MSGIA

FY27

July 1, 2026 to June 30, 2027

Browning School District #9

PC Renewal

6/2/2026

Sandra Rivas
Browning School District #9
PO Box 610
Browning, MT 59417

RE: MSGIA Self-Insured Property and Liability Renewal

Dear Sandra and School Board Members,

I am pleased to present for you the MSGIA self-insured Property and Liability renewal effective July 1, 2026. Thank you for your continued support of MSGIA's School Leaders Property and Liability Program. Browning School District #9 is an important member of the MSGIA self-insured property and liability program. You have a voice in the coverage design, board management, and service offerings, because your voice matters. MSGIA strives to provide members with broad coverage, high service levels, and stable premiums, all at a competitive price.

Our pool has partnered with strong reinsurance carriers that support our program with excellent AM Best ratings. Our coverage package includes critical elements for Montana school districts such as, deadly weapons event coverage, cyber liability, and replacement cost coverage for certain classes of buses and other autos.

MSGIA has been assisting school districts with self-insured coverage solutions since 1989, 37 years! The 2026-2027 school year marks the beginning of its 19th year for the property and liability program. We are pleased to partner with our members to address risks and provide coverage that helps our members respond if an event occurs.

If you are interested in reviewing your coverage deductible structure, please contact Matt Komac in our office. He can assist you with reviewing different deductible levels and the associated premium to see what makes the most sense for your district.

I'm pleased to present your renewal premium for the 2026-2027 school year as follows

Total Premium	$ 669,450	
Multi-Line Discount	<$ 33,473>	(members in worker's compensation and property & liability)
Discounted Premium	$ 635,978	

Your allocated premium for transportation is 13%.

Please send renewal checks to the address listed on the enclosed invoice.

Thank you for your continued support!

Be Well and Be Safe!

Shawn F. Bubb, CPCU, CIC, CPA
Director of Insurance Services

MSGIA

PO Box 7029 | Helena, Montana 59604 | Tel 877-667-7392 | Fax 406-457-4505 | www.msgia.org

To:
Browning School District #9
Sandra Rivas
PO Box 610
Browning, MT 59417

PC Policy # PC-27-32148-1

PROPERTY & LIABILITY INSURANCE INVOICE

Date	DESCRIPTION	TOTAL
7/1/2026	Property & Liability Insurance for period 7/1/2026 to 6/30/2027 Total Premium FY27 Multi-Line Discount Discounted Premium for FY27 Transportation allocation is 13%.	 $669,450 <$33,473> $635,978
	TOTAL DUE	**$635,978**

Remit Total Due by **July 20, 2026**
A 1% late fee will apply for each month premium is not received by due date.

Make all checks payable to
MSGIA
PO Box 7029
Helena MT 59604

If you have any questions concerning this invoice,

contact Jan Denke, 406.457.4500, jdenke@mtsba.org

Thank You

ACCOUNT SUMMARY

Browning School District #9

COVERAGE YEAR: JULY 1, 2026 – JUNE 30, 2027

1991 MSGIA Member Since

$192,610,274 Total Insured Value (TIV)

Fiscal Year	Gross Premium	Multi-Line Discount	Net Premium
2026-2027	$669,450	($33,473)	$635,978

- FY27 Transportation Premium Allocation 13%

Coverage	2026-2027
Property/Boiler & Machinery	included
General Liability	included
School Board Legal Liability	included
Employment Practices Liability	included
Auto Coverage	included
Crime/Fidelity	included
Cyber	included
Deadly Weapons Event Coverage	included
School Board Trustee Travel AD & D	included
Net Premium	**$635,978**

Exposure	2026-2027
Building Values	$157,116,091
Content Values	$26,451,834
Outdoor Property Value	$4,838,760
Bus Values	$2,882,000
Vehicle Values	$1,279,089
Mobile Equipment Values	$42,500
# of Vehicles	88
# of Students	1,940
# of Employees	391

LOSS EXPERIENCE

PROPERTY AND LIABILITY CLAIM SUMMARY

Fiscal Year	Frequency	Total Paid	Total Incurred
2026	3	$11,356	$18,101
2025	5	$16,500	$82,063
2024	5	$519,443	$519,487
2023	4	$768,567	$768,567
2022	9	$274,344	$274,344

LOSS RATIO TRENDING

Fiscal Year	Loss Ratio
2026	2.70%
2025	13.00%
2024	98.40%
2023	170.60%
2022	69.10%

LOSSES BY COVERAGE TYPE

Coverage Type	Claim Count	Open	Closed	Total Incurred	Open Incurred	Closed Incurred
2026						
Auto	1	0	1	$7,601	$0	$7,601
General Liability	2	2	0	$10,500	$10,500	$0
2026 Total:	**3**	**2**	**1**	**$18,101**	**$10,500**	**$7,601**
2025						
Auto	1	0	1	$7,466	$0	$7,466
General Liability	3	2	1	$74,597	$72,001	$2,596
Property	1	0	1	$0	$0	$0
2025 Total:	**5**	**2**	**3**	**$82,063**	**$72,001**	**$10,062**
2024						
General Liability	3	0	3	$6,980	$0	$6,980
Property	2	1	1	$512,507	$5,010	$507,497
2024 Total:	**5**	**1**	**4**	**$519,487**	**$5,010**	**$514,477**
2023						
Auto	3	0	3	$25,638	$0	$25,638
Property	1	0	1	$742,930	$0	$742,930
2023 Total:	**4**	**0**	**4**	**$768,567**	**$0**	**$768,567**
2022						
Auto	7	0	7	$133,357	$0	$133,357
General Liability	1	0	1	$114,975	$0	$114,975
Property	1	0	1	$26,012	$0	$26,012
2022 Total:	**9**	**0**	**9**	**$274,344**	**$0**	**$274,344**
Grand Total:	**26**	**5**	**21**	**$1,662,562**	**$87,511**	**$1,575,051**

WHAT SETS US APART **FROM THE REST?**

Since 2009, the MSGIA property and liability pool has provided financial stability, superior member services, and the most comprehensive property and liability coverage for Montana's public schools. We protect our members from the unpredictable complications and the unknown obstacles that arise in the public school landscape.

Unlike a commercial carrier or a traditional company, our members have a voice in the strategic direction of the Pool since it operates as a member owned and governed organization.

WHY MSGIA?

The MSGIA's purpose is to provide our members with risk management tools and coverage options to help ensure their school operations run smoothly. It works in partnership with its member districts to provide coverage tailored specifically to meet the needs and support the safety of Montana's public schools.

Valuable Services we offer in addition to our core coverages:

- Options for complete SafeSchools course content library for all school operational areas
- School Bus Driver training courses including CDL training and MAP-21 courses
- iPad based building hazard assessments
- Building property appraisals on a five year cycle – at no additional cost to the member
- Playground safety inspections from on-staff Certified Playground Safety Inspectors
- In-district school board legal training with no additional costs for our members
- Regional coaches and sponsor's training with no additional costs for our members
- Member dashboard performance tracking tools
- Mobile app for easy auto claim reporting
- Property protection temperature and H_2O sensors to prevent disruptive and expensive property claims – In pilot program status now!

Our comprehensive programs provide peace-of-mind to members and seamless continuation of your district's daily functions to help you focus on what really matters – your students' education success!

CYBER COVERAGE HIGHLIGHTS

The MSGIA has limits up to **$2,000,000** per member and provides 24/7 access to a dedicated breach response team.

Your cyber coverage package includes the following items listed below:

Network Security Assessment Services:

The MSGIA worked with the Center for Internet Security in Washington DC to develop a network self-assessment tool aimed at dramatically lowering districts risk factors related to the most common cyber security exposures.

Cyber Event Incident Response Plan:

Cyber experts know a timely response is critical in limiting the negative impacts of a cyber event on a school district. The MSGIA, in consultation with Beazley Cyber Insurance experts has built a comprehensive cyber event response plan to bring your school district quickly back on-line after an event.

KnowBe4

KnowBe4 is effective in helping organizations reduce vulnerabilities to ransomware, malware, and other data breaches. MSGIA members will receive a 25% discount on KnowBe4's school security awareness training platform, and 15% off any of their other platforms and products via a standing offer through Beazley. This offer is valid for new KnowBe4 customers only, but existing customers are eligible for a 15% discount at the time of renewal. If you are interested in this offer, please contact James Hood at jamesh@knowbe4.com and make sure to let him know you are a member of MSGIA's property and liability pool and that you have cyber coverage through Beazley.

Some coverages include: *Refer to policy language for a complete list of coverages, limits and sub-limits*

PRIVACY NOTIFICATION COSTS
CYBER EXTORTION/RANSOMWARE
DATA COMPROMISE LIABILITY
DATA PROTECTION AND RECOVERY
FRAUDULENT TRANSACTION/ SOCIAL ENGINEERING

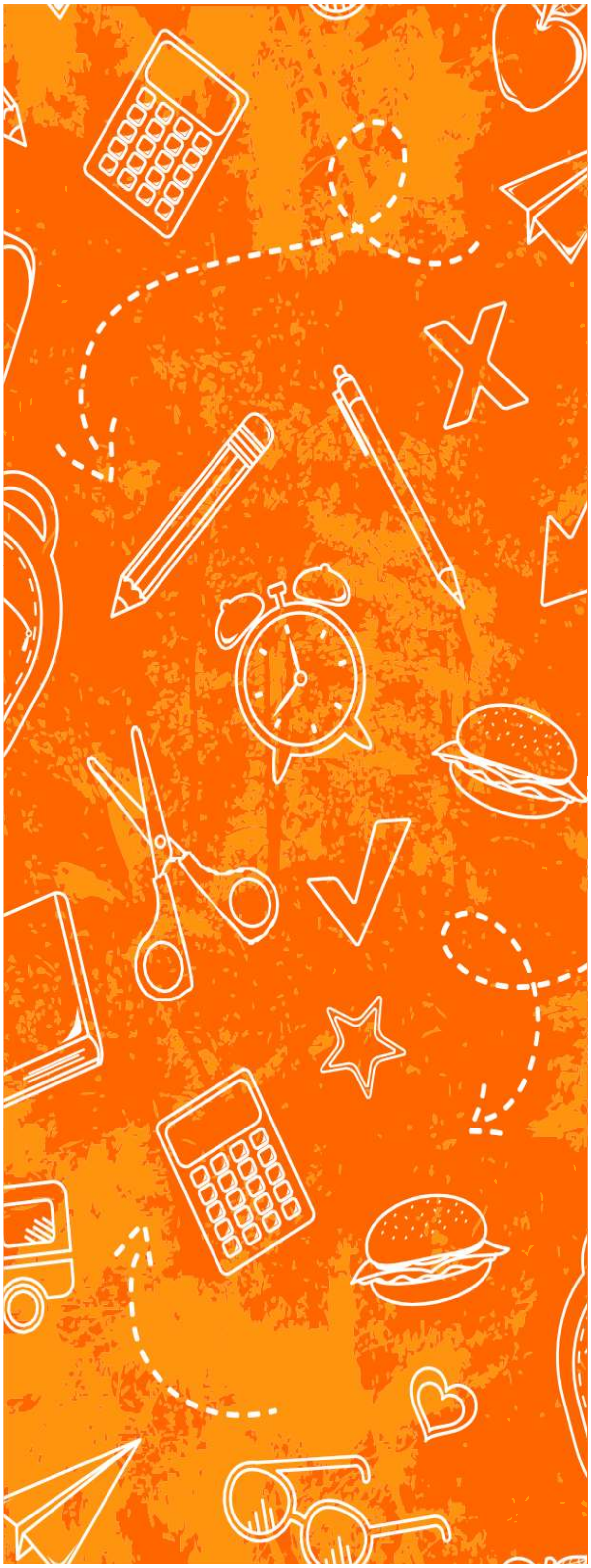
DEADLY WEAPON & CRISIS RESPONSE PROGRAM

A dedicated policy specifically designed to provide immediate benefits to help a school district respond to a crisis or event involving a weapon. In addition to the added coverage packed MSGIA partnered with Secure Educational Consultants (SEC) to offer "presidential-level protection" for members. Led by a team of former Secret Service agents and law enforcement leaders with decades of experience, SEC develops comprehensive, prevention-focused safety and security programs for schools.

MSGIA members enjoy access to SEC's pre-crisis security training and industry leading post-crisis response services and receive competitive rates on other offerings they provide. Services include:

- Educational webinars throughout the year regarding school district safety and security
- Crisis management leadership support
- Crisis communication support, message development and media training
- Coordination with MSGIA legal counsel and claims team
- Event and post-incident management as needed (press conference, re-openings, memorials, etc.)

RISK MANAGEMENT **SERVICES**



CONSULTING & TRAINING SERVICES

- Customized risk management & hazard assessment plans
- Comprehensive playground inspections
- In-district employee trainings
- On-line Safe Schools Complete Course Listing (350+). Access to their K-12 school designed tip reporting and safety app at a discounted rate.
- 26 course pack on awareness trainings for prevention of sexual abuse and molestation claims in schools. Title IX compliance course has been added.
- School Bus Safety: 36 Driver training courses, 7-part CDL training series + practice tests, MAP-21 training supplement
- Coaches and Sponsors Training
- Network Security Assessment tools
- Cyber Event Incident response plan consultation

TITLE IX OVERVIEW

- Title IX Compliance Overview

UNIQUE COVERAGE ENHANCEMENTS

- Deadly Weapon Coverage Enhancement
- Replacement coverage for vehicles (4 years and newer)
- School Board Trustee travel AD & D coverage
- 2-hour School Board Legal Training
- Accidental breakage coverage for iPads & eReaders
- Pre-Loss Incident Expense Benefit: $2,500

RESOURCES

- “In the Classroom” risk management publication
- Safe Schools Anonymous Tip Alert program discounts
- Up to 25% discount to KnowBe4 cyber security services
- MSGIA Mobile App - easy auto claim reporting
- 2 hours of legal advice (pre-loss) support
- Legal contract review services
- Property appraisal services – no additional fees
- Boiler Inspection Services
- MSGIA Podcast Series-Risky Business School Edition

SAFESCHOOLS EMPLOYEE TRAINING

Your membership gives you access to SafeSchools, the nation's leading provider of school-specific, online training programs, at no extra cost to your district. We've worked with SafeSchools to offer a comprehensive curriculum addressing areas of high risk for your students and employees. You also have access to their K-12 school designed tip reporting and safety app at a discounted rate.

RECOMMENDED PROPERTY/CASUALTY POOL RELATED COURSES

The following list is a sampling of courses designed to help you create a safer environment for your students, staff, and visitors and reduce the cost of claims. For a complete list of classes, log into your district's SafeSchools account online:

- Asbestos Awareness
- Back Injury and Lifting
- Bloodborne Pathogens Exposure Prevention
- Classroom Safety
- Common School Employee Injuries
- Conflict Management
- First Aid
- Medication Administration: Epinephrine Auto Injectors
- Personal Protective Equipment
- School Intruders
- Slips, Trips and Falls
- Transportation Safety

- 8 new cybersecurity awareness courses available starting in FY26
- 26 Child Sexual Abuse Prevention Courses
- Sexual Harassment: Staff to Staff
- Title VI Overview
- Title IX Compliance Overview

Suicide Prevention and Awareness:
We offer three courses on the topic to help schools comply with MCA 20-7-1310.

- Youth Suicide Awareness & Prevention Full Course – 39 min.
- Jason Flatt Act Youth Suicide Awareness Prevention – 2 hr.
- Jason Flatt Act – Raise School Community's Awareness – 60 min.

DID YOU KNOW…

You can access over 350 continuing education courses online by using SafeSchools courses provided by MSGIA. Visit https://msgia.org/safety-resources/training/safeschools and select your school for all courses.

Districts can upload your District Employee Handbook/Policy Book to ensure all employees have read, understand and acknowledge your policy!

WHO TO CONTACT

GENERAL PROPERTY & LIABILITY SUPPORT QUESTIONS

Jan Denke, Customer Service Representative
(877) 667-7392 | jdenke@mtsba.org

RISK MANAGEMENT AND LOSS CONTROL

- Review potential hazards or risk exposures
- Coordinate training and other risk management resources
- Accessing Safe Schools online training courses
- Providing in-district trainings
- Request for safety posters

Brenda Koch, Risk Management Consultant
(406) 696-0562 | mailto:bkoch@mtsba.org

Annette Satterly, Risk Management Consultant
(406) 439-1271 | asatterly@mtsba.org

CLAIMS

- Discuss concerns regarding a claim or incident
- Questions about claim status and/or progress
- Questions about legal representation and defense

Matt Komac, Assistant Director, Property & Liability Pool Operations
(877) 667-7392 | mkomac@mtsba.org

Jeremy May, Property & Liability Claim Adjuster
(877) 667-7392 | jmay@mtsba.org

QUESTIONS ABOUT ACCESSING SAFESCHOOLS COURSES, RUNNING REPORTS, OR GENERAL SUPPORT

Annette Satterly, MSGIA Risk Management Consultant
asatterly@mtsba.org (406) 439-1271

Shelly Lamb, SafeSchools, Customer Success Manager
shelly.lamb@vectorsolutions.com (813) 323-9259

John-Michael Larry, SafeSchools, Account Management Team Lead
john-michael.larry@vectorsoulitions.com (513) 792-4404

FILING A PROPERTY AND LIABILITY **CLAIM**

Property and liability claim losses occurring for a MSGIA pool member should be reported as soon as an occurrence is known, or a claim is anticipated by the member. Early reporting will allow our staff adequate time to perform a thorough and complete claim investigation.

How To Report A Claim Online

- Report your claim online by going to www.msgia.org and clicking on "Report a Claim" at the top of the page. Select "Property and Liability"
- Click on the type of claim to access the correct form:
    - Auto Loss
    - Liability loss (school board legal claims or general liability claims)
    - Property Loss
    - Multiple (an example might be a bleacher collapse – this could have a general liability claim and a property claim included in the same event).
- Complete as much information as you can on the form, choosing for drop down boxes or lookup boxes.
- Once complete, click "Complete Incident".
- The next screen that comes up gives you the ability to attach any supporting documents or photo. Click "Upload File" on the right side of the screen and choose the file(s) you wish to attach and "Save"
- Once you have completed the uploads, click "I'm Done" and everything is submitted to MSGIA.

You are done!

How To Report An Auto or Property Claim via Origami Risk Mobile App

- Use the QR code copied to the right or go to either the Apple App store or the Google Play store. Search for "Origami Risk, LLC" then download the "Origami Mobile Forms" App
- To start, please enter your account name – type in "MSGIA" and click "Sign In".

  At the "log in" screen,

  Enter: 032148

  Click: "sign in"
  Click "Forms" and then "Incident" in the bottom right corner.
  You can then select "+New" then click on "Auto Loss Notice" or "Property Loss Notice" – click on "Auto Loss Notice" then "Incident Details"
- Complete the form as thoroughly as possible by section
- Click on the "add items" button on the bottom right and select "Add Media & files". Here you can either choose from library(your photos), take a photo, or take a video that will be submitted with the loss notice
- Submit the form

For in person phone support in completing your on-line claim, you can contact MSGIA staff by calling our toll-free line at 1.877.667.7392 and they will help walk you through the reporting process.

ABOVE GROUND & BELOW GROUND FUEL STORAGE TANK COVERAGE

THROUGH ACE STORAGE TANK LIABILITY INSURANCE POLICY

Members of the MSGIA property and liability pool have access to an affordable option for storage tank liability insurance through ACE Insurance Company. This coverage program offers schools a way to meet the State of Montana requirement for school districts having fuel storage tanks to demonstrate their financial responsibility for potential clean-up, or third-party liability, that results due to petroleum releases from underground storage tank systems on school property.

The application can be completed online by following the link below:
https://msgia.org/propertyliability/storage-tank-coverage

You may mail, fax, or email applications to:

Sandra Omari, Assistant Account Manager
Alliant Insurance Services, Inc. 1301 Dove St, Suite 200
Newport Beach, California 92660
sandra.omari@alliant.com
Fax #: 619.699.0906
Phone: 949.756.0271

SCHOOL DISTRICT SPECIAL EVENTS COVERAGE

MSGIA knows that school districts are often asked by outside groups to use their facilities for a non-school event. An important part of this process is ensuring the group(s) understands your district's facility use rules and provides proof of liability insurance. MSGIA has worked to make this process easier for your community guests by establishing a special events insurance program through Alliant Specialty Insurance Group. The application for liability coverage for the event is just a single page and the rating process is simple and affordable for your community guests.

An example of activities that could take advantage of the MSGIA special events program would be:

1) Regional sporting events hosted at the school gymnasium where a large number of guests will be traveling in and out of the school district facilities.
2) A non-profit charity requests to rent the gym for a weekend fundraising event.
3) A family wishes to use the kitchen, gym, and fields for a large family reunion for two days in the summer.

At the discretion of your Board of Directors, not all outside uses of the school district facilities would need the additional protection of a special events policy. Many low-risk activities can be covered under the school district's base policy, with the use of appropriately worded and signed waiver of liability forms. Some examples of these activities would be:

1) Open gym night for the community.
2) Use of meeting space within the school for groups such as FFA, boy and girl scouts, or adult education classes.
3) Use of the school auditorium for a local community presentation by a community group.

If you have questions or need help obtaining special events coverage for your school district, please contact Matt Komac at mkomac@mtsba.org.

MSGIA Coverage Summary

Property Coverage

Property	$500,000,000 per occurrence
Earthquake	$75,000,000 pool aggregate limit
Flood	$75,000,000 pool aggregate limit
Flood Zone A and V	$5,000,000 pool aggregate limit (after $500,000 deductible)
Extra Expense	$75,000,000 per occurrence
Transit Coverage	$25,000,000 per occurrence
Unscheduled Business Interruption, Rental Income, Tax Interruption & Tuition Income	$1,000,000 per occurrence
Personal Effects	Officials/Employees – $1,000 per employee / $50,000 aggregate Students – $750 per student / $50,000 aggregate
Increased Cost of Construction (Building Code/Ordinance)	$50,000,000 per occurrence; $2,500,000 for vacant properties
Personal Property Outside the USA	$1,000,000 per occurrence
Course of Construction & Additions	$15,000,000
Automatic Acquisitions	$50,000,000 (120 days) / $25,000,000 (90 days if vacant)
Miscellaneous Unnamed Locations	$10,000,000
Tax Revenue Interruption	$1,000,000 per occurrence
Electronic Data Processing Media	$10,000,000 per occurrence
Unscheduled Landscaping	$1,000,000 per occurrence
Errors & Omissions	$50,000,000 per occurrence
Money & Securities (Named Perils)	$500,000 per occurrence
Unscheduled Fine Art	$2,500,000 per occurrence
Accidental Contamination	$250,000 pool aggregate limit
Unscheduled Infrastructure (sidewalks, bridges, roads, etc.)	$1,000,000 per occurrence (after $500,000 deductible)
Unscheduled Animals	$2,500,000 per occurrence ($50,000 per animal sublimit)

Property Coverage continued

Notebook Computers	$250 per computer / $7,500 member aggregate / $30,000 pool aggregate (subject to $2,500 self-insured retention per member)
Jewelry, Furs, Precious Metals	$500,000 per occurrence
Terrorism	$100,000,000 pool aggregate limit
Claims Preparation Expenses	$1,500,000 per occurrence
Deductible:	$5,000 per occurrence

Boiler Machinery Coverage

Coverage Limit	$200,000,000 per occurrence
Expediting Expense	Included in blanket limit
Hazardous Substance Decontamination	$10,000,000
Extra Expense	Included in blanket limit
Service/Utility/Off-Premises Power Interruption	$10,000,000 (includes spoilage)
Utility Service Interruption Deductible	24 hours
Deductible	$5,000 per occurrence

Annual Boiler Inspections: included at no cost to ensure compliance with Montana law

Crime Coverage

Employee Theft	$500,000 per loss
Forgery or Alteration	$500,000
Inside Premises (Theft of Money/ Securities)	$500,000
Outside Premises	$500,000
Computer Fraud	$500,000
Money Orders & Counterfeit Currency	$500,000
Funds Transfer Fraud	$500,000
Deductible	$1,000 per occurrence

Auto Coverage

Coverage Limit	The lesser amount of (1) $5,000,000 per occurrence; or (2) the Maximum Tort Liability Coverage
Automobile Medical Payments	$25,000 per person
Uninsured Motorist	$1,000,000 per occurrence
Underinsured Motorist	$1,000,000 per occurrence
Hired & Non-Owned Auto Liability	Included per member occurrence limit
Auto Physical Damage Deductible	$1,000 per occurrence

Replacement cost coverage: for vehicles within four years of the manufacture date

Alliant Deadly Weapon and Crisis Response Program

$1,500,000 per occurrence / $7,500,000 pool aggregate limit

Crisis Management Services	$1,500,000 per occurrence
Counseling Services	$250,000 per occurrence / $15,000 per person
Funeral Expenses	$250,000 per occurrence / $15,000 per person
Business Interruption	$250,000 per occurrence
Demolition/Clearance/Memorialization	$250,000 per occurrence ($10,000 Memorialization)
Extra Expense	$250,000 per occurrence
Extra Expense Threat Endorsement	$250,000 per occurrence
Transit Extension – Bus, Coach, Train owned by member and reported on schedule	$500,000 per occurrence
Medical Expenses	$25,000 per person / $500,000 annual aggregate
Deadly Weapon Death & Dismemberment	$50,000 per person / $500,000 annual aggregate
Crisis Advisory Services	20 hours
Crisis Event or Circumstance unrelated to gun or threat	$50,000 per occurrence / $200,000 annual aggregate
Deductible	No deductible applicable

Liability Coverage

Public Entity Errors & Omissions / Employment Practices / Employee Benefits Liability

Coverage Limit	The lesser amount of (1) $5,000,000 per occurrence; or (2) the Maximum Tort Liability Coverage
Basis of Coverage	Claims-made (retroactive to July 1, 1992)
E&O Pre-Loss Incident Expense	$2,500 annual aggregate
Deductible	$5,000 per occurrence

Non-Monetary Defense

Coverage Limit	$100,000 per occurrence/annual aggregate
Basis of Coverage	Claims-made (retroactive to July 1, 1992)
Deductible	$5,000 per occurrence

Defense of Communicable Disease Defense Actions

Coverage Limit	$50,000 per occurrence/annual aggregate; $250,000 pool aggregate limit
Deductible	$5,000 per occurrence

General Liability

Coverage Limit	The lesser amount of (1) $5,000,000 per occurrence/$5,000,000 annual aggregate; or (2) the Maximum Tort Liability Coverage
Medical Payments	$5,000 per occurrence (students excluded)
Student School to Work	$25,000 per student/ $250,000 annual aggregate

Garage Keepers Legal Liability

Coverage Limit	$500,000 per occurrence
Deductible	$1,000 per occurrence

Cyber Coverage

Total Limit	$2,000,000 annual aggregate
Breach Response Costs	$500,000 ($1,000,000 if Beazley approved vendors used)
First Party Loss	
Business Interruption	$750,000 per member
Cyber Extortion Loss	$750,000 per member
Data Recovery Costs	$750,000 per member
Liability Coverage	
Data & Network Liability	$2,000,000 per member
Regulatory Defense & Penalties	$2,000,000 per member
Payment Card Liabilities	$2,000,000 per member
Media Liability	$2,000,000 per member
eCrime Coverage	
Fraudulent Instruction	$75,000 per member
Funds Transfer Fraud	$75,000 per member
Telephone Fraud	$75,000 per member
Criminal Reward	$25,000 per member
Computer Hardware Replacement	$100,000 per member
Deductible	$10,000 per occurrence

Business Travel Insurance

Coverage Limit	$100,000 per occurrence / $1,000,000 annual aggregate

In partnership with MTSBA this coverage provides $100,000 of accidental death and dismemberment coverage benefits for school board trustees while traveling for school board business.

MONTANA SCHOOLS GROUP INTERLOCAL AUTHORITY
MEMORANDUM OF COVERAGE
DECLARATIONS

1.	**Member Entity:**	Browning School District #9 PO Box 610 Browning, MT 59417
2.	**Coverage Period:**	**July 1, 2026 00:00:01 am to 23:59:59 PM June 30, 2027**
3.	**Policy Number:**	**PC-27-32148-1**
4.	**Maximum Tort Liability Coverage**	In accordance with the statutory limitations that have been enacted on governmental liability for damages in tort under the substantive law of Montana (see, Mont. Code Ann § 2-9-108), and subject to the conditions, limitations, and exclusions as set forth in the Memorandum of Coverage, the Maximum Tort Liability Coverage for any tort claim, excluding Defense Costs, shall be $750,000 for each Claim and $1,500,000 for each Occurrence during the Coverage Period. Should the statutory limits on tort liability be found invalid by a legislative act or by a final judicial determination of a Court of competent jurisdiction, or to be inapplicable to an Occurrence, then the amounts described below in Sections 8a, 9a, 11a, and 11b in these Declarations shall apply. **Nothing in these Declarations or the Memorandum of Coverage is intended by the parties to be an endorsement to provide coverage in excess of the limitations on governmental liability provided by Mont. Code Ann. § 2-9-108(1).** Subject to the limits for tort damages provided at Mont. Code Ann. §§ 2-9-101 through 2-9-144, the coverage limits provided by this Memorandum are listed in the relevant section headings.

Sections 5 and 6 relate to coverage provided under the Memorandum of Property Coverage and MSGIA's Property Reinsurance Partners.

5. Limits of Property:

a. Property	$500,000,000 per Occurrence
b. Earthquake	$75,000,000 Pool aggregate limit
c. Flood	$75,000,000 Pool aggregate limit
d. Flood Zone A and V	$5,000,000 Pool aggregate limit (included in $75,000,000 Flood Limit)
e. Extra Expense	$75,000,000 per Occurrence
f. Transit Coverage	$25,000,000 per Occurrence
g. Unscheduled Business Interruption, Rental Income, Tax Interruption & Tuition Income	$1,000,000 per Occurrence
h. (i) Personal Effects -- Officials/Employees	$1,000 per employee/$50,000 aggregate limit
(ii) Personal Effects – Students	$750 per student/$50,000 aggregate limit
i. Increased Cost of Construction due to the enforcement of building codes/ordinance or law	$50,000,000 per Occurrence, $2,500,000 for vacant properties.
j. Personal Property Outside of the USA	$1,000,000 per Occurrence
k. Course of Construction & Additions	$15,000,000 for projects with completed values not exceeding the sub-limit shown
l. Automatic Acquisitions	$50,000,000 for 120 days (does not provide flood coverage for locations in Flood Zone A) / $25,000,000 for 90 days for vacant and unoccupied buildings
m. Miscellaneous Unnamed Locations	$10,000,000 (does not provide flood coverage for locations in Flood Zone A)
n. Tax Revenue Interruption	$1,000,000 per Occurrence
o. Electronic Data Processing Media	$10,000,000 per Occurrence
p. Unscheduled landscaping	$1,000,000 per Occurrence (sub limit $25,000/25 gallon per item)
q. Errors & Omissions	$50,000,000 per Occurrence
r. Money & Securities (Named Perils)	$500,000 per Occurrence
s. Unscheduled Fine Art	$2,500,000 per Occurrence
t. Accidental Contamination	$250,000 Pool aggregate limit
u. Unscheduled sidewalks, roadways, streets, street lights, tunnels, bridges, culverts and traffic signals	$1,000,000 per Occurrence (after $500,000 deductible)
v. Unscheduled Animals	$2,500,000 per Occurrence ($50,000 per Occurrence sub-limit per animal)
w. Notebook Computers	$250 max per Notebook Computer / $7,500 Member aggregate / $30,000 Pool aggregate (subject to self-insured retention of $2,500 per member)
x. Jewelry, Furs, Precious Metals	$500,000 per Occurrence
y. Terrorism	$100,000,000 Pool aggregate limit
z. Claims Preparation Expenses	$1,500,000 per Occurrence

6. Limits of Boiler & Machinery:

a. Coverage limit per occurrence	$200,000,000
b. Expediting Expense	Included in blanket limit
c. Hazardous Substance Decontamination	$10,000,000
e. Extra Expense	Included in blanket limit
f. Electronic Data Processing Media	$10,000,000
g. Service/Utility/Off Premises Power Interruption – consequential damage/perishable goods/ spoilage included	$10,000,000
h. Utility Service Interruption Deductible	24hrs

Sections 7 relates to coverage provided under the National Union Fire Insurance crime policy.

7. Limits of Crime:

a. Employee Theft per loss	$500,000
b. Forgery or Alteration	$500,000
c. Inside the Premises Theft of money/securities	$500,000
d. Inside the Premises – Robbery	$500,000
e. Outside Premises	$500,000
f. Computer Fraud	$500,000
g. Money Orders & Counterfeit Paper currency	$500,000
h. Funds Transfer Fraud	$500,000

Sections 8 through 13 relate to coverage provided under the MSGIA Memorandum of Liability Coverage and MSGIA Liability Reinsurance Partners.

8. Limits of Auto Coverage

a. Coverage limit	The lesser amount of $5,000,000 per Occurrence; or (2) the Maximum Tort Liability Coverage
b. Automobile Medical Payments	$25,000 per person
c. Uninsured Motorist	$1,000,000 per Occurrence
d. Underinsured Motorist	$1,000,000 per Occurrence
e. Hired & Non-Owned Automobile Liability	Included in per member occurrence limit

9. Limits of Public Entity Errors and Omissions, Employment Practices & Employee Benefits Liability:

a. Coverage limit	The lesser of (1) $5,000,000 per Occurrence or (2) the Maximum Tort Liability Coverage
b. Basis of Coverage	Claims made basis with coverage for prior acts going back retroactively to July 1, 1992.
c. E&O Pre-Loss Incident Expense	$2,500 annual aggregate

10.	**Non-Monetary Defense**	
	a. Coverage limit	$100,000 per Occurrence/annual aggregate
	b. Basis of Coverage	Claims made basis with coverage for prior acts going back retroactively to July 1, 1992
11.	**Defense of Communicable Disease Actions**	
	a. Coverage limit	$50,000 per Occurrence/annual aggregate $250,000 pool aggregate limit
12.	**Limits of General Liability:**	
	a. Coverage limit	The lesser of (1) $5,000,000 per Occurrence/$7,000,000 annual aggregate; or (2) the Maximum Tort Liability Coverage
	b. Medical Payments	
	i. Medical Payments	$5,000 per Occurrence (students excluded)
	ii. Student – School to Work	$25,000 per student per Occurrence/ $250,000 annual aggregate
13.	**Garage Keepers Legal Liability**	$500,000 per Occurrence

Sections 14 relates to coverage provided under the Alliant Deadly Weapon and Crisis Response Program.

14.	**Deadly Weapons and Crisis Response**	$1,500,000 per Occurrence $7,500,000 Pool aggregate limit
	a. Crisis Management Services	$1,500,000 per Occurrence
	b. Counseling Services	$250,000 per Occurrence; $15,000 per person maximum
	c. Funeral Expenses	$250,000 per Occurrence; $15,000 per person maximum
	d. Business Interruption	$250,000 per Occurrence
	e. Demo/Clearance/Memorialization	$250,000 per Occurrence ($10k Mem)
	f. Extra Expense	$250,000 per Occurrence
	g. Extra Expense Threat Endorsement	$250,000 per Occurrence
	h. Transit Extension – Bus, Coach, Train owned by member and on schedule	$500,000 per Occurrence
	i. Medical Expenses	$25,000 per person; $500,000 annual aggregate
	j. Deadly Weapon Death & Dismemberment	$50,000 per person; $500,000 annual aggregate
	k. Crisis Advisory Services	20 hours
	l. Crisis Event or Circumstance Unrelated to Gun or Threat	$50,000 per person; $200,000 annual aggregate

Sections 15 relates to coverage provided by Beazley as part of MSGIA's Property Reinsurance Program.

15. Cyber Coverage	$2,000,000 annual aggregate
Breach Response:	
a. Breach Response Costs:	$500,000 per member annual aggregate (Limit is increased to $1,000,000 if Beazley Nominated Service Providers are used)
First Party Loss:	
b. Business Interruption and Dependent Business Interruption Aggregate Sublimit	$750,000 per member annual aggregate
i. Business Interruption Loss Resulting from Security Breach:	$750,000 per member annual aggregate within sublimit
ii. Business Interruption Loss Resulting from System Failure:	$500,000 per member annual aggregate within sublimit
iii. Dependent Business Loss Resulting from Security Breach:	$750,000 per member annual aggregate within sublimit
iv. Dependent Business Loss Resulting from System Failure:	$100,000 per member annual aggregate within sublimit
c. Cyber Extortion Loss	$750,000 per member annual aggregate
d. Data Recovery Costs	$750,000 per member annual aggregate within sublimit
Liability:	
e. Data & Network Liability	$2,000,000 per member annual aggregate for all damages and claims expenses
f. Regulatory Defense & Penalties	$2,000,000 per member annual aggregate for all damages and claims expenses
g. Payment Card Liabilities & Costs	$2,000,000 per member annual aggregate for all damages and claims expenses
h. Media Liability	$2,000,000 per member annual aggregate for all damages and claims expenses
eCRIME:	
i. Fraudulent Instruction	$75,000 per member annual aggregate
j. Funds Transfer Fraud	$75,000 per member annual aggregate
k. Telephone Fraud	$75,000 per member annual aggregate
Criminal Reward:	
l. Criminal Reward	$25,000 per member annual aggregate
Computer Hardware Replacement Costs:	
m. Computer Hardware Replacement Costs	$100,000 per member annual aggregate

Sections 16 relates to coverage provided by AXIS Insurance Company.

16.	**Business Travel Insurance**	$100,000 per Occurrence/$1,000,000 annual aggregate
17.	**Member Deductibles:**	
	a. Auto Physical Damage	$ 1,000 per Occurrence
	b. Property, Inland Marine	$ 5,000 per Occurrence
	c. Flood for Zone A Properties	$ 500,000 per Occurrence
	d. Boiler and Machine	$ 5,000 per Occurrence
	e. Crime and Employee Dishonesty	$ 1,000 per Occurrence
	f. Public Entity E & O, Employment Practices and Employee Benefits Liability	$ 5,000 per Occurrence
	g. Garage Keepers Legal Liability	$ 1,000 per Occurrence
	h. Non-Monetary Defense	$ 5,000 per Occurrence
	i. Defense of Communicable Disease	$ 5,000 per Occurrence
	j. Cyber	$ 10,000 per Occurrence
	k. Deadly Weapons Event	$ No deductible applicable
18.	**Total Annual Premium**	$ 635,978

FORMS AND ENDORSEMENTS:
FORMING PART OF THE POLICY
AT INCEPTION

07/01/2026

Director of Insurance Services — Date

It is agreed that these Declarations and the Memorandums of Coverage together with any reinsurance agreements and endorsements that may be added thereto constitutes the entire coverage agreement.

Auto Coverage Identification Card

***Policy Number**:* *PC-27-32148-1*

***Policy Period**:* 7/1/2026 to 6/30/2027

***Vehicle**:* Fleet Automatic Coverage

Member Name and Address

Browning School District #9
PO Box 610
Browning, MT 59417

Insurance Company

MSGIA PC Pool
PO Box 7029
Helena, MT 59604-7029
(406) 457-4500 or 1-877-667-7392

Report all accidents to MSGIA PC Pool as soon as possible

See Important Notice Below

THIS CARD MUST BE KEPT IN THE INSURED VEHICLE AND PRESENTED UPON DEMAND

In Case of Accident:

****Obtain the following information:**

1. Name and address of each driver, passenger & witness.
2. Insurance company name & policy # for each vehicle involved
3. Document damages to all vehicles involved.

Ways To Report a Claim

1. Go to MSGIA website at http://www.msgia.org/reportclaim and choose Auto Loss.
2. Download and use the MSGIA Mobile App through Origami Risk Mobile Forms (instructions below).

Reporting an Auto Claim using MSGIA Mobile App through Origami Risk Mobile Forms

1. ***Before you go on a trip*** - school district drivers should either use the QR code copied to the right or go to either the Apple App store for IOS phones or the Google Play store for Android operating system phones. Search for "Origami Risk, LLC" then download the "Origami Mobile Forms" App.

2. ***If you are in accident***– take photos and document the damages to the district vehicle and the other vehicle on your phone or iPad. You do not need the app open at this point.

3. ***Click on the app*** - To start, please enter your account name – type in "MSGIA" and click "Sign In".

   At the "log in" screen,
   Enter: 032148
   Click: "sign in"
   Click "Forms" and then "Incident" in the bottom right corner and you can then select "+New" then click on "Auto Loss Notice" or "Property Loss Notice" – click on "Auto Loss Notice" then "Incident Details"

4. ***Complete the form as thoroughly as possible by section***- Member Information, Member Contact, Accident Details (description of what happened), Accident Location, Member Driver Information, Member Vehicle Look Up (click blue button and select the district vehicle/bus from the listing of vehicles), then complete as much remaining information as possible.

5. ***Once you complete the loss notice*** – click on the "add items" button on the bottom right and select "Add Media & files". Here you can either choose from library(your photos), take a photo, or take a video that will be submitted with the loss notice. Take a photo of the damage, the other drivers insurance card, etc. Once they have been selected then hit "Form" on the bottom left and you are ready to hit "Submit" as outlined below.

6. ***Next you can-***
   Submit the form – automatically sends the loss notice to MSGIA when you have cell coverage, and the claim is reported. You're Done!
   Save as Draft – if you don't hit submit the information should save as a draft in the application until you are ready to finalize and submit the incident to MSGIA.
   Discard the form – go back to the incident screen and swipe the draft incident to the left to delete it from the app.

MSGIA will not have the accident information until you SUBMIT the form!

Browning School District #9
PO Box 610
Browning, MT 59417

MSGIA SCHEDULE OF INSURANCE COVERAGE
Coverage Date: July 1, 2025 thru June 30, 2026

WORKERS' COMPENSATION:
Carrier Name: MSGIA – Safety National & Big Sky Reinsurance Inc.
Policy Number: 26-WC 2026-32148-1
Coverage: See Declarations Page

AGENT: ***(applies to policies listed below only)***
Name: Direct placement with MSGIA, (406) 457-4500
Address: PO Box 7029, Helena, MT 59604

GENERAL LIABILITY:
Carrier Name: MSGIA – Great American Insurance Co
Policy Number: 26-PC2026-32148-1
Coverage: See Declarations Page

PROPERTY INSURANCE:
Carrier Name: MSGIA – Big Sky Reinsurance Inc/Alliant Property Insurance Program (APIP)
Policy Number: 26-PC2026-32148-1
Coverage: See Declarations Page

AUTO LIABILTY:
Carrier Name: MSGIA – Great American Insurance Co /Big Sky Reinsurance Inc
Policy Number: 26-PC2026-32148-1
Coverage: See Declarations Page

AUTO PHYSICAL DAMAGE:
Carrier Name: MSGIA – Alliant Property Insurance Program (APIP)
Policy Number: 26-PC2026-32148-1
Coverage: See Declarations Page

ERRORS & OMISSIONS:
Carrier Name: MSGIA – Great American Insurance Co
Policy Number: 26-PC2026-32148-1
Coverage: See Declarations Page

BOILER INSURANCE:
Carrier Name: MSGIA – Alliant Property Insurance Program (APIP)
Policy Number: 26-PC2026-32148-1
Coverage: See Declarations Page

INDEMINITY/HONESTY BONDS/INSURANCE:
Carrier Name: MSGIA – National Union Fire Insurance Co of Pittsburg, PA
Policy Number: 26-PC2026-32148-1
Coverage: See Declarations Page

Prepared By/Date MSGIA 6/2/2026