



Bigfork School District 38

Insurance Proposal

July 1, 2022 – July 1, 2023

Presented by:

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Date:

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Montana Schools Property
& Liability Insurance Plan
(MSPLIP)

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Advantages

Montana Schools Property & Liability Insurance Plan (MSPLIP)

Non-assessable program. Our program is a non-assessable, guaranteed cost program. Other programs have “special assessment” or “assessment clause” provisions whereby a district could be assessed a special assessment beyond its initial insurance premium, at any time, by the program should the program suffer a significant financial downturn. The MSPLIP program does not operate with “special assessment” or “assessment clause” language, thus providing Montana school districts guaranteed cost coverage, eliminating a significant potential financial risk for Montana school districts.

Exclusively endorsed program. Our program is exclusively endorsed by the Montana Association of School Business Officials (MASBO) and the Montana Rural Education Association (MREA). MASBO, Montana’s leading organization of school business officials, is dedicated to training and supporting the business operations in Montana Schools. MREA is an organization that represents all aspects of the K-12 public education system in rural Montana. Our program also enjoys a partnership with School Administrators of Montana (SAM), the purpose of which is to mutually promote the interests of both organizations.

Established in 1995, we are the industry leader in school insurance in Montana with over 50 years of combined school insurance experience. Our program provides long term rate stability for its members which minimize volatile rate adjustments from one year to another.

Board of Directors is composed of Superintendents, Business Managers and Trustees from our member schools. This allows actual members to participate in the management of the Plan.

Dedicated claims processing center located at the PayneWest Insurance office in Helena handling only claims for Montana schools and special educational cooperatives.

Customized risk management services provided at your district to meet your specific loss/safety needs which can include staff in-service workshops and online training modules.

BRIT Team Platform. This highly customizable risk management and learning system, offered free of charge to our program members, is designed to allow users the opportunity to train, educate, and manage employees across your District. The Platform provides unlimited access to your District’s individualized, collected training data in a user-friendly format.

Safe PUPIL Bus Driver and School Safety Program. This program is offered free of charge to our program members. Your bus drivers can obtain their 15 hours of required annual training on this site and you can also utilize the site library for your entire staff’s safety education needs. Safe Pupil also offers over 750 school related safety videos for staff education and training.

Gaggle Safety Management is a product that analyzes and reviews content found in online file storage, inbound and outbound email, attachments, and links to websites to ensure a safe digital learning environment for students. Gaggle helps school districts monitor for issues involving suicide, drug and alcohol use, bullying, violence, child pornography, and many other risky behaviors. MSPLIP has an exclusive agreement with Gaggle to provide our member districts with preferred pricing regardless of their district enrollment size.

Safety newsletters. Weekly discussion topics and monthly newsletters that address common school liability issues, property maintenance issues and safety issues/concerns for district students and employees.

Regional risk management training. The Plan provides regional risk management training which includes seminars provided by our risk management department and our legal defense team. These include presentations at MASBO and regional MASS meetings as well as your local school.

Safety equipment for member districts. We provide reflective safety vests to our members for playground supervisors, cross walking guards and many other uses.

Annual steam boiler inspections. These inspections are conducted by certified steam boiler inspectors at no cost to our members.

Specialized liability release forms tailored to school districts. These include field trip forms, facility use agreements, bus contractor agreements, subcontractor forms, open gym, rental agreements and many others.

Contract review for legal documents such as bus contracts, lease agreements, new construction, etc.

Opportunity for future premium credits based on a member's participation in the program and loss history. To date the Plan has returned over \$3.2 million dollars back to its members.

Opportunity for discounted property appraisal services.

Property/Vehicle/Bus. Buildings and contents are insured on a replacement cost basis unless otherwise indicated. Midyear property additions will generate a midterm adjustment prorated based on the date of the change. There are no premium adjustments during the policy year for additions or deletions of vehicles.

Make sure to keep the MSPLIP staff apprised of any changes regarding new or removed property/vehicles/buses during the policy period.

Property and Liability Coverage Enhancements

MSPLIP has developed a property and liability insurance plan that has special features which benefit its members. Below are some unique features of our insurance coverage.

Property Coverage

Non-scheduled coverage/miscellaneous unnamed locations. MSPLIP provides coverage to its member's buildings and property for newly-acquired locations in which the district has not yet listed on its property schedule.

Course of Construction. Course of construction coverage is available to members undergoing renovation, remodeling or new building projects up to \$15,000,000.

Law and ordinance. The Plan has coverage for upgrades to damaged property to conform to current building codes included in the policy and also a limit up to \$25,000,000 for the undamaged portion of buildings. This enhancement provides funds for building code upgrades such as sprinklers, elevators, ramps and ADA compliance.

Extra expense. MSPLIP's insurance program includes this coverage with a limit up to \$25,000,000. Extra expense covers the additional cost incurred during a property loss. Additional costs can include the cost of renting/leasing additional facilities to keep the school operational as well as additional costs incurred to maintain normal operation.

Liability Coverage

School board liability deductible waiver. MSPLIP will waive the deductible for any member who obtains legal advice from an approved attorney at the onset of legal issues involving, but not limited to, wrongful termination, student expulsion, 504 and special education issues. MSPLIP must be notified immediately and legal counsel approved in advance. If the issue becomes a viable claim, the deductible will be waived. The maximum amount of deductible waived in any one policy term shall not exceed \$10,000 per member.

Investigative expense coverage. Upon pre approval, MSPLIP will pay up to \$7,500 annually per member for investigative expenses that are incurred for possible losses under General Liability, Auto Liability and School Board Legal Liability even if the loss does not result in an actual claim being filed. This must be pre-approved prior to the start of any investigation.

Non-monetary defense coverage. MSPLIP's program provides up to a limit of \$250,000 per member for defense costs for claims falling into the public entity errors and omissions (school board legal) as long as the plaintiff in the suit is not seeking monetary damages.

Medical payments. MSPLIP will pay up to \$5,000 per person/per occurrence for medical payments for those injured on school property even if there is no allegation of negligence on the part of the district. This coverage excludes students.

Cyber Coverage

MSPLIP's insurer will pay up to \$1,000,000 for the defense of a suit or regulatory action alleging a security failure resulting in a breach of confidential information on the part of the member. A network security failure means a failure in network security, including failure to prevent a malicious computer act, including unauthorized access to or use of the computer system; alteration, corruption, damage, manipulation, theft, deletion, or destruction of digital data; creation, transmission, or introduction of a computer virus or harmful code into a computer system; or restriction or inhibition of access, including denial of service attacks, upon or directed against a computer system. Loss also includes expenses to conduct an investigation, hire a crisis management firm to minimize the loss to you, notify all whose confidential information has been compromised, provide access to an identity theft call center, restore or recreate electronic data and determine whether data can be restored or recreated. Loss also includes cyber extortion. This means any threat or connected series of threats to commit an intentional attack against a computer system for the purpose of demanding money, securities or other tangible or intangible property of value.

Disaster Management

Coverage is provided in the event of a natural disaster or a manmade catastrophe (school shooting) domestically or internationally which results in an injury or a fatality. MSPLIP and our service provider will provide up to \$1,000,000 per occurrence for an emergency assessment team that will respond immediately or as soon as is reasonably possible upon notification of an event. Upon arrival, the team will assist the local jurisdictional authority and the school district or other member entity with assessment of needs for the appropriate and swift response to a fatality/injury management event and/or the need for family assistance, a family assistance center, or a family information center. This team will oversee all operations and act as a liaison to the local incident commander or the school district.

Business Travel Insurance

MSPLIP knows that school trustees, employees and volunteers often travel as part of their job working for their school district. MSPLIP now offers accidental death and dismemberment insurance coverage for these people while traveling on behalf of the school district. This is 24 hour coverage and the benefit period continues for up to 365 days after the date of an accident.

School to Work Medical

MSPLIP provides up to \$25,000 in medical for a student's injury sustained while participation in a school to work program.

Special Event Coverage

MSPLIP knows that schools are often the hub of the community and are asked to provide their facilities for non-school events. It is important that facility users understand the district's facility use policies and provide the district with proof of liability insurance naming the district as an additional insured. Liability insurance needs to be in place prior to using the district's facilities. MSPLIP is here to assist in this process, making it easier for your facility users to obtain their own liability insurance coverage for the use of your school grounds at an affordable rate. No application is required, just a quick call or email to your agent is all it takes to secure a quote.

Risk Control Services

The Montana Schools Property & Liability Insurance Plan is in place to assist schools in targeting and managing risks that are specific to their industry. Our experience and resources can provide solutions that will improve safety, productivity and ultimately the bottom line. Contact one of our Risk Control Specialists, Brodie Loushin or Kevin Smith, to discuss risk control services and take advantage of this valuable resource. Brodie can be reached by phone at (406) 533-1038 or e-mail at BLoushin@PayneWest.com. Kevin can be reached by phone at (406) 457-4547 or email at KJSmith@PayneWest.com.

Services include:

1. Evaluation of existing programs and policies
2. Risk identification and hazard assessment
 - Shop Safety
 - Playground
 - Chemistry Lab
 - Gymnasiums
3. Establish or assist safety committee
4. Conduct training sessions
 - 1st Aid/CPR/AED (including all coaches and staff)
 - Slip/Trip/Fall
 - Playground Safety
 - Bloodborne Pathogen
 - Fire Safety
 - Personal Protective Equipment
 - Scaffold Safety
 - Proper Lifting Technique
 - Forklift Certifications
 - Hazardous Communication
 - Chemistry Lab Safety
 - Shop Safety
 - Defensive Driving
 - Asbestos Safety Awareness
 - Accident Investigation

Premium Summary

Coverage		Annual Premium
A	Property Coverage	Included
B	General Liability & Auto Coverage	Included
C	School Board Liability	Included
D	Cyber Coverage – Tier 4	Included
E	Disaster Management	Included
F	Boiler & Machinery	Included
G	Business Travel Insurance	Included
Total		\$66,016

PayneWest Insurance, A Marsh & McLennan Agency LLC company is the administrator of the Montana Schools Property and Liability Insurance Plan. It receives an administrative fee for these services and this fee is included in the above premium.

Liability coverage is written with Ambridge/Lloyd's, rated A by A.M. Best. Property coverage is written with Liberty Mutual Insurance Company, rated A XV by A.M. Best. Boiler & Machinery coverage is written with Travelers Insurance Company, rated A+ XV by A.M. Best. Cyber coverage is written with CHUBB, rated A+ XV by A.M. Best.

5-Year Loss Ratio – 21.33%

**Includes \$3,000 additional premium for vehicle additions/changes made during the 21-22 policy period

2022 Coverage Recap

Section I. Property	
Coverage	Special Form
Deductible	\$1,000
Blanket Limit of Insurance	\$500,000,000
Replacement on Buildings	Included in Blanket Limit
Replacement on Contents	Included in Blanket Limit
Contractor's Equipment (incl. rented from others)	\$1,000,000
Transit Coverage	\$5,000,000
Fire Legal Liability	Included in Blanket Limit
Coinsurance Clause	None
Business Interruption – Time Element	\$1,000,000
Flood including Sewer Backup (program limit)	\$50,000,000 annual aggregate
Moderate area	\$25,000,000 limit
Flood Zone A and Pre-fixed A – as scheduled	\$5,000,000 per occurrence/ annual aggregate
Earthquake (program limit)	\$50,000,000 per occurrence/annual aggregate
Off Premises Personal Property (Misc.)	\$1,000,000
Property of Others	\$1,000,000
Building Ordinance	\$25,000,000 per occurrence
Electronic Data Processing Equipment	\$32,000,000 per occurrence
Newly Constructed Property – 120 Days	\$15,000,000 per building
Newly Acquired Locations – 120 Days	\$25,000,000 per location
Extra Expense	\$25,000,000 per occurrence
Debris Removal (additional) any one occurrence	\$1,000,000 per occurrence
Outdoor Property	\$18,000,000 per occurrence
Valuable Papers	\$5,000,000 per occurrence
Fine Arts	Included in Blanket Limit

Section II. General Liability	
Per Occurrence Limit	\$2,000,000
Annual Aggregate	\$4,000,000
Medical Payments Excluding Students	\$5,000 per person
Products & Completed Ops Liability	\$2,000,000
*Sexual Abuse and Molestation (no sub-limit applies)	\$2,000,000
*This coverage is written on a claims made basis	
Communicable Diseases Exclusion	Effective July 1, 2021 Ambridge BRIT placed a communicable diseases exclusion on its policy. MSPLIP is providing its members with \$100,000 defense and damages coverage for communicable diseases with a \$500,000 pool aggregate limit.
NO AUDIT for additional premiums due to enrollment increases.	
Increased limits of liability are available.	

Additional Coverage
Employees, student teachers, volunteers & board members, PTA, PTO and booster clubs are covered as an additional insured for general liability.
Personal Injury (Libel, Slander, Defamation of character, Wrongful Arrest, Wrongful Eviction)
Athletic Participation
Independent Contractors
Host Liquor Liability
Employee Benefit Liability

*Certain coverages provided in these sections are subject to MCA2-9-108 (Limitation on Government Liability).

Section III. Auto Coverage	
Automobile Liability Per Accident	\$2,000,000
Medical Payments Per Person	\$25,000
Uninsured/Underinsured Motorists	\$1,000,000
Hired & Non-Owned Liability	\$2,000,000
Physical Damage Deductibles	\$500 comp / \$500 collision
Hired Auto Physical Damage	\$500 comp / \$500 collision
Garage Keepers Legal Liability	Included
<p>Employees, volunteers and board members are an Additional Insured for automotive liability coverage.</p> <p>Increased limits of liability are available.</p>	

*Certain coverages provided in these sections are subject to MCA2-9-108 (Limitation on Government Liability).

Section IV. Crime Coverage	
Employee Dishonesty Bond	\$500,000
Theft of Money Inside & Outside	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Forgery and Alteration	\$500,000
Deductible	\$1,000

Section V. School Board Legal Liability	
Per Claim Limit	\$2,000,000
Deductible	\$1,000
Non-Monetary Defense Limit	\$250,000 annual aggregate
<p>Employment practices liability is included in this section.</p> <p>The Plan offers \$250,000 of defense cost limits for each member for claims brought against the district, as long as the plaintiff in the suit is not seeking monetary damages from the school district.</p> <p>This Plan specifically provides coverage for administrative hearing for such forums as the Montana Human Rights Commission, Office of Civil Rights, EEOC, or any other administrative hearing/forum, which can grant the relief requested. Also included, is the defense of wrongful termination claims and any other employment practices liability complaints filed by staff that end up in arbitration.</p> <p>Increased limits of liability are available.</p>	

Section VI. Boiler & Machinery	
Coverage Limit per Occurrence	\$200,000,000
Expediting Expenses	\$2,000,000
Ammonia Contamination	\$2,000,000
Water Damage	\$2,000,000
Hazardous Substance Abatement	\$2,000,000
Ordinance of Law	\$2,000,000
Extra Expense	\$2,000,000
Spoilage	\$2,000,000
Utility Interruption Deductible	12 Hours
Deductible	\$1,000
<p>Boiler and machinery insurance provides coverage for mechanical breakdown of machinery and electrical to a building, including phone systems. Members are provided with an annual steam boiler inspection ensure compliance with Montana law.</p>	

Section VII. Cyber Coverage	
Privacy Liability	\$1,000,000 Annual Aggregate
Data Breach Liability	\$1,000,000 Annual Aggregate
Network Security Liability	\$1,000,000 Annual Aggregate
Internet Media Liability	\$1,000,000 Annual Aggregate
Network Extortion Coverage	\$1,000,000 Annual Aggregate This coverage amount varies by member and may include a sublimit and co-insurance ransomware encounter endorsement which would sublimit all insuring agreements depending on individual member underwriting.
Digital Asset Coverage (software and systems)	\$1,000,000 Annual Aggregate
Business Interruption Coverage	\$1,000,000 Annual Aggregate
Contingent Business Interruption Coverage	\$250,000 Annual Aggregate
Computer Fraud	\$100,000 Each Incident/\$100,000 Aggregate
Funds Transfer Fraud	\$100,000 Each Incident/\$100,000 Aggregate
Social Engineering Fraud	\$50,000 Each Incident/\$50,000 Aggregate
Deductible Per Occurrence	Tier 1 - \$100,000, Tier 2 - \$200,000, Tier 3 - \$150,000, Tier 4 - \$250,000
Cyber Incident Response Coach Retention	\$100,000 Each Incident

**Cyber coverage is subject to the following changes effective July 1, 2022:

- General Amendatory Endorsement (Government Shutdown)
- Neglected Software Exclusion
- Protective Safeguards Exclusion
- Depending on individual member underwriting, a ransomware encounter endorsement may be placed on individual members which will sublimit all above-referenced insuring agreements.

Section VIII. Disaster Management Coverage	
Limit Per One Occurrence	\$1,000,000
Annual Aggregate limit Per Occurrence	\$1,000,000
Deductible Per Occurrence	None
Coverage includes incidents arising from natural and man-made disasters as well as violent assailant.	

Section XIX. Student School-to-Work Medical Coverage	
Limit Per Student in One Occurrence	\$25,000
Aggregate limit Per Occurrence	\$250,000
Deductible	None
Covers all students enrolled in a school district for injuries sustained while participating in a school to work program.	

Section VX. Business Travel Insurance	
Principal Sum Per Person	\$100,000
Aggregate limit Per Occurrence	\$1,000,000
Time Period for Loss after date of accident	365 Days
Accidental death and dismemberment coverage benefits for school trustees, employees and volunteers. Hazards insured against: 24 hour business travel coverage including acts of terrorism. Age-Based Restrictions: 50% for Age 75-79; 30% for Age 80 or above.	

*This proposal is based off of MSPLIP program parameters as they exist for the current program policy period. Program parameters, including coverage terms and conditions, for subsequent policy periods may or may not change pending current and ongoing renewal negotiations with MSPLIP's insurance carriers.

2021-2022 Members

Montana Schools Property & Liability Insurance Plan



Absarokee Public Schools
Amsterdam School
Anaconda School District #10
Ashland Elementary School
Auchard Creek Elementary
Avon School District #29
Basin Elementary School
Bear Paw Cooperative
Beaverhead County High School
Big Country Educational Cooperative
Big Sandy Public Schools
Big Sky School District #72
Big Timber Elementary
Bigfork School District 38
Bitterroot Valley Education Cooperative
Blaine County Rural Joint Board Bear Paw Elementary Cleveland Elementary
Blue Creek School District 3
Bonner School District #14
Boulder Elementary School
Bozeman Public Schools
Bridger Public Schools
Broadview School District 21J
Brockton School District #55
Butte School District #1
Cabinet Mountain Cooperative
Canyon Creek Elementary, Trinity School
Canyon Creek School
Cardwell Elementary School
Centerville Public Schools
Central Montana Learning Resource Center Cooperative
Charlo School District 7J
Choteau Public Schools
Clancy School
Columbus Public Schools
Cooke City Elementary
Corvallis School District #1

Cottonwood School
Cottonwood School District #57
Creston School
Custer Public Schools
Cut Bank Public Schools
Darby School District #9
Decker-Kirby Cooperative
Deer Lodge Schools
Denton Public Schools
DeSmet Public Schools
Dillon School District #10
Divide Public School
Dixon School District #9
Dodson Public Schools
Dutton Brady Public School District #28C
East Helena Public Schools
Elliston School
Fergus County Rural Joint Board Ayers Elementary Deerfield Elementary, King Colony Elementary Spring Creek Colony Elementary
Flathead Special Education Cooperative
Forsyth Public Schools
Frazer School
Fromberg Public Schools
Gallatin-Madison Special Education Cooperative
Gardiner Public Schools
Garrison Elementary School
Gold Creek School
Grant School
Grass Range Public Schools
Great Divide Education Services
Great Falls Public Schools
Greycliff Elementary School
Hall School
Hamilton School District
Hardin Public Schools 17-H&1
Harlem Public Schools District #12
Harlowton Public Schools

Harrison School District
Helena Public Schools
Hellgate Elementary
Helmville School
Hobson Public School
Huntley Project Schools
Independent Elementary School
Indian Impact Schools of Montana
Jefferson High School
Joliet Public Schools
Kalispell School District #5
Kinsey School
Lame Deer Public Schools
LaMotte School
Laurel Public Schools
Libby School District
Livingston Public Schools
Lodge Grass Public Schools
Luther School
Malmborg School
McLeod School
Melrose School
Melville Elementary School
Miami Elementary School District
Miles City Unified School District
Missoula Area Education Cooperative
Missoula County Public Schools
Molt School
Montana Association of School Business Officials
Montana City School District 27
Montana Rural Education Association & Montana Cooperative Services
North Star Schools
Park City Schools
Park County Special Education Cooperative
Pass Creek School
Philipsburg Public Schools
Pine Creek School District
Plevna School District #55
Polson School District #23

Potomac School District #11
Power School District
Prairie View Special Services Co-op
Prickly Pear Cooperative
Pryor Public Schools
Ramsay School
Rapelje School District
Reed Point School District
Reichle School
Richey School District
Roberts Public Schools
Rocky Boy School District 87 J&L
Roosevelt Valley Special Education Cooperative
Rosebud Public Schools District #12
Roundup Public Schools
Roy Public Schools
Ryegate Public Schools
S H Elementary School
Saco School District
School Administrators of Montana
Shields Valley Public Schools
Sidney Public Schools
Somers Lakeside School District 29
St. Ignatius Public Schools
Stanford Public Schools
Stillwater-Sweet Grass Special Services Cooperative
Sunburst Public Schools
Sun River Valley School District 55F
Sunset School
Swan Lake – Salmon Elementary
Sweet Grass County High School
Target Range School
Townsend School District #1
Trego Public School
Troy Public Schools
Ulm Public Schools
Upper West Shore School District 33
Valier Public School District #18
Valley View Elementary

Vaughn Public School
West Valley School
West Yellowstone School
White Sulphur Springs Schools
Whitefish School District #44
Whitehall School District
Whitewater School District
Willow Creek School
Winifred Public Schools
Winnett School District #1
Wise River School
Wolf Creek Elementary School
Wyola School District
Yellowstone Academy School District #58
Yellowstone West-Carbon County Special Services Cooperative

Bigfork School District 38

	2019 - Glatfelter	2020 - MSPLIP	2021 - MSPLIP	2022 - MSPLIP		
Property					MSPLIP has a substantial increase in overall TIV with Property Carrier (Liberty) due to the current status of the property market - Construction Costs, Delays, Labor Shortages, etc	
Buildings	\$ 35,235,086	\$ 1,000,000,000	\$ 500,000,000	\$ 500,000,000		Blanket Limit
BPP	\$ 1,309,000	Included in Blanket	Included in Blanket	Included in Blanket		
Contractors Equipment	\$ 100,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000		includes renters from others
Transit Coverage	\$ 100,000	\$ 2,500,000	\$ 2,500,000	\$ 2,500,000		
Fire Legal		Included in Blanket	Included in Blanket	Included in Blanket		
Garage Keepers		Included in Blanket	Included in Blanket	Included in Blanket		
Co-Insurance	N/A	None	None	None		
Flood	5M occ/agg 25K ded	\$ 100,000,000	\$ 50,000,000	\$ 50,000,000		Moderate Area reduced to \$25m and Flood Zone A is \$5m
Earthquake	5M occ/agg 25K ded	\$ 100,000,000	\$ 50,000,000	\$ 50,000,000		
Off Premise Personal Property	\$ 375,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000		
Property of Others	\$ 25,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000		
Law & Ordinance	\$ 1,000,000	\$ 25,000,000	\$ 25,000,000	\$ 25,000,000		Provides coverage for bulding code upgrades such as sprinklers, elevators, ramps & ADA compliance
Electronic Data Processing Equipment		\$ 30,000,000	\$ 32,000,000	\$ 32,000,000	occurrence	
New Building Construction		\$ 25,000,000	\$ 15,000,000	\$ 15,000,000	per building	
Newly Acquired Locations	\$ 1,000,000	\$ 5,000,000	\$ 5,000,000	\$ 25,000,000	per location	
Extra Expense	\$ 1,000,000	\$ 25,000,000	\$ 15,000,000	\$ 25,000,000	per occurrence. cost of renting/leasing additional facilities to keep the school operational as well as additional costs incurred to maintain normal operation	
Debris Removal	25% + 250K	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	per occurrence	
Outdoor Property	\$ 150,000	\$ 20,000,000	\$ 18,000,000	\$ 18,000,000	per occurrence	
Valuable Papers	\$ 500,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	per occurrence	
Fine Arts	\$ 50,000	\$ 1,000,000	\$ 300,000	Included in Blanket		
Deductible	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000		
Boiler & Machinery						
Coverage Limit Per Occurrence	?	\$ 200,000,000	\$ 200,000,000	\$ 200,000,000	Boiler and machinery insurance provides coverage for mechanical breakdown of machinery and electrical	
Expediting Expenses	?	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	to a building, including phone systems. Members are provided with an annual steam boiler inspection	
Ammonia Contamination	?	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	ensure compliance with Montana law	
Water Damage	?	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000		
Hazardous Substance Abatement	?	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000		

Ordinance of Law	?	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	
Extra Expense	?	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	
Spoilage	?	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	
Utility Interruption Deductible	?	12 Hours	12 Hours	12 Hours	
Deductible	?	\$ 1,000	\$ 1,000	\$ 1,000	
Crime					
Employee Dishonesty	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	
Theft of Money Inside & Outside	\$ 250,000	\$ 500,000	\$ 500,000	\$ 500,000	
Money Orders & Counterfeit Currency	\$ 250,000	\$ 500,000	\$ 500,000	\$ 500,000	
Forgery & Alteration	\$ 250,000	\$ 500,000	\$ 500,000	\$ 500,000	
Deductible	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	
Computer & Funds Transfer	\$ 250,000	Covered on Cyber	Covered on Cyber	Covered on Cyber	
Fraudulent Impersonation	\$ 250,000	Covered on Cyber	Covered on Cyber	Covered on Cyber	Social Engineering
Cyber					
Privacy Liability	\$ 1,000,000	\$ 2,000,000	\$ 1,000,000	\$ 1,000,000	annual agg
Data Brach	\$ 10,000	\$ 2,000,000	\$ 1,000,000	\$ 1,000,000	annual agg
Network Security	\$ 1,000,000	\$ 2,000,000	\$ 1,000,000	\$ 1,000,000	annual agg
Internet Media Liability		\$ 2,000,000	\$ 1,000,000	\$ 1,000,000	annual agg
Network Extortion Coverage	\$ 20,000	\$ 2,000,000	\$ 1,000,000	\$ 1,000,000	annual agg
Digital Asset Coverage (software &		\$ 2,000,000	\$ 1,000,000	\$ 1,000,000	annual agg
Business Interruption		\$ 2,000,000	\$ 1,000,000	\$ 250,000	annual agg
Funds Transfer Fraud		\$ 250,000	\$ 100,000	\$ 100,000	annual agg
Computer Fraud Coverag	Covered on Crime	\$ 250,000	\$ 100,000	\$ 100,000	annual agg
Social Engineering Fraud	Covered on Crime	\$ 100,000	\$ 50,000	\$ 50,000	annual agg
Deductible		\$ 1,000	\$ 5,000	\$ 250,000	Tier 4 due to lack of cyber security measures in place
General Liability					
Occurance Limit	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	
Medical Expenses	\$ 10,000	\$ 5,000	\$ 5,000	\$ 5,000	
Personal & Advertising Injury	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	
General Aggregate Limit	\$ 3,000,000	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000	
Products Aggregate	\$ 3,000,000	\$ 4,000,000	\$ 4,000,000	\$ 2,000,000	
Athletic Participation		Yes	Yes	Yes	
Independent Contractors		Yes	Yes	Yes	
Host Liquor		Yes	Yes	Yes	
Professional Liability		Yes	Yes	Yes	
Incidental Medical Malpractice	Excess over	Yes	Yes	Yes	
Employees, student teachers, volunteers & board members, PTA, PTO and booster clubs are covered as additional insured	Yes	Yes	Yes	Yes	
an additional insured for general liability.	1M/2M	2M/4M	2M/4M		Yes

Sexual Abuse & Molestation	1M/2M	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	no sub limit (claims made) - alleged participant coverage is limited to \$250k
Alleged Participant	250K/500K	No Sublimit	No Sublimit	No Sublimit	alleged participant coverage is limited to \$250k - MSPLIP is not sublimited
School Board Legal Liability					
Per Claim Limit	1M/3M	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	Employment practices liability is included Retro 7/1/93 annual agg
Deductible	Coverage B \$5K	\$ 1,000	\$ 1,000	\$ 1,000	
Non-Monetary Defense Limit	100K/300K	\$ 250,000	\$ 250,000	\$ 250,000	
Disaster Management Coverage					
Limit Per One Occurrence	\$100,000 (violent even	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	Coverage includes incidents arising from natural and man-made disasters as well as violent assailant
Annual Aggregate		\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	
Deductible Per Occ		None	None	None	
Student School-to-Work Medical Coverage					
Limit Per Student in One Occurrence		\$ 25,000	\$ 25,000	\$ 25,000	injuries sustained while participating in a school to work program.
Aggregate Limit Per Occurrence		\$ 250,000	\$ 250,000	\$ 250,000	
Deductible		None	None	None	
Business Travel Insurance					
Principal Sum Per Person		\$ 100,000	\$ 100,000	\$ 100,000	Accidental death and dismemberment coverage benefits for school trustees, employees and volunteers. Hazards insured against: 24 hour business travel coverage including acts of terrorism. Age Based above
Aggregate Limit Per Occurrence		\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	
Time Period for Loss After Date of Acc.		365 Days	365 Days	365 Days	
Auto					
Auto Liability	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	Employees, volunteers & board members are an AI Vehicles 4 years old or newer no longer have replacement cost, now acv
Medical Payments	\$ 10,000	\$ 25,000	\$ 25,000	\$ 25,000	
Uninsured/Underinsured	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	
Hired & non-Owned Liability	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	
Deductible (comp/coll)	\$ 500	\$ 500	\$ 500	\$ 500	
Hired Auto Physical Damage	\$ 500	\$ 500	\$ 500	\$ 500	
Umbrella					
Limit	\$ 3,000,000				\$3,000 in auto changes & 21% loss ratio over 5 years & overall increase of 8%
	Expiring	New	Renewal	Renewal	
Total Package Premium	\$ 48,704	\$ 51,525	\$ 58,129	\$ 66,016	

*Used for review purposes only, please review coverage forms, endorsements, and exclusions as they will apply.

No Consent to Settle wording - it is a gray area in which the school works with MSPLIP on whether they should settle or not - Examples: 1) Miles City, 2) Big Sky School District - both examples are multi-million dollar settlements and MSPLIP worked hand-in-hand with each of the schools.