks.org>; Brad Skertich <bskertich@cusd.kahoks.org>; Christopher Grode <grode.christopher@columbia4.org>; Courtney Castelli <castelli.courtney@columbia4.org>; Pearson, John <jpearson@eawr.org>; David Courtney <dcourtney@ecusd7.org>; Susi Miller <SMiller@ecusd7.org>; Zack A. Suhre <zack.suhre@gcsd9.net>; Jim Parker <jim.parker@gcsd9.net>; Jamie Hadjan <jhadjan@jsd117.org>; Andrew Reinking <andrew.reinking@madisoncusd12.org>; Sandra Dobbs <sandra.dobbs@madisoncusd12.org>; Jeff Strieker <jstrieker@marissa40.org>; Vince Hughes <vhughes@marissa40.org>; Tammy Steckel <tammy.steckel@rcusd.org>; Kim Sheraka <kim.sheraka@rcusd.org>; Ronald Ferrell <rferrell@veniceschools.org>; Tamara Miller <tmiller@veniceschools.org>; Dennis Burnett <missvic.dennis@gmail.com>; Anita Kiehne <Anita_Kiehne@ajg.com>; Pam Hopper <Pam_Hopper@ajg.com>; Sandra Hannon <Sandra_Hannon@ajg.com>; Michelle Sears <Michelle_Sears@gbtpa.com>; Stephanie Aloisi <stephanie.aloisi@usi.com>; Isaiah Guerrero <isaiah.guerrero@tcusd2.org>

Subject: June 3 MISSVIC Property/Casualty Meeting and Wellness Meeting

[EXTERNAL]

Hello All,

Below you will find the link for the June 3 MISSVIC Property/Casualty Meeting and Wellness Meeting. Some of you are getting this invite because you will just be attending the wellness meeting. I have added extra time to the zoom meeting for the wellness meeting, which will begin 10 minutes after the conclusion of the P/C meeting. I believe Dennis will call or text those of you who are just attending the wellness meeting to let you know when to log in. I will resend the link the morning of June 3 for everyone's convenience. Let me know if there are any questions.

Arthur Ryan is inviting you to a scheduled Zoom meeting.

Topic: MISSVIC Property/Casualty Meeting and Wellness Meeting

Time: Jun 3, 2021 09:30 AM Central Time (US and Canada)

Join Zoom Meeting

<https://cusd187-org.zoom.us/j/88121494261?pwd=QnZWc25uYXQ5Z0RHRlpRUTd4c0RjUT09>

Meeting ID: 881 2149 4261

Passcode: 317055

One tap mobile

+13126266799,,88121494261#,,,,*317055# US (Chicago)

+14703812552,,88121494261#,,,,*317055# US (Atlanta)

Dial by your location

+1 312 626 6799 US (Chicago)

+1 470 381 2552 US (Atlanta)

+1 646 518 9805 US (New York)

+1 651 372 8299 US (Minnesota)

+1 786 635 1003 US (Miami)

+1 929 205 6099 US (New York)

+1 267 831 0333 US (Philadelphia)

+1 301 715 8592 US (Washington DC)

+1 470 250 9358 US (Atlanta)

+1 971 247 1195 US (Portland)

+1 206 337 9723 US (Seattle)

+1 213 338 8477 US (Los Angeles)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 602 753 0140 US (Phoenix)

+1 669 219 2599 US (San Jose)

+1 669 900 6833 US (San Jose)

+1 720 928 9299 US (Denver)

Meeting ID: 881 2149 4261

Passcode: 317055

Find your local number: <https://cusd187-org.zoom.us/j/kciK6vSj6K>

From: ["Sandra Hannon" <Sandra_Hannon@ajg.com>](mailto:Sandra_Hannon@ajg.com)

To: alee@calhoun40.net
andrew.reinking@madisoncusd12.org
harveyaw@cusd187.org
ryanarts@cusd187.org
bskertich@cusd.kahoks.org
cstolze@altonschools.org
grode.christopher@columbia4.org
corleyc@cusd187.org
castelli.courtney@columbia4.org
dcourtney@ecusd7.org
denise.briggs@rcusd.org
jhadjan@jsd117.org
reedj@cusd187.org
jstrieker@marissa40.org
jim.parker@gcsd9.net
jpearson@eawr.org
kim.sheraka@rcusd.org
mrmartin@brussels42.net
mschell@altonschools.org
mklunk@calhoun40.net
rferrell@veniceschools.org
business.manager@madisoncusd12.org
smiller@ecusd7.org
tmiller@veniceschools.org
tammy.steckel@rcusd.org
urobison@cusd.kahoks.org
vhughes@marissa40.org

wadams@altonschools.org

ynolte@brussels42.net

zack.suhre@gcsd9.net

Anita_Kiehne@ajg.com

Sandra_Hannon@ajg.com

Pam_Hopper@ajg.com

Michelle_Clark@gbtpa.com

CC:

Date: 9/14/2020 8:48:41 AM

Subject: MissVIC Summary of Insurance - Members and Trustee

Attachments: [MissVIC Trustee 2020 Summary of Insurance.pdf](#)

[MissVIC Members 2020 Summary of Insurance.pdf](#)

Good morning,

In the past, we have passed out a copy of the Member's Summary of Insurance as well as one for the Trustee's. Since this year is a virtual meeting we have attached both documents for you to review. If for any reason you do not receive the attachments please let me know.

We will be covering these documents in the board meeting. Should you have any questions or concerns please feel free to reach out to either me or Anita Kiehne.

Thank you and look forward to seeing and/or hearing you all on Thursday.

Sincerely,

Sandra L. Hannon, CIC

Client Service Executive



Direct: (314) 800-2260 | Cell: (630) 768-1120 | Fax: 844-212-6789

sandra_hannon@ajg.com www.ajg.com

12444 Pow erscourt Drive, Suite 500, St. Louis, MO 63131

Visit Gallagher's [Pandemic Preparedness](#) page for information to prepare your institution and your employees for pandemic outbreaks, including COVID-19.