



# Proposal of Insurance

**Jackson County School District**  
PO Box 5069  
Vanceleave, MS 39565

Presentation Date: July 01, 2026

Arthur J Gallagher Risk Management Services, LLC  
A/JG License Nos. IL 100292093 / CA 0D69293



**Gallagher**

Insurance | Risk Management | Consulting

# Jackson County School District

## Proposal Summary

We appreciate the opportunity to quote your business insurance. This proposal is a summary of policy terms and conditions.

- We have been able to achieve renewal goals by negotiating your renewal with the incumbent carrier.

This proposal provides coverage highlights along with the attached carrier quotations for the following coverages:

- Crime
- General Liability
- Automobile
- School Leaders Errors Omissions
- Law Enforcement Liability

We are not aware of any changes in your exposures to loss, nor are we aware of any changes in your business operations that would necessitate additional coverage options. Please notify us immediately if you are planning any new business operations.

The values and schedules are per the expiring policy or the information you have previously provided. It is your responsibility to notify us of all necessary changes to your schedules.

Information contained in this proposal is intended to provide a brief overview of coverages. It should be used for reference purposes only. It is not intended to provide a full list of policy exclusions, limitations, and conditions. The provided quotes should be reviewed for further details. Coverage afforded to you is subject to all terms, conditions, and exclusions of the bound and issued policies.

### To Bind Coverage:

Please refer to the attachment document titled, "**Client Authorization to Bind Coverage**":

- Note any changes you desire to be made
- Place a check mark next to the coverage(s) you wish to accept
- Date and Sign
- Return prior to the effective date of coverage

**Thank you for allowing Gallagher to service your insurance needs. We appreciate your business and look forward to working with you in the coming year. Please contact me if you have any questions.**

Sincerely,  
*Todd Dalton*

Todd Dalton  
Commercial Insurance Producer

Enclosure



# Jackson County School District

## Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team</i>	<i>Phone</i>	<i>Email</i>	<i>Role</i>
<b>Todd Dalton, CIC</b>	(228) 366 8376	<a href="mailto:Todd_Dalton@ajg.com">Todd_Dalton@ajg.com</a>	Lead Producer
<b>Charlie McVea</b>	(251) 340-1774	<a href="mailto:Charlie_Mcvea@ajg.com">Charlie_Mcvea@ajg.com</a>	Producer
<b>Joey Beattie</b>	(228) 863-5362	<a href="mailto:Joey_Beattie@ajg.com">Joey_Beattie@ajg.com</a>	Producer
<b>Sara Hollis, CIC CISR CRM</b>	(228) 366 8740	<a href="mailto:Sara_Hollis@ajg.com">Sara_Hollis@ajg.com</a>	Client Service Manager
<b>Laurie McCrea</b>	(228) 366-8580	<a href="mailto:Laurie_McCrea@ajg.com">Laurie_McCrea@ajg.com</a>	Back-Up Client Service Manager
<b>Renee King</b>	228 563 6110	<a href="mailto:Renee_King@ajg.com">Renee_King@ajg.com</a>	Claims Specialist
<b>Donald McDowell</b>	(228) 563-6364	<a href="mailto:Donald_McDowell@ajg.com">Donald_McDowell@ajg.com</a>	Loss Prevention
<b>Lisa Butler</b>	(228) 563-6167	<a href="mailto:Lisa_Butler@ajg.com">Lisa_Butler@ajg.com</a>	Surety
<b>James Moody</b>	(228) 363-3462	<a href="mailto:James_Moody1@ajg.com">James_Moody1@ajg.com</a>	Employee Benefits
<b>Gabrielle Bryant</b>	(713) 405-1058	<a href="mailto:Gabrielle_Bryant@ajg.com">Gabrielle_Bryant@ajg.com</a>	Cyber Practice Leader



# Jackson County School District

## Premium Summary

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

Line of Coverage		2025-2026 Expiring	2026-2027 Renewal
		LM Insurance Corporation	LM Insurance Corporation
Automobile	Premium	\$295,955	\$313,891
		Liberty Mutual Fire Insurance Company	Liberty Mutual Fire Insurance Company
General Liability	Premium	\$210,731	\$211,912
		Liberty Mutual Fire Insurance Company	Liberty Mutual Fire Insurance Company
School Leaders Errors Omissions	Premium	\$44,536	\$51,216
		Liberty Mutual Fire Insurance Company	Liberty Mutual Fire Insurance Company
Law Enforcement Liability	Premium	\$1,364	\$1,364
		Employers Insurance Company of Wausau	Employers Insurance Company of Wausau
Crime	Premium	\$1,536	\$1,536
<b>Total Cost</b>		<b>\$554,122</b>	<b>\$579,919</b>

\*Estimated Cost includes all taxes, fees, surcharges and TRIA premium (if applicable)

Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

Gallagher is responsible for the placement of the following lines of coverage: General Liability, Automobile, Law Enforcement Liability, Crime, Flood, Property, Public Officials, Errors & omissions, Boiler and Machinery, Bond,.

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

Where permitted by law, Gallagher may assess a \$100 Agency Bill Administration Fee on all new and renewal policy placements where Gallagher is responsible for collecting client premium and remitting payment to insurance carriers and other third parties. In connection with such billing obligations, Gallagher assumes additional administrative, financial and compliance obligations that introduce significant risks to Gallagher's business. Should you change to direct bill, where available, or premium finance the transaction, you will not incur the Agency Bill Administration Fee.



# Jackson County School District

## Named Insured

Named Insured	Crime	General Liability	Automobile	School Leaders Errors Omissions	Law Enforcement Liability
Jackson County School District	X	X	X	X	X

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



# Jackson County School District

## Market Review

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

Line Of Coverage	Insurance Company ** (AM Best Rate/Financial Strength)	Market Response *	Admitted ***
Crime	Employers Insurance Company of Wausau (A XV)	Quoted; \$1,536	Admitted
General Liability	Liberty Mutual Fire Insurance Company (A XV)	Quoted; \$211,912	Admitted
Automobile	LM Insurance Corporation (A XV)	Quoted; \$313,891	Admitted
School Leaders Errors Omissions	Liberty Mutual Fire Insurance Company (A XV)	Quoted; \$51,216	Admitted
Law Enforcement Liability	Liberty Mutual Fire Insurance Company (A XV)	Quoted; \$1,364	Admitted
General Liability & Auto	Berkley	Quoted; \$620,774	Admitted
Package	Wright	Declined due to Loss History	Admitted
Package	Trident	Declined due to Loss History	Admitted
Package	MSBA	Unable to include wind/ hail on autos & Cyber	Admitted
Package	Travelers	Declined	Admitted
Law Enforcement Liability	CRC	Quoted; \$3,308	Non-Admitted
School Leaders Errors and Omissions	CRC	Quoted; \$26,310	Non-Admitted
Active Shooter	AJG London	Quoted; \$21,714	Non-Admitted
Cyber Liability	Travelers	Quoted; \$22,737	Admitted
Student Accident	Everest	Quoted; \$67,288	Admitted
Student Accident	Chubb	Quoted; \$73,662	Admitted

\*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

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

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

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



Jackson County School District

## Renewal Quote (Liberty Mutual)



# JACKSON COUNTY SCHOOL DISTRICT PROPOSAL

EFFECTIVE: 07/01/2026 - 07/01/2027

PREPARED FOR:

JACKSON COUNTY SCHOOL DISTRICT  
PO BOX 5069  
VANCLEAVE, MS 39565

SUBMITTED BY:

ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES LLC

PROVIDED BY:



**Liberty Mutual**<sup>®</sup>  
**INSURANCE**

PROVIDED ON: 4/27/2026

PROPOSAL EXPIRATION DATE: 6/26/2026

*Liberty Mutual Insurance is the marketing name for the property and casualty insurance operations of Liberty Mutual Insurance Company and its' affiliates, 175 Berkeley Street, Boston, MA 02116. Not all insurance coverages are available in all states and policy terms may vary based on individual state requirements. This proposal may include a policy from a Liberty Mutual nonadmitted surplus lines affiliate that is not licensed in your state. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.*

# Summary

Line of Coverage	Effective Date	Rating Plan	Underwriting Company	Pay Plan	Commission Rate/ Amount	Estimated Premium*
Commercial Auto	07/01/2026 - 07/01/2027	Guaranteed Cost	LM Insurance Corporation	Annual 100%/0	15.0%/ 15.0%	\$313,891
General Liability	07/01/2026 - 07/01/2027	Guaranteed Cost	Liberty Mutual Fire Insurance Company	Annual 100%/0	15.0%	\$211,912
School Leaders Errors Omissions	07/01/2026 - 07/01/2027	Guaranteed Cost	Liberty Mutual Fire Insurance Company	Annual 100%/0	15.0%	\$51,216
Law Enforcement Liability	07/01/2026 - 07/01/2027	Guaranteed Cost	Liberty Mutual Fire Insurance Company	Annual 100%/0	15.0%	\$1,364
Crime	07/01/2026 - 07/01/2027	Guaranteed Cost	Employers Insurance Company of Wausau	Annual 100%/0	15.0%	\$1,536
<b>Total Estimated Premium</b>						<b>\$579,919</b>

\*Estimated premium includes Terrorism Risk Insurance Act (TRIA) premium, taxes, assessments and surcharges.

This proposal may vary from your original request for coverage. Please review the proposal carefully for any variances. The terms, conditions and premiums included in this proposal contemplate the sale or renewal of all the quoted insurance lines. Electing to buy or renew only some of the lines of coverage may result in changes to the terms, conditions and premiums of the remaining insurance lines.

**Payment Terms:**

Commissions will be paid in accordance with payment plans established for the customer

Line of Coverage	Mid-term Premium Endorsements	Bill Premium To	ACH / Lock Box
Commercial Auto	Bill Now - Outside Payment Plan	Producer	Non-ACH
General Liability	Bill Now - Outside Payment Plan	Producer	Non-ACH

**Continued on the next page...**



# Commercial Auto

## Premium Details

Underwriting Company: LM Insurance Corporation  
 Rating Plan: Guaranteed Cost  
 Named Insured: Jackson County School District

<b>Premium</b>	
Estimated Premium	\$313,891
Taxes, Assessments & Surcharges	\$0
Michigan Catastrophic Claims Association (MCCA)	\$0
<b>Total Estimated Premium with Taxes, Assessments &amp; Surcharges</b>	<b>\$313,891</b>

May be subject to audit.

Coverages	Symbols	Limits	Deductibles	Premium
Liability	01	\$1,000,000	N/A	\$276,731
Personal Injury Protection	N/A	N/A	N/A	N/A
Added Personal Injury Protection	N/A	N/A	N/A	N/A
Auto Medical Payments	N/A	N/A	N/A	N/A
Uninsured Motorist	N/A	N/A	N/A	N/A
Underinsured Motorist	N/A	N/A	N/A	N/A
Physical Damage				
Comprehensive	08, 10	Actual Cash Value or Cost of Repair	Various	\$10,091
Collision	08, 10	Actual Cash Value or Cost of Repair	Various	\$25,775
Towing and Labor	N/A	N/A	N/A	N/A
Hired Liability	N/A	\$1,000,000	N/A	\$313
Hired Physical Damage				
Comprehensive	N/A	N/A	\$1,000	\$105
Collision	N/A	N/A	\$1,000	\$105
Endorsements	N/A	Various	Various	\$771

# Commercial Auto

## Forms & Endorsements

Form Name	Form Number	Fill-Ins
Additional Covered Auto Designation Symbols Endorsement	AC 84 20 08 11	<b>Covered Autos Symbol Description 1:</b> Buses 2000 and newer and all other vehicles 1995 and newer <b>Covered Autos Symbol 1: 10</b>
Alaska Exclusion of Terrorism Above Minimum Statutory Limits	CA 23 88 10 13	
Alaska Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 89 10 13	
Assault, Battery, Abuse or Molestation Exclusion	AC 20 01 11 16	
Business Auto Coverage Form	CA 00 01 10 13	
Business Auto Declarations	AC 00 03 02 13	
Business Auto Declarations Extension Schedule - Hired or Borrowed Autos and Nonowned Autos	ACS 00 03 11 11	
Changes In Your Policy	AC 00 30 10 13	
Changes in Item Two of the Declarations - Physical Damage Coverages	ACS 00 25 04 13	
Common Policy Conditions	IL 00 17 11 98	
Countersignature Endorsement	IC0017 11-93	
Exclusion of Terrorism	CA 23 84 01 06	
Exclusion of Terrorism	CA 23 84 10 13	
Exclusion of Terrorism Above Minimum Statutory Limits	CA 23 86 01 06	
Exclusion of Terrorism Above Minimum Statutory Limits	CA 23 86 10 13	

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**Note:** Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

# Commercial Auto

## Forms & Endorsements

Form Name	Form Number	Fill-Ins
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 85 01 06	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 85 10 13	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 87 01 06	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 87 10 13	
Forms Inventory	ACS 00 26 04 13	
Garagekeepers Coverage	CA 99 37 10 13	<b>Primary Insurance?: Y</b>
Garagekeepers Schedule	ACS 99 07 11 16	
Insured Mailer	CNI 90 04 01 12	
Item 3 - Schedule of Covered Autos You Own	ACS 00 24 04 13	
Liberty Mutual Group Privacy Notice	SNI 04 01 06 24	
Mississippi Changes - Cancellation And Nonrenewal	IL 02 82 07 26	
Named Insured Endorsement	AC 84 13 01 11	<b>Named Insured: Jackson County School District</b>
Nuclear Energy Liability Exclusion Endorsement (Broad)	IL 00 21 09 08	
Participating Provision	LIL 90 05 06 13	
Producer Mailer	CNI 90 05 01 12	

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# Commercial Auto

## Forms & Endorsements

Form Name	Form Number	Fill-Ins
Professional Services Not Covered	CA 20 18 10 13	
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17	
Public Or Livery Passenger Conveyance And On-Demand Delivery Services Exclusion	CA 23 45 11 20	
Public Transportation Autos	CA 24 02 10 13	
School Business Auto Extension Endorsement	AC 84 52 12 16	
State Application of Terrorism Exclusion Endorsements	AC 84 27 08 15	
State Application of Terrorism Exclusion Endorsements Involving Nuclear, Biological Or Chemical Terrorism	AC 84 26 08 15	
Temporary Substitute Auto - Physical Damage Insurance	AC 84 73 01 16	
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders	IL P 001 01 04	
Washington Exclusion of Terrorism	CA 23 92 10 13	
Washington Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 93 10 13	

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# General Liability

## Premium Details

Underwriting Company: Liberty Mutual Fire Insurance Company  
 Rating Plan: Guaranteed Cost  
 Named Insured: Jackson County School District

Premium	
Estimated Coverage Premium	\$138,467
Estimated Endorsement Premium	\$71,292
Total Estimated Premium	\$209,759
Terrorism Risk Insurance Act (TRIA) Premium	\$2,153
Taxes, Assessments & Surcharges	\$0
<b>Total Estimated Premium with TRIA, Taxes, Assessments &amp; Surcharges*</b>	<b>\$211,912</b>

\*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes, and/or written premium. May be subject to audit.

Coverages	Limits of Liability
General Aggregate Limit	\$2,000,000
Products/ Completed Operations Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You (or any premises)	\$100,000
Medical Expense Limit (any one person)	\$5,000
Employee Benefits Liability*	\$1,000,000
Employee Benefits Aggregate*	\$1,000,000

\* Employee Benefits Liability Retroactive Date: 10/1/2016

# General Liability

## Forms & Endorsements

### Common Policy Form

Form Name	Form Number	Fill-Ins
Common Policy Conditions	IL 00 17 11 98	
Inventory Coverage Forms/Parts, Endorsements, Enclosures	IC 00 42 07 09	

### Coverage

Form Name	Form Number	Fill-Ins
Amendment Of Insured Contract Definition	CG 24 26 04 13	
Commercial General Liability Coverage Form	CG 00 01 04 13	
Corporal Punishment	CG 22 67 10 93	
Cyber Suite Coverage Endorsement	LC 32 739 02 20	<b>Fill-In:</b> First Party Annual Aggregate Limit: \$1,000,000 Third Party Annual Aggregate Limit: \$1,000,000 Cyber Suit Deductible Per Occurrence: \$10,000 Data Compromise Response Expenses: Included Forensic IT Review Sublimit: \$500,000 Legal Review Sublimit: \$500,000 Public Relations Sublimit: \$5,000 Regulatory Fines and Penalties Sublimit: \$500,000 PCI Fines and Penalties Sublimit: \$500,000 Computer Attack: Included Loss of Business Sublimit: \$500,000 Public Relations Sublimit: \$5,000 Cyber Extortion: Included Cyber Extortion Sublimit Per Occurrence: \$25,000 Misdirected Payment Fraud: Included Misdirected Payment Fraud Sublimit Per Occurrence: \$25,000

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# General Liability

## Forms & Endorsements

Form Name	Form Number	Fill-Ins
		Computer Fraud: Included Computer Fraud Sublimit Per Occurrence: \$25,000 Data Compromise Liability: Included Network Security Liability: Included Electronic Media Liability: Included
Employee Benefits Liability Coverage	CG 04 35 12 07	<b>Retroactive Date:</b> 10/01/2016 <b>Aggregate Limit:</b> \$1,000,000 <b>Limit:</b> \$1,000,000
Non-Cumulation Of Liability (Same Occurrence)	LC 25 13 08 08	
Personal And Advertising Injury - Occurrence Redefined	LC 29 06 08 08	
Personal And Advertising Injury Redefined - Definition Of Publication	LC 29 04 08 08	
Premium Responsibility	LC 99 36 02 13	
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17	
School Amendatory Endorsement	LC 99 44 01 26	
Sexual Misconduct Liability Coverage (Claims-Made)	LC 04 92 07 21	<b>Fill-In: Sexual Misconduct Liability (Claims-Made)</b> Each Sexual Misconduct: \$1,000,000 Aggregate Sexual Misconduct: \$1,000,000 Sexual Misconduct Liability Deductible:\$10,000 Retroactive Date: 07/01/1993 Claims-Made Inception Date: 07/01/2021

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# General Liability

## Forms & Endorsements

Form Name	Form Number	Fill-Ins
Violent Event Response Coverage For Schools	LC 04 78 02 20	<b>Fill-In:</b> Each Violent Event Limit - Response Expenses and Loss: \$1,000,000 Aggregate Limit - Response Expense and Loss: \$1,000,000 Each Person Limit - Loss: \$25,000 Each Person Limit - Death Benefits: \$15,000

### Declaration

Form Name	Form Number	Fill-Ins
Commercial General Liability Declarations	LC 00 04 08 12	
Declarations Extension Schedule	LCS 00 02 05 12	
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12	
Declarations Extension Schedule - Miscellaneous Charges	LCS 00 03 05 12	

### Notice to Policyholder

Form Name	Form Number	Fill-Ins
Important Information Regarding Cyber Suite Claims Reporting and Response and Risk Control Services and Risk Control Services	CNL 90 17 04 24	
Liberty Mutual Group Privacy Notice	SNI 04 01 06 24	
Policyholder Disclosure Terrorism Risk Insurance Act	SNI 90 02 01 20	

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**Note:** Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

# General Liability

## Forms & Endorsements

Form Name	Form Number	Fill-Ins
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders	IL P 001 01 04	

### Other Exclusion

Form Name	Form Number	Fill-Ins
Asbestos Exclusion	LC 21 01 06 05	
Cyber Suite Amendatory Endorsement	LC 21 201 12 23	
Discrimination Exclusion	LC 21 04 06 05	
Employment - Related Practices Exclusion	CG 21 47 12 07	
Exclusion - Access Or Disclosure of Confidential or Personal Material or Information	CG 21 06 12 23	
Exclusion - Cyber Incident	CG 40 35 12 23	
Exclusion - Firearms	LC 21 155 08 18	
Exclusion - Law Enforcement Professional Liability	LC 21 110 08 18	
Exclusion - Silica (Schools)	LC 21 111 02 14	
Exclusion - Trampolines	LC 21 112 02 14	
Exclusion - Violation of Law Addressing Data Privacy	CG 00 69 12 23	
Fungi or Bacteria Exclusion (Legionella Bacterium Excluded)	LC 21 91 09 12	
Lead Exclusion	LC 21 06 06 07	
Nuclear Energy Liability Exclusion Endorsement (Broad)	IL 00 21 09 08	

**Note:** Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

# General Liability

## Policy Cover

Form Name	Form Number	Fill-Ins
Annual Meeting Notice	LIL 90 04 06 13	

## State Mandatory

Form Name	Form Number	Fill-Ins
Mississippi Changes-Cancellation And Nonrenewal	IL 02 82 09 08	

## TRIA Exclusions

Form Name	Form Number	Fill-Ins
Alaska Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 26 93 01 15	
Arkansas Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 26 86 01 15	
Cap On Losses From Certified Acts Of Terrorism	CG 21 70 01 15	
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 21 76 01 15	

**Note:** Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

# School Leaders Errors Omissions

## Premium Details

Underwriting Company: Liberty Mutual Fire Insurance Company  
 Rating Plan: Guaranteed Cost  
 Named Insured: Jackson County School District

Coverages	Premium
School Leaders Errors & Omissions (SLEO) Premium	\$50,709
Non-Monetary Relief Defense Coverage	Included
Terrorism Risk Insurance Act (TRIA) Premium	\$507
<b>Total Estimated Premium with TRIA, Taxes, Assessments &amp; Surcharges*</b>	<b>\$51,216</b>

\*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes and/or final written premium.  
 May be subject to audit.

Coverages	Limits of Liability	Deductibles
Each Wrongful Act	\$1,000,000	\$25,000
Aggregate	\$1,000,000	-
Non-Monetary Relief Defense Coverage	\$100,000	\$25,000

This insurance does not apply to "wrongful acts" committed prior to the **Retroactive Date: 07/01/2025. Claims-made Inception Date: 07/01/2025.**

# School Leaders Errors Omissions

Form Name	Form Number	
Amendment of Other Insurance Condition	LC 24 33 02 14	
Annual Meeting Notice	LIL 90 04 06 13	
Cap On Losses From Certified Acts Of Terrorism	LC 21 128 05 17	
Common Policy Conditions	IL 00 17 11 98	
Declarations Extension Schedule	LCS 00 02 05 12	
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12	
Deductible Insurance - Non-Monetary Relief Claims	LC 03 50 02 20	
Defense Erodes Deductible - Monetary Damages Claims	LC 03 71 12 23	
Exclusion - Access or Disclosure of Confidential or Personal Material or Information	LC 21 174 08 24	
Exclusion - Cyber Incident	LC 21 203 12 23	
Exclusion - Eminent Domain, Inverse Condemnation, Adverse Possession	LC 21 113 02 14	
Exclusion - Firearms	LC 21 153 08 18	
Exclusion - Law Enforcement Professional Liability	LC 21 115 08 18	
Exclusion - Recording And Distribution Of Material In Violation Of Law	LC 21 175 12 21	
Exclusion - Tax Assessment	LC 21 114 02 14	
Exclusion - Violation of Law Addressing Data Privacy	LC 21 204 12 23	

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**Note:** Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

# School Leaders Errors Omissions

Form Name	Form Number	
Exclusion Of Certified Acts Of Terrorism	LC 21 129 05 17	
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	LC 21 130 05 17	
Form Inventory	IC 00 42 07 09	
Insured Mailer	CNI 90 04 01 12	
Liberty Mutual Group Privacy Notice	SNI 04 01 06 24	
Mississippi Changes - Cancellation and Nonrenewal	LC 32 282 07 26	
Policyholder Disclosure Terrorism Risk Insurance Act	SNI 90 02 01 20	
Producer Mailer	CNI 90 05 01 12	
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17	
School Leaders Errors and Omissions Liability Coverage Form	LC 00 12 02 20	
School Leaders Errors and Omissions Liability Declarations	LC 00 18 07 20	
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders	IL P 001 01 04	

**Note:** Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

# Law Enforcement Liability

## Premium Details

Underwriting Company: Liberty Mutual Fire Insurance Company  
 Rating Plan: Guaranteed Cost  
 Named Insured: Jackson County School District

Coverages	Premiums
Law Enforcement / Security Guards Personal Liability Premium	\$1,350
Non-Monetary Relief Defense Premium	Included
Terrorism Risk Insurance Act (TRIA) Premium	\$14
<b>Total Estimated Premium with TRIA, Taxes, Assessments &amp; Surcharges*</b>	<b>\$1,364</b>

\*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes and/or final written premium. May be subject to audit.

Coverages	Limits of Liability	Deductibles
Each Wrongful Act	\$1,000,000	\$5,000
Aggregate	\$1,000,000	-
Non-Monetary Relief Defense Coverage	\$100,000	N/A

The insurance does not apply to "wrongful acts" committed prior to the **Retroactive Date: 7/1/1993. Claims-made Inception Date: 7/1/2025.**

# Law Enforcement Liability

## Forms & Endorsements

Form Name	Form Number	
Annual Meeting Notice	LIL 90 04 06 13	
Cap On Losses From Certified Acts Of Terrorism	LC 21 128 05 17	
Common Policy Conditions	IL 00 17 11 98	
Declarations Extension Schedule	LCS 00 02 05 12	
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12	
Declarations Extension Schedule - Miscellaneous Charges	LCS 00 03 05 12	
Exclusion - Access or Disclosure of Confidential or Personal Material or Information	LC 21 174 08 24	
Exclusion - Cyber Incident	LC 21 203 12 23	
Exclusion - Firearms	LC 21 154 08 18	
Exclusion - Recording And Distribution Of Material In Violation Of Law	LC 21 175 12 21	
Exclusion - Violation of Law Addressing Data Privacy	LC 21 204 12 23	
Exclusion Of Certified Acts Of Terrorism	LC 21 129 05 17	
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	LC 21 130 05 17	
Form Inventory	IC 00 42 07 09	
Insured Mailer	CNI 90 04 01 12	
Law Enforcement Professional Liability Coverage Form	LC 00 13 02 20	
Law Enforcement Professional Liability Declarations	LC 00 16 02 20	

Continued on next page...

**Note:** Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

# Law Enforcement Liability

Form Name	Form Number	
Liberty Mutual Group Privacy Notice	SNI 04 01 06 24	
Mississippi Changes - Cancellation and Nonrenewal	LC 32 282 07 26	
Non-Monetary Relief Defense Coverage	LC 99 49 02 20	
Policyholder Disclosure Terrorism Risk Insurance Act	SNI 90 02 01 20	
Producer Mailer	CNI 90 05 01 12	
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17	
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders	IL P 001 01 04	

**Note:** Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

# Crime

## Premium Details

Underwriting Company: Employers  
 Insurance Company of Wausau  
 Rating Plan: Guaranteed Cost  
 Named Insured: Jackson County School  
 District

Premium	
Estimated Premium	\$1,536
Taxes, Assessments & Surcharges	\$0
<b>Total Estimated Premium with Taxes, Assessments &amp; Surcharges</b>	<b>\$1,536</b>

Coverages	Limits of Insurance	Deductibles
Computer and Funds Transfer Fraud	\$100,000	\$25,000
Employee Theft - Per Loss	\$100,000	\$25,000
Forgery Or Alteration	\$100,000	\$25,000
Inside the Premises - Theft of Money and Securities	\$100,000	\$2,500
Outside the Premises	\$100,000	\$2,500

Any other requested coverages not included will require further discussion prior to providing.

# Crime

## Forms & Endorsements

Form Name	Form Number	Fill-Ins
Reporting A Commercial Claim 24 Hours A Day	CNI 90 11 07 18	
Annual Meeting Notice	LIL 90 04 06 13	
Common Policy Declarations	IC0002 03 05	
Crime Declarations	EY DS 01 03 13	
Exclusion of Terrorism	EY 07 01 04 19	
Form Inventory	IC 00 42 07 09	
Government Crime Policy (Loss Sustained Form)	CR 00 27 08 13	
Liberty Mutual Group Privacy Notice	SNI 04 01 06 24	
Mississippi Changes	EY 99 33 01 26	
Notice To Policyholders-Restriction Of Coverage	CNC 90 02 04 19	
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders	IL P 001 01 04	

**Note:** Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

# The Liberty Mutual Advantage



## Experience the Liberty Mutual Difference.

Industries evolve. Market conditions shift. Risks change. That's why you need the stable partnership of a global leader with strength in every corner. When you work with Liberty Mutual you can expect industry-leading coverages delivered by a team that is empowered to provide a superior experience. With experts in underwriting, risk control, claims, and more, we harness innovation to address your concerns at each touch point. Look to Liberty if you value long-term partnership and want a carrier with the expertise and stability to adapt as your business changes.

## The Liberty Mutual Advantage

### **Financial Strength**

Working with a Fortune 100 company, you get the advantage of more: more industry-leading resources and deeper expertise in more areas, including outstanding access to quality care and powerful return-to-work strategies and risk control strategies.

### **Industry Expertise**

With 100+ years in business, we have deeply earned experience in your industry. At every touch point – from how we underwrite to how we manage claims – we have the experience you need. It's our business to know your business. Our experts understand the challenges you face and are ready to help mitigate risk at every level.

### **A Superior Customer Service Experience**

Work with engaged, responsive professionals, from onboarding to claims management. We collaborate constantly to ensure your program is designed and operating for optimal results. We back this with technologies that maximize agility and efficiency – plus the steadfastness of an established partner. Count on us to stay focused on you.

### **Industry-leading Claims Handling**

Our specialized approach leads to better outcomes and a better overall experience. Superior claims experience enabled by unparalleled focus on exceptional people, innovation and harnessing data to put your business ahead.

### **Advanced Risk Control and Engineering\***

We can help lower your total cost of risk by providing access to resources that can help you identify exposures and practical ways to mitigate them. You benefit from relevant insights and practical programs that address your areas of greatest loss, such as workplace injuries, product recalls, and property damage.

\*Our risk control services are advisory only. We assume no responsibility for management or control of customer safety activities nor implementation of recommended corrective measures.

# Services

Providing you with a great experience is important to us. Here are some of the services that you'll receive when you join us:

## Account Management Services

- Designated Account Management Team
- Seamless onboarding to Liberty Mutual
  - Policy number assignment and signature documents
  - Claim intake procedures
  - Policy issuance
  - Quick action on state reporting and posting notices
  - Set up and training for Liberty Mutual's online portal and Risk Management Information System
- Facilitation/Navigation of a smooth claims experience by quickly addressing questions and resolving issues

## Claims Services

- 24 Hour Emergency Claims Service Center
- 24 Hour Claim Reporting – Internet & Telephonic
- Claimant and Customer contact on Liability Bodily Injury claims in 1 business day
- Injured Worker, Employer, and Medical Provider contact on WC Indemnity claims
- Claims Acknowledgements within 24 hours
- Comprehensive Liability and/or Compensability Investigations
- Customer Specific Location Coding for WC
- Designated National Claims Service Teams
- Notification of relevant claims team changes
- Fraud Investigations and Handling
- Index Bureau Reporting
- On-line Medical Provider Referral Service
- Catastrophic Case Management Unit available for WC when referral is needed
- Second Injury Fund Recovery for WC
- Notification of reserve changes equal to or exceeding \$20,000
- Notification of settlements equal to or exceeding \$20,000

## Litigation Management Services

Liberty Mutual reserves the right to retain and direct legal counsel:

Liberty Mutual Staff Counsel or Managed Panel Counsel will be used unless otherwise directed by Liberty Mutual or agreed upon.

A Defense Cost Containment fee (3.2% of paid) will be charged when any non-Liberty Mutual Staff Counsel is retained.

# Services

## Risk Control Services

On-demand Risk Control resources including:

- Risk Control Consulting Center
- Access to comprehensive safety and health resources through Liberty Mutual SafetyNet\* (an online destination for safety tools, training, and resources)

\*Liberty Mutual SafetyNet access is not provided for standalone umbrella policies unless requested by the insured and approved by Liberty Mutual.

## Technology Services

- Access to Liberty Mutual's online portal to include:
  - o Account and billing information
  - o Risk control services and medical providers
  - o Reporting and tracking claim activity through RISKTRAC
- Access to RISKTRAC, Liberty Mutual's Risk Management Information System
  - o View adjuster claim notes and monitor activity
  - o Create watch lists to keep track of important claims
  - o Set alerts to be notified of reserve and payment activity

Please speak with your Underwriter if additional services are needed.

# Jackson County School District

## Proposal Disclosures

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

### Proposal Disclaimer

**IMPORTANT:** The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, Exclusions including but not limited to:, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

### Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.

2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.

3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.

4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

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

### TRIA/TRIPRA Disclaimer

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

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

### Property Estimator Disclaimer

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



# Jackson County School District

## Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

## **Services**

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Gallagher is not required to provide Services to you if Gallagher reasonably considers that to do so would put Gallagher in breach of, or would expose Gallagher or its affiliates to fines, penalties or sanctions under any laws, regulations, professional rules or, in Gallagher's sole opinion, you have breached a term/the terms of the Policies. In such circumstances, Gallagher will be entitled to terminate its Services with immediate effect. In the event that Gallagher exercises its right to terminate its Services with immediate effect, Gallagher will not be responsible or liable to you for any direct or indirect loss which you or any other party may suffer as a result.

Please be aware that Gallagher is generally restricted from providing broking, claims handling or other services that relate to Cuba and Iran, including due to significant difficulties in processing payments and other commercial and reputational considerations.

## **Treatment of Information**

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information (including transfers outside the United States in compliance with applicable laws) to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law. The parties agree that confidential information does not include aggregate, anonymized or de-identified data. In addition, we may also utilize your aggregated, anonymized, or de-identified information in connection with benchmarking, risk modeling and other data analytics, service or product improvements, and offerings, and similar business purposes. You further agree we may use your information with artificial intelligence or other automated applications for the purposes of improving or delivering our services to you.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.



# Jackson County School District

## Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we'd like to clearly outline the resolution process.

- A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("**Dispute**"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.
- B. The party asserting a Dispute must provide a written notice ("**Notice**") of the claim to the other party and to the American Arbitration Association ("**AAA**") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.
- C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

## Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

## Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

# Jackson County School District

## Compensation Disclosure Schedule

Client Name: Jackson County School District

Coverage(s)	Carrier Name(s)	Wholesaler, MGA, Or Intermediary Name <sup>1</sup>	Est. Annual Premium <sup>2</sup>	Gallagher U.S. Owned Wholesaler, MGA, Or Intermediary % And/or Fee
Automobile	LM Insurance Corporation	N/A	\$313,891.00	N/A
General Liability	Liberty Mutual Fire Insurance Company	N/A	\$211,912.00	N/A
School Leaders Errors Omissions	Liberty Mutual Fire Insurance Company	N/A	\$51,216.00	N/A
Law Enforcement Liability	Liberty Mutual Fire Insurance Company	N/A	\$1,364.00	N/A
Crime	Employers Insurance Company of Wausau	N/A	\$1,536.00	N/A



# Jackson County School District

1 We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.  
2 If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

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

**Note:** When placing business with insurance companies, Gallagher Companies receive commission based on negotiated contractual terms with those carriers. The commission rate is a percentage of the premium excluding taxes and fees. Major lines of coverage, and their typical range of commissions are listed below. If you wish to receive more details on actual compensation paid to Gallagher Companies, please contact your Gallagher representative.

- Accident & Health: 15-25%
- Aviation: 14-15%
- Contract Bonds: 20-30%
- All Other Bonds/Surety: 30-35%
- Builders Risk: 15-18%
- Property: 15-22%
- Inland Marine: 20-22.5%
- Ocean Marine: 15-17.5%
- Casualty: 14-15%
- Commercial Auto: 12.5-15%
- Package / Business Owners Package: 15-16.8%
- Workers Compensation: 8-11%
- All Other Commercial: 10-20%
- Executive/Professional Lines: 15-17.5%
- Medical Malpractice: 10-12%

**Compensation to Gallagher may also be disclosed in a Client Services Agreement or Consulting Services Agreement.**



# Jackson County School District

## Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated **07/01/2026**, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Crime</b> Employers Insurance Company of Wausau
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>TRIA - Crime</b>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>General Liability</b> Liberty Mutual Fire Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>TRIA - General Liability</b>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Automobile</b> LM Insurance Corporation
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>TRIA - Automobile</b>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>School Leaders Errors Omissions</b> Liberty Mutual Fire Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>TRIA - School Leaders Errors Omissions</b>
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Law Enforcement Liability</b> Liberty Mutual Fire Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>TRIA - Law Enforcement Liability</b>

### Additional Recommended Coverages

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

- Cyber Liability
- Flood

The above coverage(s) does not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those listed in the Additional Recommended Coverages, please list below:

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### Other Services to Consider

- Yes  No - CORE360™ STEP
- Yes  No - eRiskHub

### Coverage Amendments and Notes:

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# Jackson County School District

## Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

## Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

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

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: \_\_\_\_\_

Print Name (Specify Title)

\_\_\_\_\_

Company

\_\_\_\_\_

Signature

Date: \_\_\_\_\_

