

PROPOSAL OF INSURANCE
7/1/2015 – 7/1/2016
Brecksville/Broadview Heights City Schools

	<u>LIMIT</u>	<u>DEDUCTIBLE</u>	<u>PREMIUM</u>
Property (Liberty Mutual)			
▪ Bldg/BPP Blanket Limit	\$149,416,195	\$10,000	\$52,614
▪ Building (8929 Old Highland Rd)	\$165,000	\$10,000	
▪ Contents (8929 Old Highland Rd)	\$10,000	\$10,000	
▪ Business Income	\$1,000,000		
▪ Extra Expense	\$2,000,000		
▪ Ultra Plus Extension	Various	Various	
Inland Marine (Liberty Mutual)			\$7,739
• Computers	\$2,709,100	\$250	
Off Premises Computer (School Year)	\$80,000	\$250	
Off Premises Computer (Summer)	\$160,000	\$250	
• Musical Instruments	\$943,492	\$250	
• Audio/Visual Equipment	\$750,148	\$250	
• Athletic Equipment	\$217,360	\$250	
• Contractors Equipment (Owned)	\$21,979	\$250	
• Contractors Equipment (Rented)	\$100,000	\$250	
• Transportation	\$300,000	\$250	
• Scheduled Equipment (Antenna Related)	\$10,934	\$250	
• Uniforms	\$389,000	\$250	
• Dwellings Under Const. (Voc. Class)	\$100,000	\$250	
Building Ordinance or Law (Liberty Mutual)			
▪ Undamaged Portion	Building Limit		Included
▪ Demolition	\$1,000,000		
▪ Increase Cost of Construction	\$1,000,000		
Flood & Earthquake (Liberty Mutual)			
▪ Flood Limit	\$1,000,000	\$50,000	Included
▪ Earthquake Limit	\$2,000,000	5%	
Crime (Liberty Mutual)			
▪ Employee Dishonesty	\$250,000	\$500	\$1,291
▪ Forgery & Alteration	\$50,000	\$500	
▪ Computer Fraud	\$50,000	\$500	
▪ Money & Securities	\$25,000	\$500	
▪ Robbery & Safe Burglary	\$50,000	\$500	
General Liability (Liberty Mutual)			
▪ Limit	\$1,000,000	None	\$26,853
▪ Aggregate	\$2,000,000		
Employee Benefits Liability (Liberty Mutual)			
▪ Limit	\$1,000,000	\$1,000	Included
▪ Aggregate	\$3,000,000		
Employer's (Stop Gap) Liability (Liberty Mutual)			
▪ Limit	\$1,000,000	None	Included
▪ Aggregate	\$2,000,000		
School Leaders Errors & Omissions (Professional) Liability (Liberty Mutual)			
▪ Limit	\$1,000,000	\$5,000	Included
▪ Aggregate	\$1,000,000		
▪ Non-Monetary Relief Defense Limit	\$100,000	\$5,000	
▪ Limited Fiduciary Liability Extension for School 403 (b) Plans	\$1,000,000		

Sexual Misconduct & Molestation (Liberty Mutual)			
▪ Limit	\$1,000,000	\$5,000	Included
▪ Aggregate	\$1,000,000		
▪ Innocent Party Defense Limit	\$300,000		
Violent Event Response (Liberty Mutual)			
▪ Each Person – Death Benefit	\$15,000	None	Included
▪ Each Person Limit – Loss	\$25,000		
▪ Each Violent Event Limit	\$1,000,000		
▪ Each Violent Event Aggregate	\$1,000,000		
Law Enforcement (Liberty Mutual)			
▪ Limit	\$1,000,000	\$2,500	Included
▪ Aggregate	\$1,000,000		
▪ Non-Monetary Relief Defense	\$100,000		
Fleet (Liberty Mutual) – 71 Units			
▪ Combined Single Limit	\$1,000,000	None	\$44,381
▪ Uninsured Motorist Limit	\$1,000,000	N/A	
▪ Comprehensive (\$1,000 ded Buses only)	ACV	\$250/\$1,000	
▪ Collision (\$1,000 ded – Buses only)	ACV	\$500/\$1,000	
▪ Replacement Cost Buses - 10 years or newer/Total Loss	Rep Cost	\$1,000	
Umbrella (Liberty Mutual)			
▪ Limit	\$10,000,000	\$10,000	\$12,086
▪ Excess over GL, EBL, EL, Sexual Misconduct, E&O, Law Enforcement and Automobile		Self Insured Retention	
Data Compromise (Liberty Mutual)			
▪ Response Expenses Limit	\$250,000	\$2,500	Included
▪ Defense & Liability Limit	\$250,000	\$2,500	
Boiler & Machinery (Travelers Insurance Co.)	\$50,000,000	\$1,000/24 hr	\$8,676
Crime (Travelers Casualty and Surety)			
▪ Employee Dishonesty	\$500,000	\$250,000 Retention	\$1,300
TOTAL INSURANCE PROGRAM			\$154,940

Wright Specialty Insurance Package Quote: \$202,301