



Bigfork School District 38 Insurance Proposal

July 1, 2025 – July 1, 2026

Presented by:

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MSPLIP Board Members

Kevin Patrick, *Chairperson*
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Business Manager,
Butte School District

Cathy Binando, *Vice Chairperson*
Current Term 2022-2025
Business Manager,
Hamilton School District

Voyd St. Pierre, *Sec/Treasurer*
Current Term, 2023-2026
Superintendent,
Rocky Boy Public Schools

Erik Wilkerson, *Board Member*
Current Term, 2022-2025
Superintendent,
Jefferson High School

Dave Whitesell, *Board Member*
Current Term, 2023-2026
Superintendent,
Noxon School District

Montana Schools Property
& Liability Insurance Plan
(MSPLIP)

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MSPLIP.com

Tom Stack and Lacey Porrovecchio
Bigfork School District 38
PO Box 188
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June 3, 2025

Dear School Administrators,

On behalf of the Montana Schools Property and Liability Insurance Plan (MSPLIP) Board of Directors, we would like to express our heartfelt gratitude for your continued support. This year, MSPLIP proudly celebrates 30 years of serving as the leading property and casualty insurance provider for Montana public school districts. Your trust and partnership have been instrumental to our success, and we sincerely appreciate the strong relationships we have built with each of you.

As we have noted in previous communications, the scholastic public entity space continues to face considerable challenges from an insurance and risk management perspective. The diverse and complex landscape of public school districts is ever-evolving, presenting unique challenges each year. The property and cyber insurance markets are improving, but we remain vigilant in monitoring these areas to ensure we can provide the best possible coverage and support.

One significant area of concern that continues to affect school districts nationwide is sexual abuse and molestation coverage. The increasing frequency and severity of claims in this area have led to heightened scrutiny from insurers, resulting in more stringent underwriting practices and potential coverage limitations. We are committed to working closely with our members to ensure that they have the necessary protections in place to address these critical risks.

Additionally, the impact of tariffs on construction materials and other goods has contributed to rising costs in the insurance market. These tariffs can lead to increased expenses for school districts, particularly when it comes to maintaining and upgrading facilities. As a result, we are focused on helping our members navigate these challenges while ensuring they have adequate coverage to protect their assets.

We are pleased to provide your renewal proposal for the policy period from July 1, 2025, to July 1, 2026. Please refer to page three (3) of the enclosed proposal for your renewal pricing. Invoices will be sent separately after June 15th. We understand that you have options when it comes to your school district's insurance coverage, and we hope that our commitment to providing the highest level of service, along with comprehensive and competitively priced insurance and risk management services, has been evident throughout our relationship.

Once again, thank you for your continued support and trust in the MSPLIP program. We look forward to continuing our partnership and meeting your insurance needs.

Best regards,



Rody Holman, MBA, CIC
Licensed Insurance Consultant
Program Manager, MSPLIP
Rody.Holman@MarshMMA.com

Montana Schools Property & Liability Insurance Plan (MSPLIP)

Established in 1995, we are the industry leader in school insurance in Montana with over 80 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.

MSPLIP offers important, cost-effective solutions to risk mitigation and claim management. MSPLIP partners with top-rated insurance carriers for a specialized insurance plan.

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.

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.

The MSPLIP 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.

At MSPLIP we are:

- **Fiercely committed.** Members are our top priority- always.
- **Transparent.** We believe you should understand how we are paid and the services provided for the compensation we receive.
- **Specialized.** Providing a plan designed specifically for Montana schools.
- **Value driven.** Our services are developed based on the needs of our members.
- **Long-term strategic planners.** Meeting the needs of our members today and well into the future.
- **Financially strong.** Our financial strength provides a firm foundation for the long term.
- **Powered by Marsh.** Administrated by Marsh McLennan Agency, we can provide best-in-class services that meet the ever-changing needs of our members.

MSPLIP Member Benefits

Dedicated claims processing center located at the Marsh McLennan Agency 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.

The TEAM Platform. This customizable risk management and learning system is available free to our program members. It enables users to train, educate, and manage employees, providing unlimited access to individualized training data in a user-friendly format.

Bus Driver and School Safety Training Program. MSPLIP partners with Infnit-I Schools to offer free online safety training for bus drivers in member districts. The Infnit-I platform also provides a variety of online training sessions for all district staff.

Gaggle Safety Management analyzes content in online file storage, emails, attachments, and website links to create a safe digital learning environment for students. It helps school districts monitor issues like suicide, substance abuse, bullying, violence, and child pornography. MSPLIP has an exclusive agreement with Gaggle to offer preferred pricing to our member districts, regardless of enrollment size.

STOPit provides a network and device surveillance system to identify and address harmful behaviors in schools. It alerts officials to intervene quickly, ensuring student safety. The platform includes a parent portal for alerts outside school hours and allows anonymous reporting of incidents by students and staff. All reports are monitored by a dedicated 24/7 Incident Response Center for prompt management and escalation.

Upfort Cyber Resources. MSPLIP members can access advanced cybersecurity tools at no extra cost. This includes training modules, customizable browser blockers and filters, a library of phishing simulations, and inbox defender tools.

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. MSPLIP provides reflective safety vests to 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.

Review of contractual risk transfer techniques, specifically focusing on insurance provisions related to bus contracts, lease agreements, and new construction projects

Opportunity for discounted property appraisal services through a third-party vendor.

2025-2026 Premium Summary

Bigfork School District 38

Section	Coverage	2025-2026
I.	Property	Included
II.	Boiler & Machinery	Included
III.	Automobile	Included
IV.	General Liability	Included
V.	School Board Liability & Employment Practices Liability	Included
VI.	Non-Monetary Defense	Included
VII.	Crime & Fidelity	Included
IX.	Cyber	Included
X.	Disaster Management – Active Assailant	Included
XI.	Employee & Trustee Business Travel / AD&D	Included
XII.	Student School-to-Work Accident	Included
Annual Total		\$111,585

*Premium includes additional \$5,000 for auto/bus changes. made during the 24-25 policy period.

Member Rating Information (Exposures)

5- Year Loss Ratio	149.31%
5-Year Loss Amount Paid	\$539,724
Total Insured Value (Property)	\$47,635,324
Vehicles	22
Enrollment	918
Full Time Employees	115

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.

2025-2026 Coverage Proposal

Bigfork School District 38

Section I. Property

Coverage	Special Form
Deductible	\$5,000
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)	\$11,000,000
Transit Coverage	\$5,000,000
Course of Construction – Builder's Risk	\$25,000,000
Coinsurance Clause	None
Soft Costs	\$1,000,000
Business Interruption – Time Element	\$1,000,000
Accounts Receivable	\$1,000,000
Flood including Sewer Backup (program limit)	\$100,000,000 annual aggregate
Flood Hazard - Moderate	\$25,000,000 limit
Flood Hazard - High	\$25,000,000 per occurrence/annual aggregate
Earthquake (program limit)	\$100,000,000 per occurrence/annual aggregate
Off Premises Personal Property (Misc.)	\$1,000,000
Property of Others	Included in Blanket Limit
Building Ordinance	\$25,000,000 per occurrence
Electronic Data Processing Equipment	Included in Blanket Limit
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
Expediting Expenses	\$1,000,000
Debris Removal (additional) any one occurrence	\$2,500,000 per occurrence
Outdoor Property	\$18,000,000 per occurrence
Valuable Papers	\$5,000,000 per occurrence
Fine Arts	\$500,000 per occurrence
Off Premises Interruption of Services (Property Damage and Time Element Combined)	\$2,500,000
Miscellaneous Unnamed Locations	\$2,500,000
Fire Department Service Charges	\$500,000
Leasehold Interest	\$1,000,000
Rental Insurance	\$1,000,000

Property coverage is written with Lloyd's Syndicates, rated A by A.M. Best.

Section II. 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
Electronic Data or Media	\$2,000,000
Utility Interruption Waiting Period	12 Hours
Deductible	\$1,000

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.

Boiler & Machinery coverage is written with Travelers Insurance Company, rated A+ XV by A.M. Best.

Section III. Automobile

Automobile Liability Per Accident	\$ 2,000,000**	*Increased limits of liability are available.
Medical Payments Per Person	\$25,000	
Uninsured/Underinsured Motorists	\$1,000,000	
Hired & Non-Owned Liability	\$2,000,000**	
Physical Damage Deductibles	\$1,000 comprehensive / \$1,000 collision	
Hired Auto Physical Damage	\$1,000 comprehensive / \$1,000 collision	
Garage Keepers Legal Liability	Included	

Employees, volunteers, and board members are an Additional Insured for automotive liability coverage.

***No additional premium charged for vehicles acquired during the coverage term.**

Automobile coverage is written with Ambridge/Lloyd's, rated A by A.M. Best.

****Certain coverages provided in Sections III. through VI. are subject to MCA 2-9-108. Limitation on governmental liability for damages in tort. (1) The state, a county, municipality, taxing district, or any other political subdivision of the state is not liable in tort action for damages suffered as a result of an act or omission of an officer, agent, or employee of that entity in excess of \$750,000 for each claim and \$1.5 million for each occurrence.**

Section IV. General Liability

Per Occurrence Limit	\$2,000,000**	*Increased limits of liability are available.
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.	

- **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**

Section V. School Board Legal Liability & Employment Practices Liability

Per Claim Limit	\$2,000,000**
Deductible	\$5,000

***Employment practices liability is included in this section.**

***Increased limits of liability are available.**

Section VI. Non-Monetary Defense

Non-Monetary Defense Limit	\$250,000 annual aggregate
Deductible	\$5,000

Members have access to \$250,000 of defense cost limits for claims brought against the district, as long as the plaintiff in the suit is not seeking monetary damages from the school district.

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.

General Liability, School Board Legal Liability, Employment Practices Liability, and Non-Monetary Defense coverages are written with Ambridge/Lloyd's, rated A by A.M. Best.

Section VII. Crime & Fidelity

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

Crime & Fidelity coverage is written with Lloyd's Syndicates, rated A by A.M. Best.

Section IX. Cyber Insurance**Limits of Insurance per Pool Member**

Network Security and Privacy Liability	\$1,000,000
Media Liability Coverage	\$1,000,000
Incident Response Expense Coverage	\$1,000,000
Cyber Extortion Coverage	\$1,000,000
Data Recovery Expense	\$1,000,000
Reputational Harm Coverage	\$1,000,000
Business Interruption Coverage	\$1,000,000 if Upfort Shield is Activated.
I. Network Security Breach	
II. System Failure	\$500,000 if Upfort Shield is not activated.
III. Technology Contractor Network Security Breach	24-hour business interruption waiting period
IV. Technology Contractor System Failure	
V. Dependent Business Network Security Breach	
VI. Dependent Business Failure	
Bricking Coverage	\$100,000
Invoice Manipulation Coverage	\$100,000
Service Fraud Coverage	\$100,000
Social Engineering Coverage	\$100,000
Deductible Per Occurrence	\$25,000 if Upfort Shield is activated.
	\$100,000 if Upfort Shield is not activated.

The MPSLIP program will pay the first \$25,000 of the cyber-claim deductible if the member is Upfort Shield activated. The MSPLIP program will contribute a pro-rata share of the claim deductible up to \$25,000 if Upfort Shield is not activated.

Members must activate Upfort Shield in order to receive the full benefit of the deductible contribution as well as additional benefits listed above.

Bigfork School District 38 is Upfort Shield Activated.

Cyber Coverage is written with Arch Insurance, rated A+ XV by A.M. Best.

Section X. Disaster Management – Active Assailant

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

***No sub limits apply.**

See page 10-11 of this proposal for a description of services provided by the Disaster Management Coverage

Disaster Management coverage is written with AXA Insurance Company.

Section XI. Employee & Trustee Business Travel / AD&D

Principal Sum Per Person	\$100,000
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Aggregate limit Per Occurrence	\$1,000,000
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Time Period for Loss after date of accident	365 Days
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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.

Employee & Trustee Business Travel/ AD&D coverage is written with STARR Insurance Companies, rated A by A.M. Best.

Section XII. Student School-to-Work Accident

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

Student School-to-Work Accident coverage is written with STARR Insurance Companies, rated A by A.M. Best.

This proposal is based on 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.

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 \$25,000,000.

Law and ordinance. The Plan has coverage for upgrades to damaged property to conform to current building codes included in the policy and 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. In order to safeguard the interests of school board members and ensure their protection in legal matters, MSPLIP has implemented a deductible waiver benefit. The deductible waiver benefit aims to alleviate the financial burden on members who seek legal advice from approved attorneys when facing legal issues related to wrongful termination, student expulsion, 504 and special education matters, and other relevant concerns. By promptly notifying MSPLIP and obtaining pre-approved legal counsel, members can benefit from the deductible waiver, providing them with peace of mind and support during challenging times.

Deductible Waiver Process: When a school board encounters a legal issue, it is crucial to act swiftly to protect its rights and interests. To qualify for the deductible waiver, the member must follow the prescribed process outlined by MSPLIP. The first step is to immediately notify MSPLIP of the legal matter at hand. This ensures that the program is aware of the situation and can provide the necessary guidance and support throughout the process.

Next, the member must seek legal advice from an approved attorney. It is essential to engage an attorney who has been pre-approved by MSPLIP to ensure that the legal counsel meets the program's standards and requirements. By obtaining legal advice at the onset of the issue, members can make informed decisions and take appropriate actions to address the situation effectively.

Deductible Waiver Eligibility: The deductible waiver is applicable when the legal issue evolves into a viable claim. This means that if the matter progresses to a point where legal action is necessary, the deductible will be waived for the member. This waiver serves as a financial relief, allowing members to focus on resolving the issue without the added burden of the deductible.

The maximum amount of deductible waived in any one policy term is set at \$10,000 per member.

(MSPLIP) recognizes the importance of investigative expense coverage in providing financial protection to its members. This coverage is designed to address the costs associated with conducting investigations for potential losses under General Liability, Auto Liability, and School Board Legal Liability.

Investigative expense coverage. MSPLIP members are eligible for reimbursement of investigative expenses, subject to pre-approval, up to a maximum of \$7,500 annually per member. This coverage extends to expenses incurred even if an actual claim is not filed, emphasizing the program's commitment to proactive risk management and early intervention.

This coverage can prove invaluable in situations where there are suspicions or concerns about potential losses. By providing financial support for investigative efforts, MSPLIP enables its members to conduct thorough assessments and evaluations of the circumstances surrounding a potential loss. This, in turn, empowers them to make informed decisions about risk mitigation strategies and potential claims. It is important to note that pre-approval is required before the start of any investigation to ensure that the expenses will be covered.

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 Insurance

MSPLIP's insurer will pay up to \$1,000,000 for the defense of a suit or regulatory action alleging a Network Security Breach, Privacy Violation, or Media Wrongful Act. A Network Security Breach means any unauthorized access to, or unauthorized use of, a Computer System; transmission of Malicious Code into or from a Computer System; or a Denial-of-Service Attack. A Privacy Violation means any failure to protect Private Information while in your care, custody, or control; a violation of a Privacy Law; or a violation of your privacy policy with respect to provisions prohibiting you from disclosing Private Information. The insurer will also pay up to \$1,000,000 for Data Incident Response Expense, which includes legal services, computer forensic investigatory services, notifying individuals who may have been victims of any Privacy Violation, PR/crisis management services, credit monitoring, identity theft call center services, and costs to restore or recreate electronic data. In the case of Cyber Extortion, the insurer will pay up to the member limit to end a Security or Privacy Threat and to conduct an investigation to determine the cause of that threat. The policy addresses business interruption losses directly caused by a Network Security Breach or System Failure and provides coverage for Social Engineering, Electronic Transfer Fraud, Telephone Fraud, and Invoice Manipulation Losses.

- MSPLIP will pay the first \$25,000 of a cyber claim deductible if the member is Upfort Shield activated.
- MSPLIP will contribute a pro-rata share of the claim deductible up to \$25,000 if Upfort Shield is not activated. Members must activate Upfort Shield in order to receive the full benefit of the deductible as well as additional benefits listed above by contacting MSPLIP.
- **Bigfork School District 38 is Upfort Shield Activated.**



Disaster Management/Active Assailant

Disaster management and active assailant incidents are critical areas that require prompt and effective response to mitigate the impact on individuals and communities. In today's world, it is essential to have comprehensive plans and resources in place to address these unfortunate events. MSPLIP offers coverage and support in the event of a natural disaster or manmade catastrophe, such as a school shooting. **Coverage applies at insured location, at events hosted by the insured regardless of the location, and during travel - both domestic and foreign.**

In the face of such emergencies, MSPLIP and its service provider offer up to \$1,000,000 per occurrence to deploy an emergency assessment team (No sub-limits apply). This team is mobilized immediately upon notification of an event and works closely with local jurisdictional authorities and school districts to assess the needs for a swift and appropriate response to manage fatalities and injuries. Their expertise helps in determining the requirements for a family assistance center (FAC), which plays a crucial role in providing support to affected individuals and their families.

The service provider's personnel assist the local jurisdictional authority in selecting an appropriate site for the FAC, setting up the facility, and ensuring its 24-hour operation. The FAC serves as a central hub where family members can receive assistance and information during these challenging times. It is a place where compassionate professionals provide support, guidance, and resources to help families navigate the aftermath of an incident.

In addition to facilitating the establishment and operation of the FAC, the policy also covers various aspects of crisis management. This includes assistance with media management, handling Freedom of Information Act (FOIA) requests, maintaining regular communication and updates with victims and their families, and providing crisis-oriented behavioral health support. These measures are crucial in ensuring that affected individuals receive the necessary care and support while managing the complex dynamics of a crisis situation.

Furthermore, the policy extends its support to search and recovery efforts in cooperation with and under the direction of the local authority. This includes the sensitive task of locating and recovering deceased persons or remains, ensuring that the process is conducted with utmost respect and professionalism.



Business Travel Insurance

MSPLIP knows that school trustees, employees and volunteers often travel as part of their job working for their school district. MSPLIP 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.



Student School-to-Work Accident

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 MSPLIP representative is all it takes to secure a quote.



MSPLIP Contacts

General Property & Liability Policy Questions

Certificates of Insurance, Property Changes, Vehicle Changes

- **Shelby Brookie**, MSPLIP Program Coordinator
(406) 457-4548, Shelby.Brookie@MarshMMA.com

Claims

Report a claim, discuss concerns regarding claim or incident, questions about representation or defense

- **Brandy Garber**, MSPLIP Assistant Manager
(406) 457-4545, Brandy.Garber@MarshMMA.com

Risk Control Services

Schedule an inspection, improve safety, request training assistance

- **Brodie Loushin**, MSPLIP Sr. Risk Control Specialist
(406) 533-1038, Brodie.Loushin@MarshMMA.com
- **Kevin Smith**, MSPLIP Risk Control Specialist
(406) 457-4547, Kevin.Smith@MarshMMA.com

Member Benefit Contacts



Customizable Risk Management Program

The TEAM (formerly Brit Team)

(800) 322-1420, HelpDesk@TheTEAMPlatform.com



Bus Driver and School Safety Training Program

Rachel McCrary, Strategic Partnership Representative at Infinit-I Workforce Solutions

903-827-4010, Rachel.McCrary@VerticalAG.com



Preferred Pricing Student Safety Software

Dr. Jennifer Longnecker, Regional Representative at Gaggle

865-405-2020, JLongnecker@Gaggle.net



Montana Cares Program

StopIt Solutions

855-999-0932, sales@stopitsolutions.com



Cyber Security Resources + Upfort Shield Activation

Success Team at Upfort

800-418-8593, success@upfort.com

MASDA Approved Attorney Contacts

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Reporting a Claim

If you experience an accident or property damage, please follow these steps:

- 1. Document the Incident:** Take photos of the damage and preserve any video evidence if available. Do not dispose of any damaged items, and do everything possible to prevent further damage.
- 2. Gather Information:** Collect names and contact information from any witnesses present at the scene.
- 3. Complete an Accident/Incident Report:** Have the person in charge fill out an Accident/Incident report and submit it to the MSPLIP team as soon as possible.
- 4. Contact Authorities:** In the event of an auto or bus accident, call 911 if necessary and contact the police department to file an accident report. DO NOT admit fault or liability.
- 5. Submit Claim Information:** Report your claim to MSPLIP as soon as possible. Losses should be reported immediately upon discovery, as early reporting allows for a thorough and complete investigation of the claim.

How to Report a Claim

Claims can be reported by visiting **MSPLIP.com**. Click on the **Support/Services** tab at the top of the page. You can complete the claim reporting online by selecting one of the following forms: **Driver Accident/Incident Report** or **Non-Vehicle Accident/Incident Report**.


If you prefer to print the forms and complete them manually, you can download them in PDF format. Once the forms are completed, please submit the information to Brandy Garber at Brandy.Garber@MarshMMA.com or call 406-457-4545.

Unsure About Claim Eligibility?

If you are uncertain about the eligibility of a claim or if you encounter any questionable incidents, please contact us immediately. It is important to put us on notice regarding any incidents that may require further investigation. This allows us to appropriately assess the situation and respond effectively.

ONLINE FORMS


 **DRIVER ACCIDENT/INCIDENT REPORT**


 **NON-VEHICLE ACCIDENT/INCIDENT REPORT**

DOWNLOAD FORMS (PDF)

 **DRIVER ACCIDENT/INCIDENT REPORT**

 **SCHOOL ACCIDENT/INCIDENT REPORT**

 **ACCIDENT/INCIDENT INFORMATION EXCHANGE**

 **ACCIDENT/INCIDENT BUS PASSENGER LIST**

 **NON-VEHICLE ACCIDENT/INCIDENT REPORT**



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 Brodie.Loushin@MarshMMA.com. Kevin can be reached by phone at (406) 457-4547 or email at Kevin.Smith@MarshMMA.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 committees
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
 - Proper Lifting Technique
 - Scaffold Safety
 - Forklift Certifications
 - Hazardous Communication
 - Chemistry Lab Safety
 - Shop Safety
 - Defensive Driving
 - Asbestos Safety Awareness
 - Accident Investigation

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Marsh & McLennan Agency LLC

Your future is limitless.™

Members

Montana Schools Property & Liability Insurance Plan



**Serving Montana public
schools' insurance
needs since 1995**

Absarokee Public Schools
 Alzada School
 Amsterdam School
 Anaconda School District #10
 Ashland Elementary School
 Auchard Creek Elementary
 Avon School District #29
 Basin Elementary School
 Bear Paw Cooperative
 Beaverhead County School
 Belfry School District
 Big Country Education Co-Op
 Big Sandy Public Schools
 Big Sky School District #72
 Big Timber Elementary
 Bigfork School District 38
 Billings Public Schools
 Birney Elementary
 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
 Cardwell Elementary School
 Centerville Public Schools
 Central Montana Learning Resource Center
 Cooperative
 Chinook Public Schools
 Choteau Public Schools
 Clancy School
 Cooke City Elementary
 Cottonwood School
 Cottonwood School District #57
 Creston School
 Custer Public Schools
 Cut Bank Public Schools
 Darby School District #9
 Decker-Kirby Cooperative
 Deer Lodge School District # 1
 Denton Public Schools
 DeSmet Public Schools
 Divide Public School
 Dixon School District #9
 Dodson Public Schools
 Dutton Brady Public School District #28C

East Helena Public Schools
 Elliston School
 Evergreen School District
 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 Ed Co-Op
 Garrison Elementary School
 Glasgow Public Schools
 Grant School
 Great Divide Education Services
 Great Falls Public Schools
 Greycliff Elementary School
 Hall School
 Hamilton School District
 Harlem Public Schools District #12
 Harrison School District
 Helena Public Schools
 Hinsdale Public School
 Hobson Public School
 Huntley Project Schools
 Hysham School District #1
 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
 Libby School District
 Livingston Public Schools
 Lodge Grass Public Schools
 Luther School
 Malmborg School
 Marion School District
 MASBO
 McLeod School
 Melrose School
 Melville Elementary School
 Miami Elementary School District
 Miles City Unified School District
 Missoula County Public Schools
 Montana City School District 27
 MREA
 North Star Schools

Noxon Public Schools #10
Park City Schools
Park County Special Education Co-Op
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 Co-Op
Pryor Public Schools
Ramsay School
Rapelje School District
Reed Point School District
Reichle School
Roberts Public Schools
Rocky Boy School District 87 J&L
Roosevelt Valley Special Education
Cooperative
Rosebud Public Schools District #12
Roundup Public Schools
Saco School District
School Administrators of Montana
Sheridan Public Schools
Shields Valley Public Schools
Sidney Public Schools
St. Ignatius Public Schools
Stevensville Public Schools

Stillwater-Sweet Grass Special Services Co-Op
Sun River Valley School District 55F
Sunburst Public Schools
Sunset School
Swan Lake – Salmon Elementary
Sweet Grass County High School
Target Range School
Townsend School District #1
Trego Public School
Trout Creek School
Troy Public Schools
Ulm Public Schools
Upper West Shore School District 33
Valier Public School District #18
Valley View Elementary
Vaughn Public Schools
Victor School District
West Valley School
West Yellowstone School District
White Sulphur Springs School District
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

Thank you for choosing MSPLIP for your school's insurance needs.

