

Board of Education Study Session  
Monday, March 11, 2024 5:30 PM

School District Office 410 South St., Seward,  
NE  
410 South St  
Seward, NE 68434

## **Agenda**

1. Preliminary Procedures
  - 1.1. Call meeting to order & announce Open Meetings Act is Posted
  - 1.2. Public Notice as publicized per board policy
  - 1.3. Roll Call
    - 1.3.1. Action to excuse board members if necessary
2. Possible Discussion Items
  - 2.1. Commercial Package Insurance for District
  - 2.2. Baseball Turf Discussion
  - 2.3. Legislative Update
  - 2.4. Strategic Plan Discussion
3. Adjournment

Please publish the following legal notice in the March 6, 2024 edition of the Seward County Independent. Thank you.

### NOTICE OF SCHOOL BOARD MEETING

The board of education of the School District of Seward will meet in regular session on Monday, March 11, 2024 at 5:30 p.m. for a board study session to be followed by the 7:00 p.m. regular business meeting. The meeting will be held at the Administrative Offices located at 410 South St., Seward, Nebraska. An agenda for the meeting which shall be kept continually current is readily available for public inspection at the Superintendent's Office during normal business hours.

To view the agenda go to <http://SewardPublicSchools.org/> and find the eMeeting link.

ALICAP

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# 2022-2023 ANNUAL REPORT

ALICAP

# LETTER FROM YOUR BOARD PRESIDENT

Dear ALICAP Members,

As you likely know, ALICAP is a member owned insurance pool for Nebraska school districts and ESUs offering a full line of coverage including liability, property, and workers' compensation. We are built on the tenants of providing our members a stable marketplace with enhanced coverage, customized loss control programs, and responsive claims management all at a competitive price.

**STEVE KOCH**  
ALICAP BOARD PRESIDENT

**BOARD MEMBER**  
**HERSHEY**  
ALICAP TRUSTEE SINCE 2019



Essentially, ALICAP formed as it was difficult to get coverage at a competitive price. We are witnessing these tough times once again, especially in the property market. Hurricanes, floods, tornadoes, wildfires, and windstorms continue to put pressure on reinsurers. These catastrophes are the major factor driving costs higher coupled with inflation, supply chain disruptions, labor shortages, depleted capital, and Hurricane Ian.

Underwriters are selective and will continue to focus on valuation issues. We are witnessing a deterioration in market conditions on catastrophic property, especially wind exposed programs. Carriers will look favorably on risks with accurate valuations and ALICAP prepared for this by partnering with Kroll Fixed Asset Advisory Services. Kroll conducted physical inspections and provided replacement cost values for markets this year and we should expect premiums will reflect these higher values. This summer, Sheri and Daniel Shonka traveled to England, to meet with Lloyd's of London, and were able to ease concerns and negotiate a much lower rate. These efforts will make our rates much more affordable for schools.

In addition to our external partners, ALICAP is extraordinarily successful in part due to Megan Boldt (Director of ALICAP), and Rachel Horstman (Business Manager). Both continue to grow in their responsibilities and are true assets.

We currently have 189 schools/ESUs in ALICAP; our 2022-23 SafeSchools Completions were more than 109,000 trainings, and our average Work Comp Experience Modifier this year is the lowest we have seen at 0.87. As a 31-year school board member at Hershey Public Schools, I have dreaded when a Loss Control Agent visited. We are always concerned about what they might find wrong and what will have to be fixed. I have totally changed my way of thinking and now welcome their inspections so we can provide a safer and more stable environment for our students and staff. The Hershey school board recently set a goal of working toward receiving the SafeSchools award, given annually by ALICAP.

SafeSchools was a powerful addition to ALICAP. Now there are Suicide Trainings, and the course has been adopted by the Nebraska Department of Education through LB 705. School Districts must provide at least one hour of behavioral and mental health training, with a focus on suicide awareness and prevention, each year for any school staff member who has contact with students.

In conclusion, it is a privilege to serve on the ALICAP Board of Trustees. I look forward to working with the board next year to make it even more successful than the previous.

Respectfully,

A handwritten signature in black ink that reads "Steve Koch". The signature is written in a cursive, slightly slanted style.

**ALICAP**

**WWW.ALICAP.ORG**

# ADDITIONAL PROGRAMS AND MEMBER SERVICES

ALICAP was formed in 1990, by the Nebraska Association of School Boards.

That first year, there were 32 members and the coverage included only Workers' Compensation. Our membership has grown to 189 school districts and ESUs, and since 1995-96 the coverage expanded from only Workers' Compensation to include Property, Liability, Auto, Crime, and Errors and Omissions.

Take a look at ALICAP's current membership details.

## WE ARE PROUD TO BE ALICAP

189 NEBRASKA SCHOOLS AND ESUs

109,000 SAFETY TRAININGS COMPLETED

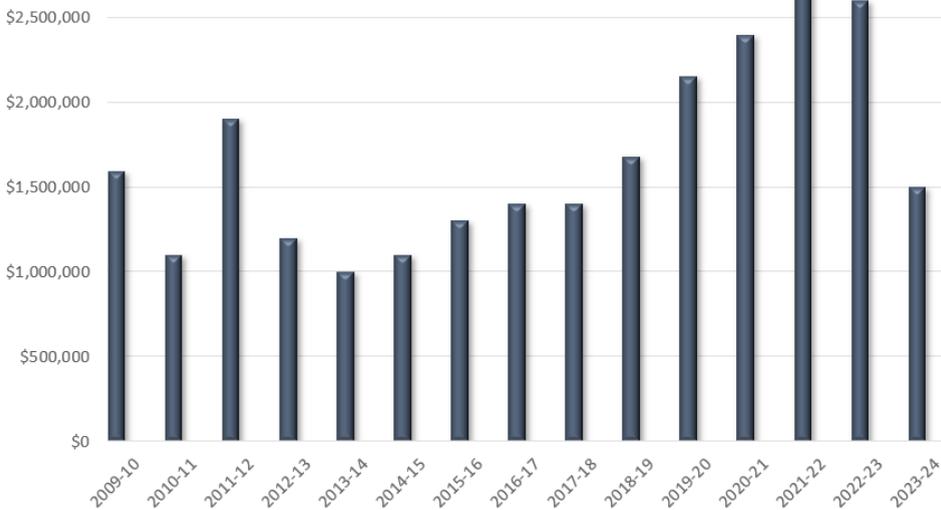
.87 AVERAGE WORK COMP EXPERIENCE MODIFIER

\$1.5 MILLION DOLLAR DIVIDEND RETURNED

6 LOSS CONTROL CONSULTANTS

OVER 850 LEARNING BUILDINGS

### \$30 MILLION GIVEN BACK IN DIVIDENDS SINCE 1990



### 2022-2023 RECOGNITION PROGRAM AWARD WINNERS

**LOSS RATIO AWARD WINNER**  
FORT CALHOUN COMMUNITY SCHOOLS

**EXPERIENCE MODIFIER AWARD WINNERS**  
PLATTSMOUTH COMMUNITY SCHOOLS

**SAFESCHOOLS AWARD WINNER**  
BENNINGTON PUBLIC SCHOOLS

ALICAP WOULD LIKE TO CONGRATULATE THESE MEMBERS ON EARNING THIS YEAR'S SAFETY AWARDS.

A STRONG SAFETY PROGRAM BEGINS WITH A SUPPORTIVE LEADERSHIP TEAM AND IS ACTED OUT BY EVERY STAFF MEMBER, EVERY DAY.

KEEP UP THE GOOD WORK!

MANY THANKS TO ALL ALICAP MEMBERS FOR THEIR TRUST, LOYALTY & DEDICATION

**ALICAP**

[WWW.ALICAP.ORG](http://WWW.ALICAP.ORG)

# YOUR BOARD OF TRUSTEES



**RHONDA BURBACH**  
SCHOOL BOARD MEMBER  
NORRIS SCHOOL DISTRICT 160  
ALICAP TRUSTEE SINCE 2023  
CLAIMS COMMITTEE



**TED DETURK**  
ESU ADMINISTRATOR  
ESU 2  
ALICAP TRUSTEE SINCE 2019  
FINANCE & AUDIT COMMITTEE



**VIRGIL HARDEN**  
BUSINESS MANAGER  
GRAND ISLAND PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2023  
FINANCE & AUDIT COMMITTEE



**TROY LOEFFELHOLZ**  
SUPERINTENDENT  
COLUMBUS PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2021  
FINANCE & AUDIT COMMITTEE



**STEVE KOCH**  
SCHOOL BOARD MEMBER  
HERSHEY PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2019  
UNDERWRITING & MARKETING COMMITTEE



**TOM MENKE**  
SCHOOL BOARD MEMBER  
CHADRON PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2017  
LOSS CONTROL COMMITTEE



**NICOLE REAGAN**  
SUPERINTENDENT  
GERING PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2023  
UNDERWRITING & MARKETING COMMITTEE



**JEFF RIPPE**  
SUPERINTENDENT  
BELLEVUE PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2012  
CLAIMS COMMITTEE



**AMY SINES**  
SCHOOL BOARD MEMBER  
CAMBRIDGE PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2020  
LOSS CONTROL COMMITTEE



**SANDY NOFFSINGER**  
NASB BOARD REPRESENTATIVE  
DUNDY COUNTY STRATTON PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2021  
UNDERWRITING & MARKETING COMMITTEE



**JOHN SPATZ**  
NASB EXECUTIVE DIRECTOR  
ALICAP TRUSTEE SINCE 2012  
INVESTMENT COMMITTEE

**ALICAP**

**WWW.ALICAP.ORG**

# YOUR TEAM



**MEGAN BOLDT**  
NASB - DIRECTOR OF ALICAP  
LOSS CONTROL COMMITTEE  
UNDERWRITING & MARKETING CMTE



**RACHEL HORSTMAN**  
NASB - BUSINESS MANAGER  
FINANCE & AUDIT COMMITTEE  
INVESTMENT COMMITTEE



**MAKENZIE BARRY**  
NASB - DATA & FINANCIAL  
SPECIALIST  
LOSS CONTROL COMMITTEE



**LINDSEY WOOTON**  
NASB - ADMINISTRATIVE  
SPECIALIST



**PAT RYAN**  
PRM - MANAGING PARTNER  
FINANCE & AUDIT COMMITTEE  
CLAIMS COMMITTEE



**SHERI SHONKA**  
PRM - MANAGING PARTNER  
LOSS CONTROL COMMITTEE  
UNDERWRITING & MARKETING CMTE



**DANIEL SHONKA**  
PRM - ACCOUNT EXECUTIVE  
UNDERWRITING & MARKETING CMTE



**CARL DIETZ**  
LOSS CONTROL AGENT  
ALICAP



sedgwick®



**MATT FISHER**  
LOSS CONTROL AGENT  
ALICAP



**JAMIE ISOM**  
LOSS CONTROL AGENT  
ALICAP



**DAN KEYSER**  
LOSS CONTROL AGENT  
ALICAP



**DOUG LEWIS**  
LOSS CONTROL AGENT  
ALICAP



**KEN NAVRATIL**  
LOSS CONTROL AGENT  
ALICAP



**JENNIFER CHEEVER**  
EXAMINER  
SEDGWICK CMS



**SARAH LOFTUS**  
EXAMINER  
SEDGWICK CMS



**MAURICE ANDERSON**  
FIELD ADJUSTER  
ANDERSON CLAIM SERVICE



[WWW.ALICAP.ORG](http://WWW.ALICAP.ORG)

# ALICAP OWNERS AS OF AUGUST 31, 2023

Adams Central Public Schools	Crete Public Schools	Gibbon Public Schools
Ainsworth Community Schools	Cross County Community Schools	Giltner Public Schools
Amherst Public Schools	David City Public Schools	Gothenburg Public Schools
Anselmo-Merna Public School	Diller-Odell Public Schools	Grand Island Public Schools
Ansley Public School	DC West Community Schools	Gretna Public Schools
Arapahoe-Holbrook Public Schools	Dundy County Stratton Schools	Hartington-Newcastle Public Schools
Arcadia Public Schools	East Butler Public Schools	Harvard Public Schools
Arlington Public Schools	Elba Public Schools	Hastings Public Schools
Arthur County Schools	Elgin Public Schools	Heartland Community Schools
Ashland-Greenwood Public Schools	Elkhorn Valley Schools	Hemingford Public Schools
Auburn Public Schools	Elm Creek Public Schools	Hershey Public Schools
Axtell Community School	Elmwood-Murdock Public Schools	Hitchcock County Schools
Bancroft-Rosalie Public Schools	Elwood Public Schools	Holdrege Public Schools
Banner County School	Emerson-Hubbard Public Schools	Howells-Dodge Consolidated Schools
Battle Creek Public Schools	ESU 02	HTRS Public Schools
Bayard Public Schools	ESU 03	Hyannis Area Schools
Beatrice Public Schools	ESU 05	Johnson County Central Schools
Bellevue Public Schools	ESU 06	Kearney Public Schools
Bennington Public Schools	ESU 07	Kenesaw Public Schools
Bertrand Community School	ESU 08	Keya Paha County Schools
Blair Community Schools	ESU 09	Kimball Public Schools
Blue Hill Community Schools	ESU 10	Lakeview Community Schools
Brady Public Schools	ESU 11	Lewiston Consolidated School
Broken Bow Public Schools	ESU 13	Lexington Public Schools
Burwell Public Schools	ESU 15	Leyton Public Schools
Callaway Public Schools	ESU 16	Litchfield Public Schools
Cambridge Public Schools	ESU 17	Logan View Public Schools
Cedar Bluffs Public Schools	Eustis-Farnam Public Schools	Loomis Public School
Centennial Public School	Fairbury Public Schools	Louisville Public Schools
Central City Public Schools	Falls City Public Schools	Loup City Public Schools
Chadron Public Schools	Fort Calhoun Community Schools	Loup County Public School
Chase County Schools	Franklin Public Schools	Lyons-Decatur Northeast
Clarkson Public Schools	Friend Public Schools	Malcolm Public Schools
Cody-Kilgore Unified Schools	Fullerton Public Schools	Maxwell Public Schools
Columbus Public Schools	Garden County Schools	McCook Public Schools
Cozad Community Schools	Gering Public Schools	McCool Junction Public Schools

# ALICAP OWNERS AS OF AUGUST 31, 2023

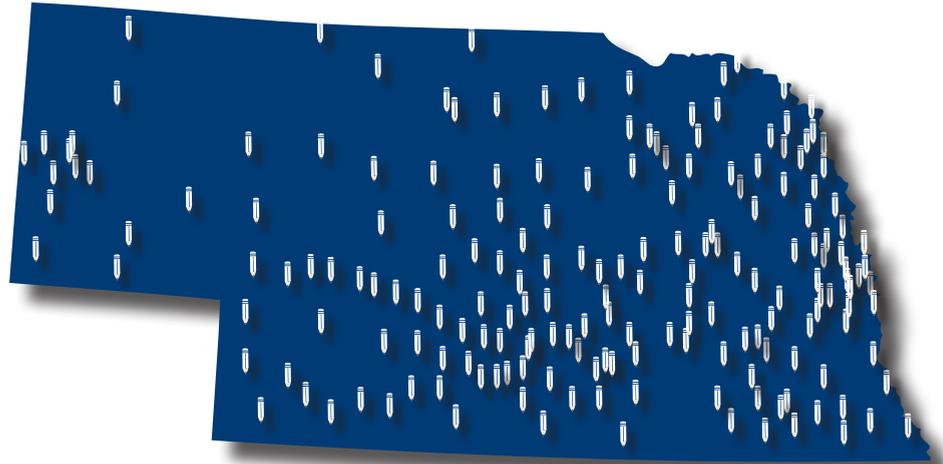
Medicine Valley Public Schools  
Meridian Public Schools  
Milford Public Schools  
Minatare Public Schools  
Minden Public Schools  
Mitchell Public Schools  
Morrill Public Schools  
Mullen Public Schools

Nebraska City Public Schools  
Neligh-Oakdale Public Schools  
Newman Grove Public Schools  
Norris School District 160  
Northwest Public Schools  
Oakland-Craig Public Schools

Ogallala Public Schools  
O'Neill Public Schools  
Ord Public Schools  
Osceola Public Schools  
Osmond Community Schools  
Overton Public Schools  
Palmer Public Schools

Papillion La Vista Community Schools  
Pawnee City Public Schools  
Paxton Consolidated Schools  
Pender Public Schools  
Perkins County Schools  
Pierce Public Schools

Plattsmouth Community Schools  
Pleasanton Public Schools  
Ponca Public Schools  
Ralston Public Schools  
Randolph Public Schools  
Ravenna Public Schools  
Raymond Central Public Schools  
Rock County Public Schools  
Sandhills Public Schools



Sargent Public Schools  
Scottsbluff Public Schools  
Shelton Public Schools  
Sidney Public Schools  
Silver Lake Public Schools  
South Central USD 5  
South Sioux City Community Schools  
Southern School District  
Southern Valley Schools  
Southwest Public Schools  
Springfield Platteview Schools  
St. Paul Public Schools  
Stanton Community Schools  
Stapleton Public Schools  
Sterling Public Schools  
Summerland Public School  
Sumner-Eddyville-Miller Schools  
Superior Public Schools  
Sutherland Public School  
Tekamah-Herman Schools  
Thedford Public Schools  
Tri County Public Schools

Twin River Public Schools  
Umonhon Nation Public Schools  
Valentine Community Schools  
Verdigre Public School  
Wakefield Community School  
Wallace Public School  
Walthill Public School  
Wauneta-Palisade Public Schools  
Waverly School District 145  
Weeping Water Public Schools  
West Holt Public Schools  
West Point Public Schools  
Westside Community Schools  
Wheeler Central Public Schools  
Wilber-Clatonia Public School  
Wilcox-Hildreth Public School  
Winnebago Public Schools  
Wisner-Pilger Public Schools  
Wood River Rural Schools  
Wynot Public Schools  
York Public Schools  
Yutan Public Schools

# YOUR FINANCE & AUDIT COMMITTEE



**TED DETURK**  
ESU ADMINISTRATOR  
ESU 2  
ALICAP TRUSTEE SINCE 2019



**VIRGIL HARDEN**  
BUSINESS MANAGER  
GRAND ISLAND PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2023



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SUPERINTENDENT  
COLUMBUS PUBLIC SCHOOLS  
ALICAP TRUSTEE SINCE 2021



**RACHEL HORSTMAN**  
BUSINESS MANAGER  
NASB



**PAT RYAN**  
MANAGING PARTNER  
PRM

ALICAP's Finance & Audit Committee was formed to enhance the financial expertise and oversight of your program's business decisions. The Committee analyzes and responds to the following three areas annually:

## 1. DIVIDEND PAYOUT OPTIONS

## 2. NASB MANAGEMENT REIMBURSEMENT OVERSIGHT

## 3. AUDITED FINANCIAL STATEMENT REVIEW

The Committee is also responsible for quarterly financial reviews, SOC1 disclosure for third parties used within the program, investment policy updates, and any other financial topic needing addressed at any given time of the year. The needs of the membership are held with high priority while these financial decisions are being made, which is part of what sets ALICAP apart from their competition in the insurance market.

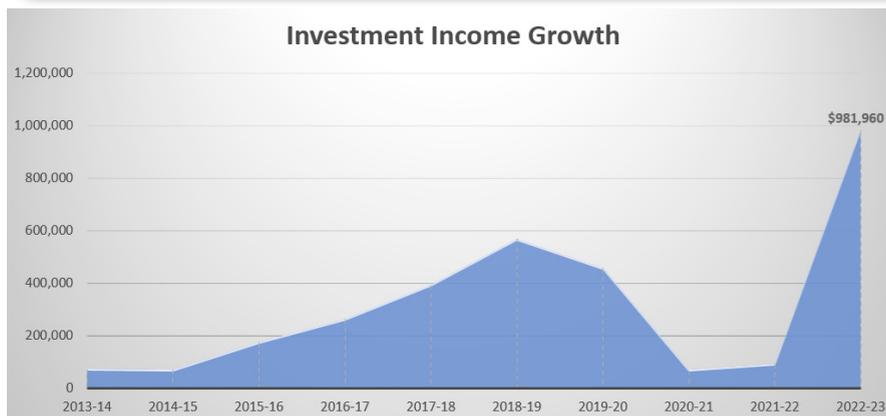
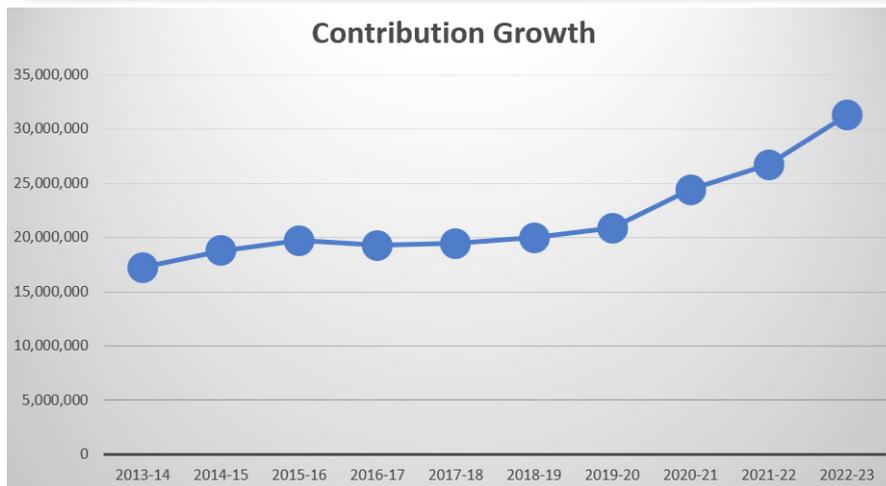
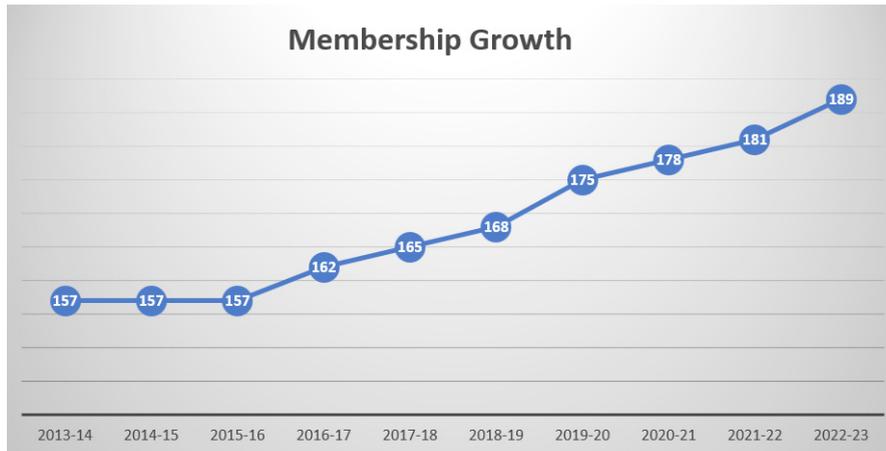
**"THE FINANCE AND AUDIT COMMITTEE WORKS TO ENSURE ALICAP IS TRANSPARENT IN ITS OPERATION AND FINANCES. WE ARE COMMITTED TO MAKING DECISIONS WHICH WILL ALLOW ALICAP TO PROVIDE THE BEST SERVICE, PROTECTION, AND CLAIMS RESOLUTION AT THE BEST POSSIBLE COST. OUR GOAL IS TO KEEP OUR RATES LOW, COSTS CONTROLLED, AND FINANCES STABLE SO WE CAN RETURN DOLLARS BACK TO OUR MEMBERS."**

- DOUG LEWIS - ALICAP PAST-PRESIDENT

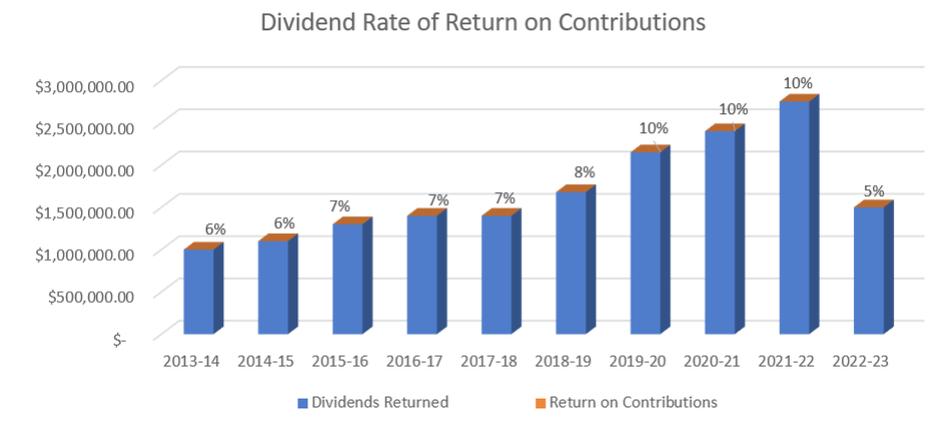
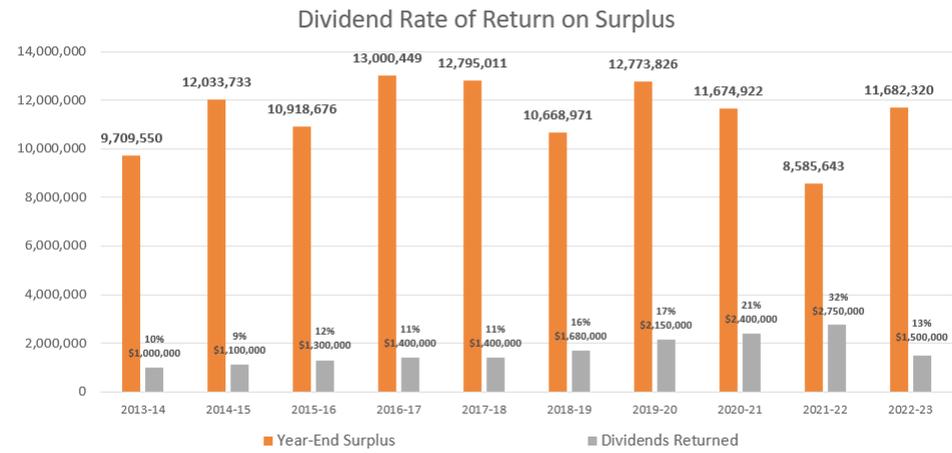
### - FINANCIAL BUSINESS PARTNERS -

Select Actuarial Services - Cheryl White, FCAS, MAAA - Nashville, Tennessee  
Thomas, Kunc, & Black, LLP - Jeremy Fox, CPA, Senior Accountant - Lincoln, Nebraska

# GROWTH

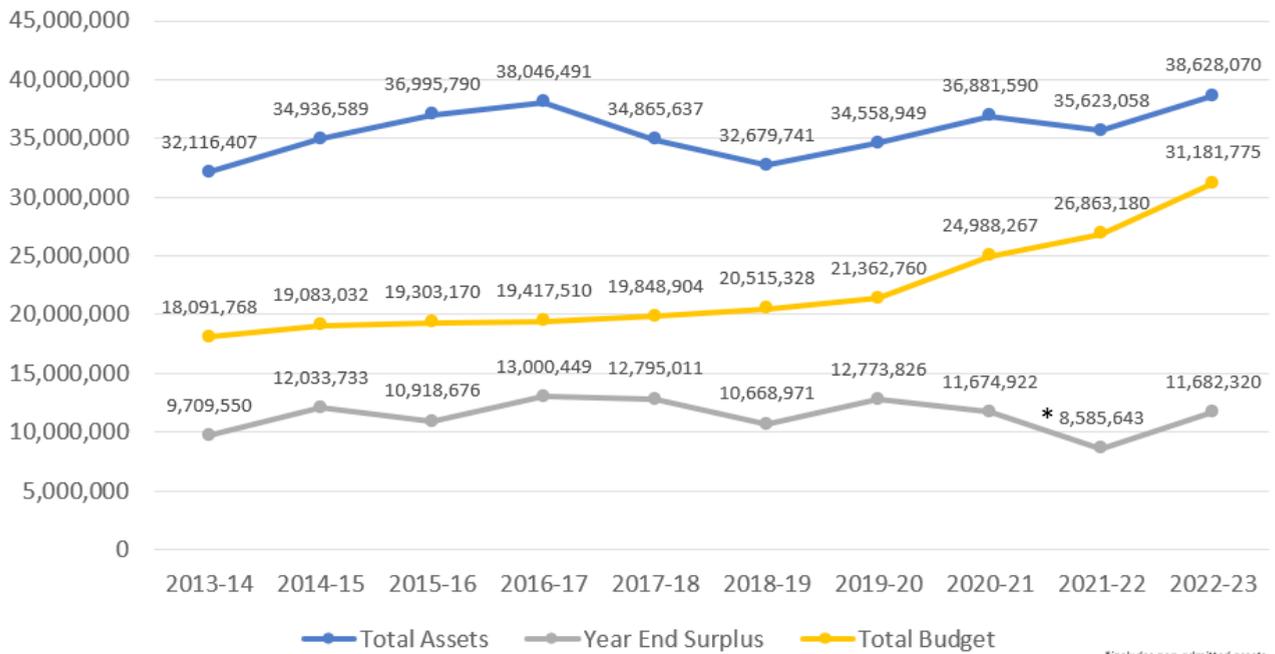


# DIVIDENDS

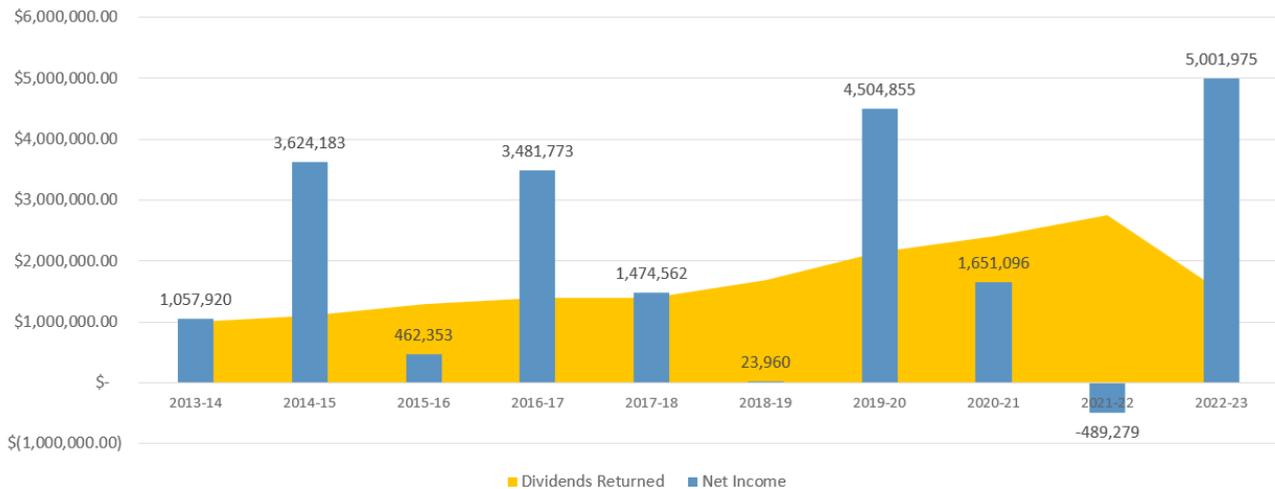


# FINANCIAL TRENDS

## Historical Assets / Surplus / Total Budget



## Historical Net Income / Dividends Returned



# ALICAP FINANCIAL STATEMENTS & INDEPENDENT AUDITORS' REPORT

## NASB ALL LINES INTERLOCAL COOPERATIVE AGGREGATE POOL INDEPENDENT AUDITORS' REPORT ON SUMMARY FINANCIAL STATEMENTS

To the Board of Directors:

### Opinion

The accompanying summary financial statements, which comprise the summary balance sheets—statutory basis as of August 31, 2023 and 2022 and the summary statements of income and changes in surplus—statutory basis for the years then ended are derived from the audited financial statements of NASB All Lines Interlocal Cooperative Aggregate Pool as of and for the years ended August 31, 2023 and 2022. We expressed an unmodified audit opinion on those statutory basis audited financial statements in our report dated October 27, 2023.

In our opinion, the summary financial statements of NASB All Lines Interlocal Cooperative Aggregate Pool as of and for the years ended August 31, 2023 and 2022 referred to above are consistent, in all material respects, with the audited financial statements from which they have been derived, on the statutory basis.

### Summary Financial Statements

The summary financial statements do not contain all the disclosures required by the statutory basis financial reporting framework applied in the preparation of the financial statements of NASB All Lines Interlocal Cooperative Aggregate Pool. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of NASB All Lines Interlocal Cooperative Aggregate Pool and the auditor's report on them.

### Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements in accordance with the statutory basis.

### Auditor's Responsibility

Our responsibility is to express an opinion about whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with auditing standards generally accepted in the United States of America. The procedures consisted principally of comparing the summary financial statements with the related information in the audited financial statements from which the summary financial statements have been derived, and evaluating whether the summary financial statements are prepared in accordance with the statutory basis.

*Thomas, Kunc and Black, LLP*

Lincoln, Nebraska  
October 27, 2023

## NASB ALL LINES INTERLOCAL COOPERATIVE AGGREGATE POOL Balance Sheets—Statutory Basis

	<u>Assets</u>	
	<u>August 31, 2023</u>	<u>August 31, 2022</u>
Cash on deposit	\$22,395,429	\$25,157,330
Short-term investments	\$12,311,368	\$8,770,225
Long-term investments	\$2,000,000	\$1,000,000
Accrued interest	-	\$5,729
Accounts receivable - reinsurance recoverable	\$1,921,273	\$689,625
Subrogation in transit	-	\$149
<b>Total assets</b>	<b>\$38,628,070</b>	<b>\$35,623,058</b>

# ALICAP FINANCIAL STATEMENTS & INDEPENDENT AUDITORS' REPORT

## NASB ALL LINES INTERLOCAL COOPERATIVE AGGREGATE POOL Balance Sheets—Statutory Basis (Continued)

### Liabilities and Surplus

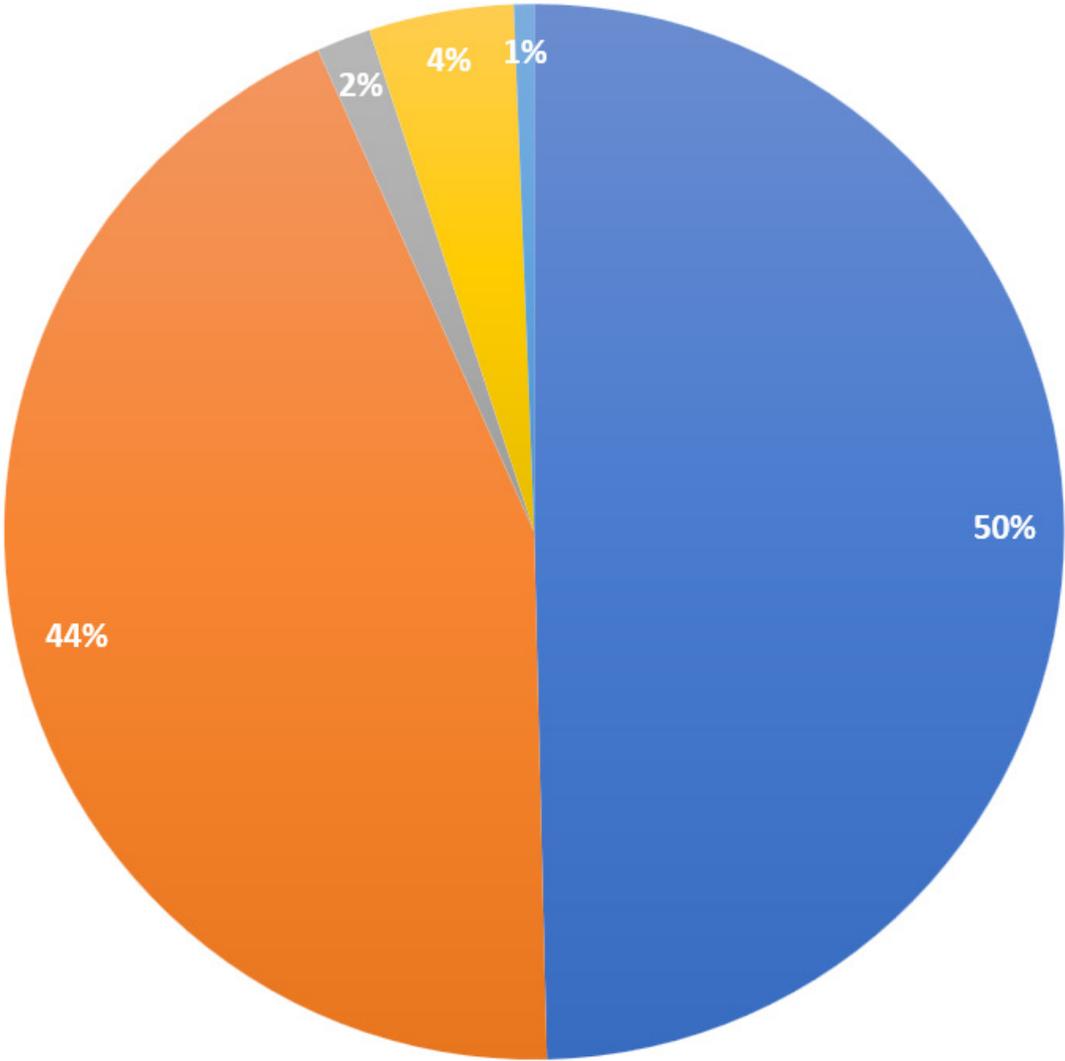
	<u>August 31, 2023</u>	<u>August 31, 2022</u>
Accounts payable	\$44,204	\$48,340
Loss reserves	\$14,071,405	\$14,911,453
Loss adjustment expense payable	\$1,767,888	\$1,924,924
Unearned premiums	\$10,856,653	\$8,791,732
Dividends declared but unpaid	-	\$1,871,729
Other accrued liabilities	\$205,600	\$188,800
Total liabilities	<u>\$26,945,750</u>	<u>\$27,736,978</u>
Surplus	<u>\$11,682,320</u>	<u>\$7,886,080</u>
Total liabilities and surplus	<b><u>\$38,628,070</u></b>	<b><u>\$35,623,058</u></b>

### Statements of Revenue and Expenses—Statutory Basis

	<u>2023</u>	<u>2022</u>
Revenues:		
Premiums earned, direct	\$31,302,005	\$26,705,309
Premiums earned, ceded	<u>\$(12,876,030)</u>	<u>\$(10,627,118)</u>
Net premiums	\$18,425,975	\$16,078,191
Expenses:		
Losses incurred, direct	\$16,918,922	\$18,861,739
Losses incurred, subrogation and salvage	\$(273,319)	\$(156,842)
Losses incurred, excess insurance recovery	<u>\$(5,602,754)</u>	<u>\$(5,450,359)</u>
Net losses	\$11,042,849	\$13,254,538
Loss expenses incurred	\$1,554,623	\$1,817,509
Other underwriting expenses incurred	<u>\$1,808,506</u>	<u>\$1,588,066</u>
Total expenses	<u>\$14,405,978</u>	<u>\$16,660,113</u>
Net underwriting gain	\$4,019,997	\$(581,922)
Net investment income earned	\$981,960	\$92,157
Other income	<u>\$18</u>	<u>\$486</u>
Net revenues over expenses		
- statutory basis	<u>\$5,001,975</u>	<u>\$(489,279)</u>

Jeremy Fox is a Senior Accountant who graduated from the University of Nebraska-Lincoln in 2004 with a Masters of Professional Accountancy. His undergraduate course of study was in accounting with a minor in economics. Jeremy excels in working with clients in Audits of NPO's and Non-Public Companies, and Tax Planning and Preparation. Jeremy is a member of the American Institute of Certified Public Accountants and Nebraska Society of Certified Public Accountants.

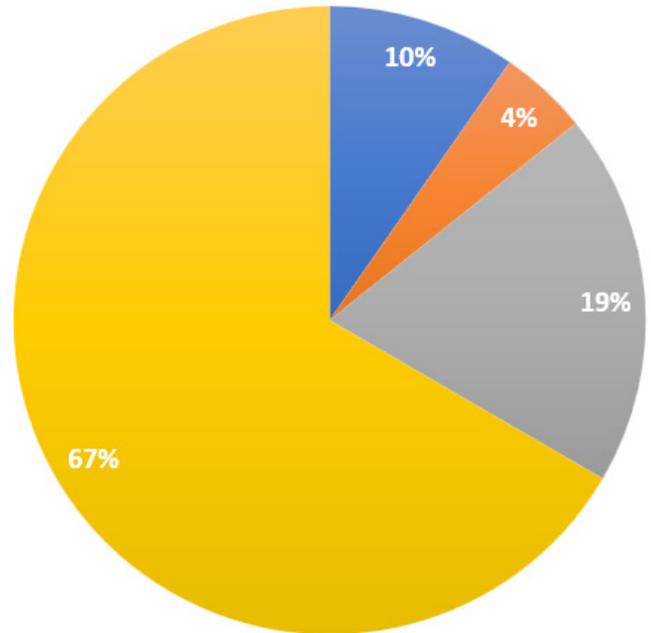
# TOTAL COST OF RISK - 2023-2024



- LOSS FUND/DIVIDENDS
- EXCESS INSURANCE
- CLAIMS ADMINISTRATION
- ALL OTHER ADMINISTRATION
- PROVISIONAL TAXES

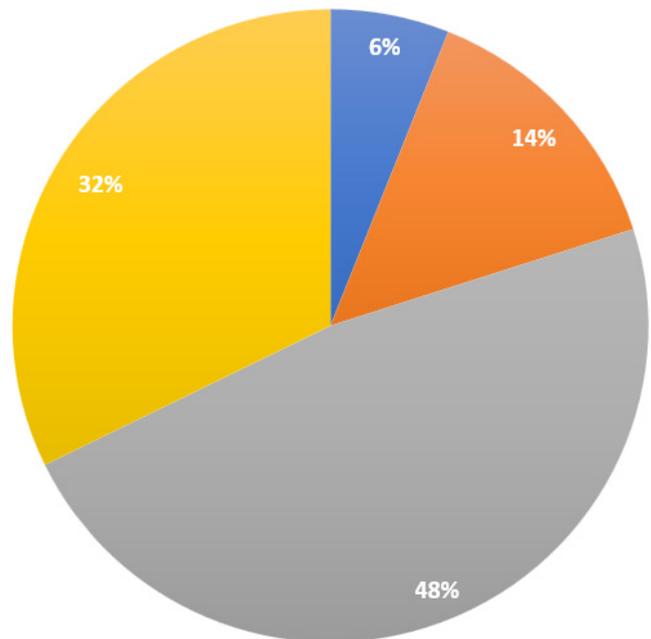
## NUMBER OF CLAIMS BY LINE OF COVERAGE - 9-1-13 TO 8-31-23

- AUTO LIABILITY
- GENERAL LIABILITY
- PROPERTY
- WORKERS COMPENSATION



## CLAIMS DOLLARS INCURRED BY LINE OF COVERAGE - 9-1-13 TO 8-31-23

- AUTO LIABILITY
- GENERAL LIABILITY
- PROPERTY
- WORKERS COMPENSATION



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# ALICAP

## SIX PILLARS OF ALICAP

A STABILIZED MARKETPLACE

ENHANCED COVERAGE

CUSTOMIZED LOSS CONTROL PROGRAM

CLAIMS MANAGEMENT AND DISTRICT INPUT

COMPETITIVE PRICING

RETURN OF SURPLUS TO THE OWNER DISTRICTS/ESUs

[WWW.ALICAP.ORG](http://WWW.ALICAP.ORG)



1311 STOCKWELL STREET - LINCOLN, NE 68502

LOCAL: 402-423-4951 - TOLL FREE: 800-422-4572

[WWW.NASBONLINE.ORG](http://WWW.NASBONLINE.ORG) - @NASBONLINE - #LIVENASB



## **Congratulations on becoming an owner of ALICAP!**

### **Instructions for New Member**

- The All Lines Interlocal Cooperative Aggregate Pool (ALICAP) requires that your school board adopt the pool agreement by signing and returning the Resolution of Commitment form.
- The Uninsured and Underinsured Motorists law of Nebraska requires that Uninsured and Underinsured Motorists Coverage be provided at a limit equal to the State's Financial Responsibility law. Please sign the Commercial Automobile Application Supplement.
- Complete the Supplementary Application for School Leaders Errors & Omissions on behalf of the board members, central office administrators, school district principal's and legal counsel. This form protects your fellow members of ALICAP from responding to any Errors and Omissions claim which should have been reported to the previous insurance carrier. This form eliminates the need to purchase an extended reporting endorsement from your previous School Board Legal Liability carrier.
- Complete the ALICAP Cybersecurity Questionnaire and sign it.
- Complete the IronEnviro (SPILLS) Application and sign it.
- Complete the Sexual Abuse Liability Application and sign it.

Thank you for taking the time to complete this information. Once we receive the electronic copy, we will begin to enroll your district into ALICAP. Please feel free contact me if you have any questions.

Sheri Shonka  
Managing Director

Public Risk Management  
3528 Dodge Street, Suite 120 | Omaha, NE 68131  
Direct: (877) 649-4612  
[sheri.shonka@prmne.com](mailto:sheri.shonka@prmne.com)



**NASB**  
**All Lines Interlocal Cooperative Aggregate Pool**  
**(ALICAP)**

**Member Resolution of Commitment**

WHEREAS, LB398 passed by the 1987 Nebraska Legislature created the Intergovernmental Risk Management Act; and

WHEREAS, \_\_\_\_\_ School District, believes it is in the best interest of its citizens to join with other Nebraska school districts in establishing a property, general liability, automobile, crime, dishonesty, school board liability and workers compensation pool; and

WHEREAS, the NASB Pool is established by school districts for the benefit of school district citizens; and

THEREFORE BE IT RESOLVED, that the \_\_\_\_\_ School District hereby:

1. Approves the document entitled "Participation Agreement"; and
2. Enters into the Agreement for the formation of and participation in the NASB All Lines Interlocal Cooperative Aggregate Pool; and,
3. Designates \_\_\_\_\_ to sign the Formation Agreement with the Pool on behalf of the school district

Passed and approved this \_\_\_\_\_ day of \_\_\_\_\_, 2023

\_\_\_\_\_ School Board

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Please print name and title

NEBRASKA

(To be completed and signed by the Named Insured)

NAME

POLICY NO.

**The Uninsured and Underinsured Motorists law of Nebraska requires that Uninsured and Underinsured Motorists Coverage be provided at a limit at least equal to the state's Financial Responsibility law. You may purchase Uninsured and Underinsured Motorists Coverage with a limit up to your policy's liability insurance limit if you submit a signed application.**

**Please study this sheet carefully to help you decide what coverage you need to fulfill your insurance requirements.**

FOR A MORE DETAILED DESCRIPTION OF THESE COVERAGES, REFER TO YOUR POLICY.

**UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**

Uninsured and Underinsured Motorists Coverage provides coverage for (1) damages for bodily injury which an insured is legally entitled to recover from the owner or operator of a motor vehicle for which there is no bodily injury liability insurance or bond applicable at the time of the accident, and (2) damages for bodily injury which an insured is legally entitled to recover from the owner or operator of a motor vehicle to which a bodily injury liability policy applies at the time of the accident but its limit for bodily injury liability is either (a) not enough to pay the full amount the insured is legally entitled to recover as damages, or (b) reduced by payments to persons other than an insured injured in the accident to less than the full amount the Insured is legally entitled to recover as damages.

In accordance with the laws of Nebraska, your automobile liability or motor vehicle liability policy shall automatically include Uninsured and Underinsured Motorists Coverage for damages for bodily injury Which the insured may be entitled to recover from the owner or operator of an uninsured or underinsured motor vehicle, in the minimum amount of \$25,000 each person / \$50,000 each accident. Alternatively, you may select higher limits, up to the bodily injury policy liability limits, by indicating that selection below. Please select one of the following options:

- Uninsured and Underinsured Motorists Coverage at the minimum limits shown above
- Uninsured and Underinsured Motorists Coverage at a limit equal to my liability insurance limit
- Uninsured and Underinsured Motorists Coverage limit of \$ 50,000 CSL *(may not exceed your liability insurance limit)*

Please be sure to read, fill out, sign, and return this Supplemental Application to your agent or broker. The choice you make will apply to any policy which renews, changes, supersedes, or replaces your existing policy, or any policy for which you may be applying unless you request a change to your coverage in writing. By signing below and/or paying any premium, you have evidenced your actual knowledge and understanding of the availability of these benefits and limits as well as the benefits and limits you have selected.

Signature of Named Insured

Date

Signature of Agent

Date

# Supplementary Application

## School Leaders Errors & Omissions Policy

This form will be attached to and form part of the Application of Insurance. The Insured(s) represent that the Application and this statement are the basis of the insurance applied for and are to be considered as incorporated into and constituting part of the policy issued. These statements are material to the acceptance of the risk assumed by the Company and the policy is issued in reliance upon the truth of those representations.

I/we hereby warrant that I/we have made reasonable and diligent inquiry of the following persons:

- 1) All School District Board Members
- 2) All Central Office Administrators
- 3) All School District Principals
- 4) Legal Counsel to persons listed in 1, 2, & 3 above

and that no circumstances are now known which have not been reported to my/our current Insurer which could lead to a claim under the insurance policy for which I/we are now proposing, or for any subsequent renewal of our policy. A copy of the notices of any circumstances that have been reported to my/our Insurer is attached.

The company agrees, subject to the other policy provisions, that if the above warranty is complied with and solely with respect to prior knowledge of circumstances which may lead to a claim, it will not disclaim coverage under this policy for claims which arise from incidents which were known to any Insured person(s) other than those stated in 1, 2, 3, or 4 above at the time the Insured submitted the Application for this insurance providing reasonable and diligent inquiry was first made by the Insured(s).

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School District

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Signature

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Title

---

Date



# ALICAP Cybersecurity Questionnaire

Please provide responses below concerning the Information Technology (IT) environment of your school district. Responses should be accurate as of the date that the application was completed. If your school district or ESU plans to make changes to its IT environment, please describe those plans in the "Other Controls & Preventative Measures" section, below.

To obtain **qualified** status, Beazley requires "Yes" responses to all cybersecurity questions (penetration testing must be conducted).

## General Information

School District:	
Average Daily Attendance:	
Gross Operating Expenditures:	

## Cybersecurity Questions

	Yes / No / Partial
1a. Do you use an Endpoint Protection Platform?	
1b. If yes, what vendor?	
2. Do you enforce multi-factor authentication for all ordinary user accounts when accessing your network remotely?	
3. Do you enforce multi-factor authentication for users accessing web-based email?	
4. Are multi-factor authentication settings enabled for access to privileged accounts or files?	
5. Have you implemented Endpoint Detection and Response security tools?	
6. If you have any end-of-life software on your network is the software segregated from the rest of the network?	
7. Do you have a Security Operations Center managed by an external 3 <sup>rd</sup> party?	
8. Do you deny all Server Message Block inbound communications to servers except where there is an identified business need?	
9a. Do you have a firewall at network perimeter?	
9b. Do you have a firewall internally within the network?	
10. How often do you (or a 3 <sup>rd</sup> party on your behalf) conduct penetration testing on your network? <i>Options: Never / Annually / 2-3x per year / 4x or more</i>	
11. Are host based and network firewalls configured to disallow inbound connections by default?	
12. Do you conduct regular phishing training and testing for all users?	

- 13. Are advanced threat protection settings enabled for all email users? [Redacted]
- 14. Are incoming emails and communications filtered for malicious links/attachments? [Redacted]
- 15. Are external emails and communications marked to alert users of their external origin? [Redacted]
- 16. Have you implemented any of the following controls: DKIM; SPF; DMARC? [Redacted]

**Other Controls & Preventative Measures**

Please use the space below to clarify any answers above that may be incomplete or require additional detail. Please also describe any additional steps your organization takes to detect, prevent, and recover from ransomware attacks (e.g., segmentation of your network, additional security controls, external security services, etc.).

School District: [Redacted]  
Superintendent: [Redacted]  
IT/Technology Director: [Redacted]  
Date Completed: [Redacted]

Signature: \_\_\_\_\_



# Ironshore Insurance Services, LLC

## IronEnviro Site Pollution Incident Legal Liability Select (SPILLS) Application

THIS IS AN APPLICATION FOR A CLAIMS-MADE POLICY. PLEASE REVIEW THE APPROPRIATE POLICY CAREFULLY.

### INSTRUCTIONS:

- Please print or type clearly.
- Please answer all questions and those applicable to the coverages requested. If any questions in those sections do not apply, please answer "NA."
- If additional supporting documentation is needed to answer the questions completely, please reference in the application and attach the additional supporting documentation.
- The application must be signed and dated by a duly authorized executive, officer, owner, or principal of the applicant.

### GENERAL APPLICANT INFORMATION:

Named Insured: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

1. Is the applicant interested in receiving loss control support and/or training services provided by Ironshore?  
\_\_\_\_Yes \_\_\_\_No. If yes, please provide an email address for the facility manager or other appropriate contact.

Email Address:

2. Does the applicant hold any property, i.e. vacant land, for development? \_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation.

3. Does the applicant anticipate any development activities during the policy period? \_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation.

### CLAIMS / WARRANTY STATEMENTS:

#### A. CLAIMS:

1. In the last five (5) years, has the applicant had any reportable releases or spills of hazardous substances or hazardous wastes, or any other pollutants as defined by applicable environmental statutes or regulations? \_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation.

2. In the last five (5) years, has the applicant received any notices of violation, fines, penalties, complaints or other enforcement actions regarding compliance with environmental laws? \_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation.

3. In the last five (5) years, has the applicant been prosecuted or is the applicant currently being prosecuted for contravention or any standard of law relating to the release or threatened release of a hazardous substance, hazardous waste or other pollutant as defined by applicable environmental statutes or regulations? \_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation.

4. Are you aware of any past or present contamination on-site or emanating from the site(s) or any circumstance which may reasonably be expected to give rise to a claim or generate a request for coverage under this policy? \_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation.

5. Have any claims been made or legal actions (including regulatory actions) been brought against you in the past 5 years which relate in any way to an actual or alleged pollution release (including mold matter and legionella) or water intrusion?  
\_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation.

**B. INDOOR AIR QUALITY:**

1. Have any water or indoor air quality related construction/maintenance defects been encountered (including but not limited to HVAC system problems, leaks in the roof, windows, or siding, as well as broken plumbing or sewer backups) ? \_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation.
2. Does the applicant have a mold/microbial matter operations and maintenance (O&M) plan and/or water intrusion O&M plan? \_\_\_\_Yes \_\_\_\_No. If yes, please provide a copy.
3. Have any Indoor Air Quality (IAQ) /mold inspections or evaluations been done at a proposed location? \_\_\_\_Yes \_\_\_\_No. If yes, please provide a copy.
4. Have any complaints ever been made by a third party relating to indoor air quality, mold, or legionella problems at a proposed location? \_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation fully and include cause of loss, mitigation of loss and any costs associated with the loss.
5. Do you have a formal process in place to document and track IAQ and/or mold complaints? \_\_\_\_Yes \_\_\_\_No.
6. Do you have employees on-site and dedicated to the management of the proposed locations? \_\_\_\_Yes \_\_\_\_No. If yes, have the employees undergone specific training with regards to IAQ and/or mold? \_\_\_\_Yes \_\_\_\_No.
7. Have any of the proposed locations had an IAQ and/or mold problem that cost more than \$25,000 to remediate? \_\_\_\_Yes \_\_\_\_No.
8. Does the applicant have protocols in place specific to when the schools are not in session to inspect and maintain the facilities? \_\_\_\_Yes \_\_\_\_No. If yes, please provide a copy.

**C. WARRANTY:**

1. Does the applicant know of any fact, situation or circumstance that could result in a claim(s) being made against your company or any other entity that is requesting coverage? \_\_\_\_Yes \_\_\_\_No. If yes, please attach explanation.

**D. ACKNOWLEDGEMENT OF SHARED LIMITS:**

THE UNDERSIGNED UNDERSTANDS, AGREES TO, AND ACKNOWLEDGES, THAT THIS POLICY CONTAINS A POLICY AGGREGATE LIMIT OF LIABILITY THAT IS ACCEPTED AND SHARED BY ALL OF THE APPLICANTS WHO ARE OR MAY BECOME AN INSURED HEREUNDER. IN VIEW OF THE OPERATION AND NATURE OF THIS SHARED POLICY AGGREGATE LIMIT OF LIABILITY, THE APPLICANT UNDERSTANDS AND AGREES THAT PRIOR TO FILING A CLAIM UNDER THIS POLICY, THE POLICY AGGREGATE LIMIT OF LIABILITY MAY BE EXHAUSTED OR REDUCED BY PRIOR PAYMENTS FOR OTHER CLAIMS UNDER THIS POLICY. AS A RESULT, THERE MAY BE NO AVAILABLE LIMIT TO PAY THE APPLICANT’S CLAIM, REGARDLESS OF WHETHER ANY LOSS, BUSINESS INTERRUPTION EXPENSE OR EXTRA EXPENSE HAS BEEN PAID ON SUCH APPLICANT’S BEHALF.

IT IS AGREED BY THE APPLICANT (AND THE ENTITY(IES) REQUESTING COVERAGE) THAT THE PARTICULARS AND STATEMENTS MADE IN THIS APPLICATION, TOGETHER WITH ALL ATTACHMENTS TO THIS APPLICATION AND ANY OTHER MATERIALS SUBMITTED TO THE INSURER (ALL OF WHICH ATTACHMENTS AND MATERIALS SHALL BE DEEMED ATTACHED TO THE POLICY AS IF PHYSICALLY ATTACHED THERETO), SHALL BE THE REPRESENTATIONS AND WARRANTIES OF THE APPLICANT (AND THE ENTITY(IES)REQUESTING COVERAGE) AND SHALL BE DEEMED TO BE MATERIAL TO THE ACCEPTANCE OF THE RISK OR THE HAZARD ASSUMED BY THE INSURER UNDER THIS POLICY. IT IS FURTHER AGREED BY THE APPLICANT (AND THE ENTITY(IES)REQUESTING COVERAGE) THAT THE PROPOSED POLICY, IF ISSUED, IS ISSUED IN RELIANCE UPON THE TRUTH AND ACCURACY OF SUCH REPRESENTATIONS AND WARRANTIES WHICH ARE INCORPORATED INTO AND MADE A PART OF SUCH POLICY.

THE UNDERSIGNED APPLICANT WARRANTS THAT THE STATEMENTS SET FORTH IN THIS APPLICATION AND ITS ATTACHMENTS AND OTHER MATERIALS SUBMITTED TO THE INSURER ARE TRUE AND CORRECT.

ACCEPTING THIS APPLICATION DOES NOT BIND THE UNDERWRITER TO COMPLETE, OR THE APPLICANT TO PURCHASE, THE POLICY. IN THE EVENT THERE IS ANY MATERIAL CHANGE IN THE ANSWERS TO THE QUESTIONS OR REPRESENTATIONS OR WARRANTIES HEREIN PRIOR TO THE ISSUANCE DATE OF THE POLICY, WHICH WOULD RENDER THIS APPLICATION FORM INACCURATE OR INCOMPLETE, THE APPLICANT WILL NOTIFY THE INSURER IN WRITING AND, IF NECESSARY, ANY OUTSTANDING QUOTATION MAY BE MODIFIED OR WITHDRAWN.

**NOTICE TO ARKANSAS & NEW MEXICO APPLICANTS:** "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT, OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON."

**NOTICE TO COLORADO APPLICANTS:** "IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AUTHORITIES."

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** "WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT."

**NOTICE TO FLORIDA APPLICANTS:** "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE."

**NOTICE TO KENTUCKY APPLICANTS:** "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME."

**NOTICE TO LOUISIANA APPLICANTS:** "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON."

**NOTICE TO MAINE APPLICANTS:** "IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS."

**NOTICE TO NEW JERSEY APPLICANTS:** ANY PERSON WHO INCLUDES ANY FALSE AND MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO OHIO APPLICANTS:** ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWINGLY THAT HE/SHE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

**NOTICE TO OKLAHOMA APPLICANTS – WARNING:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY (365: 15-10, 36 §3613.1)

**NOTICE TO PENNSYLVANIA APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON, FILES A STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT, MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, SUBJECT TO CRIMINAL PROSECUTION AND CIVIL PENALTIES.

**NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**NOTICE TO VERMONT APPLICANT:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING MATERIALLY FALSE INFORMATION OR, CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO NEW YORK APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATIONS

**Applicant's signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Applicant's name (please print):** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Insurance representative:** \_\_\_\_\_ Sheri L. Shonka/Nancy Meinders

**Name of firm:** \_\_\_\_\_ Public Risk Management, Inc.

**Address:** \_\_\_\_\_ 3528 Dodge St., Suite 120, Omaha, NE 68131

**Telephone number:** \_\_\_\_\_ 877-649-4612 Ext. #1 or Nancy Meinders 877-649-4612 Ext #2

**Fax number:** \_\_\_\_\_ 402-399-2785

**E-mail address:** \_\_\_\_\_ [sheri.shonka@prmne.com](mailto:sheri.shonka@prmne.com) or [nancy.meinders@prmne.com](mailto:nancy.meinders@prmne.com)

**Surplus lines agent (SLA) (for the state where the named insured is domiciled):** \_\_\_\_\_ T. Patrick Ryan, CPCU,

**ARM Address:** \_\_\_\_\_ 3528 Dodge St., Suite 120

**City:** \_\_\_\_\_ Omaha

**State, ZIP code:** \_\_\_\_\_ NE, 68131

**Surplus lines license number:** \_\_\_\_\_

Separate applications are required for individual departments if training and hiring are handled separately by the individual department

Has your Abuse coverage, or any similar insurance, been cancelled or non-renewed in the past five years?

If yes, please provide explanation

## INSURED'S OPERATIONS (Select Yes, No, Subcontract or Insured Elsewhere)

	SELECT	(under 18 yrs)	(over 18 yrs)	No. of Employees	No. of Volunteers	No. of Contractors	Contractors Duties
Before / After School Programs							
Boarding Schools							
Daycare Center - Child							
Daycare Center - Adult							
Day Camps							
Camps w/ Overnight Stays							
Foster Homes							
Group Homes							
Mentoring (i.e. Big Brother / Big Sister)							
Special Education Programs							
Residential Facilities - In Family Homes							
Residential Facilities - In Mental Health Facilities							
Transportation of Children / Handicapped / Seniors							
Tutoring Programs							
Youth Shelter							
Youth Recreational Programs							
Other: _____							

1. Have all known claims, incidents, or allegations been reported to prior carrier?

2. Are you aware of any facts, incidents, or circumstances which may result in Sexual Abuse claims being made against you?

If yes, please provide explanation

3. In the past five years, have any employees or officers been terminated for cause related to sexually abusive behavior?

If yes, please provide explanation

4. Have any members of staff been transferred because of allegations of Sexual Abuse?

If yes, please provide explanation

## RISK MANAGEMENT

5. Do you hire or use subcontractors for any operations involving minors (including coaches)?

Yes / No

6. If yes, do you require those subcontractors provide you with additional insured status and a certificate of insurance showing Abuse & Molestation coverage with limits of at least \$1,000,000?

7. Is there a written abuse prevention policy? If Yes, please attach copies of policies

Does the policy prohibit one-on-one contact?

Does the policy outline permissible exceptions to one-on-one contact?

Does the policy require any one-on-one meetings occur in visibility of others at all times (e.g. window in door or open door at all times)?

Does the policy specify overnight activities require a specified number of screened employees/volunteers, management approval & prohibit single adult/child sleeping arrangements?

Does the policy specify transportation & activities conducted away from schools premise require 2 or more screened employees/volunteers?

Does the policy require prior establishment of persons allowed to visit and pickup

Do policies and procedures include an incident reporting and follow-up?

8. Is there a written policy for email, phone and social media contact with clients and persons under 18 years of age?

**SELECTION / TRAINING PROCEDURES**

	EMPLOYEES Yes / No	VOLUNTERS Yes / No
9. Do you require a written application for all employees and volunteers?	<input type="text"/>	<input type="text"/>
10. Does the application include a notice that Criminal Background Checks will be conducted?	<input type="text"/>	<input type="text"/>
11. Do you conduct documented reference checks on all employees and Volunteers?	<input type="text"/>	<input type="text"/>
12. Do the applications require an applicant's signature and untruthful answers are grounds for non-hiring or termination?	<input type="text"/>	<input type="text"/>
13. Are Criminal Background Checks completed prior to starting employment or regular volunteering?	<input type="text"/>	<input type="text"/>
Are background checks federal (50 state) level?	<input type="text"/>	<input type="text"/>
Are background checks only for your state level?	<input type="text"/>	<input type="text"/>
Are background checks only county or city level?	<input type="text"/>	<input type="text"/>
Are background checks performed at regular intervals (e.g. every 2-5 years)?	<input type="text"/>	<input type="text"/>
14. Do you maintain the applications in their personnel file?	<input type="text"/>	<input type="text"/>
15. Do you maintain a practice of not accepting potential employees/volunteers with prior sexual/physical abuse allegations against them?	<input type="text"/>	<input type="text"/>
16. Do all your employees and volunteers undergo abuse prevention training prior to working with youth?	<input type="text"/>	<input type="text"/>
Then annually thereafter?	<input type="text"/>	<input type="text"/>
Does training include recognition of sexual/physical abuse symptoms?	<input type="text"/>	<input type="text"/>
Does training include procedures to follow if a peer is suspected of such abuse?	<input type="text"/>	<input type="text"/>
17. Do all your employees and volunteers undergo SAFE SCHOOLS Abuse Training courses?	<input type="text"/>	
18. Do all your employees and volunteers know reporter training procedures?	<input type="text"/>	
19. Do you maintain records of all abuse prevention and mandated reporter training?	<input type="text"/>	

**INCIDENT REPORTING**

	Yes / No
20. Does your school use SAFE SCHOOL'S ALERT PROGRAM offered by ALICAP?	<input type="text"/>
21. Does the entity provide for anonymous reporting of suspected sexual abuse?	<input type="text"/>
22. Are all reports sent to local law enforcement agencies, child protective services or similar agency?	<input type="text"/>
23. Which departments are responsible for receipt of reports?	<input type="text"/>
24. In case we have any follow-up questions, please provide your name & phone number of who completed this application.	<input type="text"/>

Printed Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**DECLARATION**

**NOTICE:**

**THE UNDERSIGNED(S) CERTIFIES THAT HE/SHE IS THE DULY AUTHORIZED REPRESENTATIVE(S) OF EACH PROPOSED ASSUMED WHO SUBMITS THIS APPLICATION TO BRIT GLOBAL SPECIALTY USA FOR A POLICY OF INSURANCE.**

**THE UNDERSIGNED REPRESENTS THAT THE STATEMENTS SET FORTH IN THE APPLICATION ARE TRUE AND CORRECT TO THE BEST OF THEIR KNOWLEDGE, AND THAT REASONABLE EFFORTS HAVE BEEN MADE TO OBTAIN INFORMATION WHICH IS SUFFICIENT AND ACCURATE FOR THE PURPOSES OF OBTAINING THIS PROPOSED INSURANCE.**

**THE APPLICATION WARRANTS THAT IS THE INFORMATION SUPPLIED ON THE APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE INCEPTION FATE OF THE POLICY PERIOD, YOU SHALL IMMEDIATELY NOTIFY BRIT GLOBAL SPECIALTY USA OF SUCH CHANGE.**

**SIGNING OF THIS APPLICATION DOES NOT BIND BRIT SPECIALTY USA TO OFFER OR THE APPLICANT TO ACCEPT INSURANCE, BUT IT IS AGREED THAT THIS APPLICATION SHALL BE THE BASIS OF THE INSURANCE BUT IT IS AGREED THAT THS APPLICATION SHALL BE THE BASIS OF THE INSURANCE CONTRACT AND WILL BE ATTACHED AND MADE PART OF THE POLICY SHOULD BE ISSUED.**

Please confirm that you have read and agree with the above statement.

Agree / Disagree

Name of Assured / Legal Representative / Agent

Date



## **All Lines Inter-local Cooperative Aggregate Pool**

The All Lines Inter-local Cooperative Aggregate Pool (ALICAP) is an alternative risk financing mechanism which has allowed a group of Nebraska schools, like yourselves, to pool together their insurance contributions to fund losses, negotiate broader coverages, manage expenses, and realize investment return.

Rather than purchasing insurance from the standard marketplace, these schools have elected to manage and operate their own insurance company by purchasing excess and reinsurance over large retentions and deductibles. This program structure allows these schools to finance their insurance risks like a large self-insurer, and purchase insurance like a guaranteed cost transfer method.

The contributions to a loss fund allow the necessary dollars to be set aside, while earning investment income to pay the retentions. Excess premiums are collected to pay aggregate insurance costs over and above retentions and the actuarially predicted loss funds.

ALICAP operates under a "Certificate of Authority" approved by the Nebraska Department of Insurance, governed by the NASB State Board of Directors, and managed by a Board of Trustees. The boards' decisions are based on an approved set of By-Laws and a Participation Agreement that the NASB Workers' Compensation Pool operated under since its inception in 1990.

The list of school districts participating in ALICAP, either by purchasing workers compensation or all lines of property & liability coverage, is noted in the ALICAP Annual Report. These schools have benefited greatly from their long-term commitment to the pool. They have earned more than \$25,000,000 in dividends against future contributions and maintained control over their losses within the laws of the State of Nebraska.

We ask that you review the program definitions enclosed and the color graph. Please feel free to call Sheri Shonka at Public Risk Management, (402) 884-3751 if you have any questions.

**STATE OF NEBRASKA**  
**DEPARTMENT OF INSURANCE**  
**CERTIFICATE OF AUTHORITY**

**NASB ALL LINES INTERLOCAL COOPERATIVE AGGREGATE POOL  
(ALICAP)  
DOMICILED IN THE STATE OF NEBRASKA**

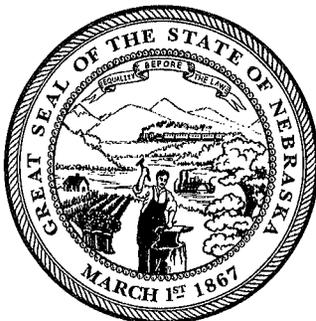
IS HEREBY AUTHORIZED AND LICENSED IN NEBRASKA TO TRANSACT THE BUSINESS AS A INTERGOVERNMENTAL RISK MANAGEMENT POOL IN THE STATE OF NEBRASKA AS DESCRIBED BY CHAPTER 44 OF THE INSURANCE STATUTES OF NEBRASKA:

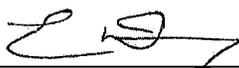
59223861  
NEBRASKA IDENTIFICATION  
NUMBER

May 01, 2023  
DATE ISSUED

April 30, 2024  
DATE EXPIRES

**SIGNED AT LINCOLN, NEBRASKA**



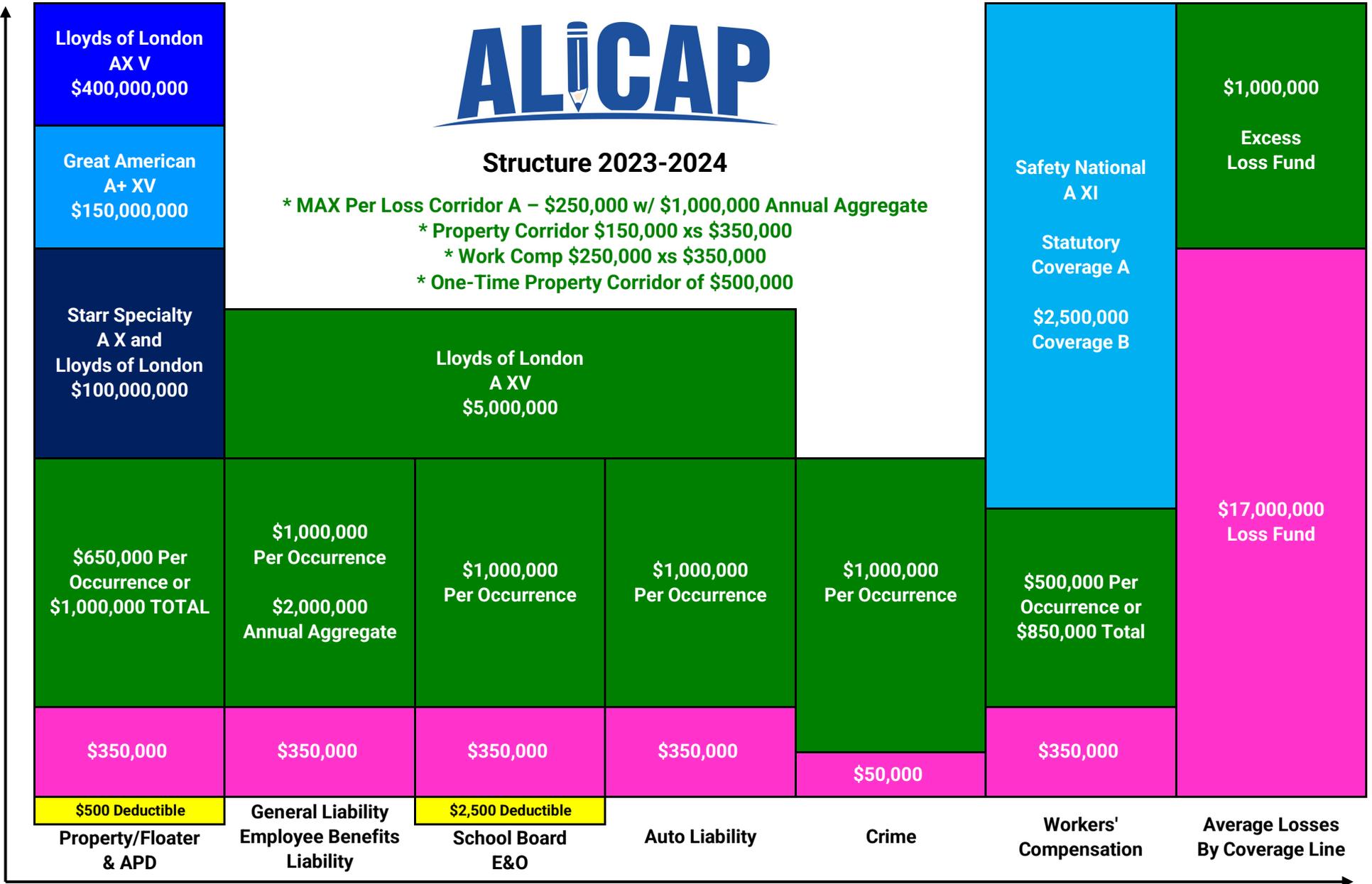
  
\_\_\_\_\_  
DIRECTOR OF INSURANCE



### Structure 2023-2024

- \* MAX Per Loss Corridor A – \$250,000 w/ \$1,000,000 Annual Aggregate
- \* Property Corridor \$150,000 xs \$350,000
- \* Work Comp \$250,000 xs \$350,000
- \* One-Time Property Corridor of \$500,000

SEVERITY



FREQUENCY

# PROGRAM DEFINITIONS

(see graph)

## **Self Insured Retention (SIR) (pink)**

The predetermined amount of risk that will be assumed by the NASB All Lines Aggregate for any one occurrence of loss.

## **Specific Excess (green)**

The amount of insurance placed to protect against any one single catastrophic occurrence.

## **Loss Fund (pink)**

The maximum amount that the NASB All Lines Aggregate expects to pay in losses for a given coverage year. Once this fund is exhausted, the Aggregate Excess coverage applies to the SIRs subject to any applicable maintenance deductibles.

## **Excess Loss Fund (green)**

The amount of insurance purchases to cap the amount of risk retained within a given coverage year.

## **Secondary Excess Insurance (blue)**

The amount of insurance above the primary excess necessary to adequately cover all exposures.

## **Program Costs**

The costs associated with the NASB "All Lines Aggregate" program may be broken down into *Fixed Cost* (purchasing excess insurance, handling claims and administration), and *Variable Cost* of the losses within the self-insured retention.

Your money is spent only as claims are paid. If you fail to pay out the pre-funded loss fund, these monies with investment income will be returned to the participants as dividends.



February 22, 2024

Dr. Josh Fields  
Superintendent  
Seward Public Schools  
410 South Street  
Seward, NE 68434

RE: ALICAP Quote

Dear Dr. Fields,

Thank you for your interest in ALICAP. Our proposal is based on the information provided in your bid specifications. We calculated your contribution to ALICAP on an annual basis, but if your district would resolve to become a member of ALICAP, we would add your school effective April, 14, 2024 and pro-rate the premium. All ALICAP members have a September 1<sup>st</sup> common expiration date.

There are several coverages, limits and deductible differences between the bid specifications and what ALICAP provides and I will highlight a few of the major differences on the second sheet.

The ALICAP premiums includes all coverages provided by ALICAP along with the deductibles provided. All members of the pool have the same limits, deductibles and coverages.

Seward Public Schools has attended the ALICAP Educational Session so that requirement has been met for your district. I have provided information titled "All About ALICAP" as well as the documents needed to get enrolled prior to the effective date.

Please let me know if you have any questions.

Sincerely,

*Sheri L Shonka*

Sheri L. Shonka  
Managing Director



**PROPERTY INSURANCE:**

Specifications call for a 90% coinsurance provision. Samples of Seward Schools policies state there is a 100% coinsurance provision in place. ALICAP has no coinsurance provision but provides full replacement cost on \$400,000,000 per occurrence blanket property limit with a \$500 property deductible.

Options Included are as follows:

Building Ordinance	\$50,000,000
Debris Removal	\$50,000,000
Extra Expense	\$25,000,000
Demolition Cost	\$50,000,000
Earthquake & Flood	\$50,000,000
Flood Zone A	\$15,000,000

Replacement Cost on busses if 2 or more are damaged in a single occurrence is also provided. Windshield repairs and replacements are subject to the \$500 comprehensive deductible with ALICAP.

ALICAP's property deductible is \$500 per occurrence with no additional wind and hail deductible. Seward Schools sample policies provided EMC has a \$5,000 property deductible and a \$25,000 wind and hail deductible.

**GENERAL LIABILITY:**

Employee Benefit Liability is included with no separate deductible.

**COMPREHENSIVE AUTOMOBILE:**

ALICAP's Uninsured and Underinsured Motorist limit is \$50,000. Insurance Specifications call for \$100,000 and EMC policy documents state Seward is insured for \$1,000,000.

**SCHOOL BOARD LIABILITY – ERRORS AND OMISSIONS**

The deductible with ALICAP for Errors & Omissions is \$2,500. Insurance specifications call for \$1,500. Claims must be turned in immediately to start the clock on deductible expenses.

**UMBRELLA:**

ALICAP does not provide traditional umbrella coverage but provides a total of \$5,000,000 for General Liability, Auto Liability and Errors & Omissions coverage. Specifications call for a \$4,000,000 limit. EMC policies provided Seward currently has a \$5,000,000 umbrella making the total \$6,000,000. Also, ALICAP does not have a \$10,000 retention for Umbrella.

**BOILER & MACHINERY / EQUIPMENT BREAKDOWN COVERAGE:**

ALICAP provides a \$150,000,000 limit with Traveler's for Equipment Breakdown coverage. Insurance Specifications call for \$5,000,000

**BONDS & CRIME:**

ALICAP includes the School Treasurer's bond in the coverage. There is no need to purchase a separate bond with ALICAP. Employee Dishonesty and the Theft, Disappearance and Destruction limit is \$1,000,000 with no deductible. The specifications call for \$1,000 inside and outside.

**CYBER LIABILITY AND RANSOMWARE:**

Seward Public Schools must complete the ALICAP questionnaire to qualify for the \$250,000 limit with a \$50,000 deductible. Currently EMC provides Seward with \$25,000 of Ransomware coverage.

## PREMIUM SUMMARY

ALICAP PROPOSAL 2024		Premium	Carrier
Property - Building and Contents		<b>\$202,420</b>	ALICAP
<b>Options:</b>			
Building Ordinance	\$50,000,000	Included	ALICAP
Debris Removal	\$50,000,000	Included	ALICAP
Extra Expense	\$25,000,000	Included	ALICAP
Demolition Cost	\$50,000,000	Included	ALICAP
Earthquake & Flood	\$50,000,000	Included	ALICAP
Flood Zone A	\$15,000,000	Included	ALICAP
Inland Marine		Included	ALICAP
Commercial General Liability		Included	ALICAP
<b>Options:</b>			
Employee Benefits	\$5,000,000	Included	ALICAP
Automobile		Included	ALICAP
Umbrella Liability \$1,000,000			
<b>Options:</b>			
\$4,000,000 Limit	\$5,000,000	Included	ALICAP
Boiler and Machinery		Included	TRAVELER'S
Workers' Compensation		<b>\$87,430</b>	ALICAP
Bond Coverages		Included	ALICAP
<b>Options:</b>			
Limit \$250,000	\$1,000,000	Included	ALICAP
School Board Legal Liability aka Linebacker		Included	ALICAP
Cyber Security	Must Qualify		BEAZLEY UK
Crime and Fidelity		Included	ALICAP
<b>TOTAL</b>		<b>\$289,850</b>	

Pro-rate contribution

From: 04/14/2024 to 09/01/2024

\$289,850 X 0.384

**Pro-Rata Premium \$ 111,302**

If your school elects to join ALICAP, NASB will invoice your school for the premium due for the coverage period **4/14/2024 to 9/1/2024**. This amount is **\$111,302**.

## PREMIUM SUMMARY

	<u>PREMIUM</u>	<u>CARRIER</u>
<b>Property - Building and Contents</b>	\$ <u>\$188,621</u> *	<u>EMC</u>
<b>Options:</b>		
Building Ordinance	\$ Inc	
Debris Removal	\$ <u>25% + \$250,000</u>	
Extra Expense + Income	\$ <u>\$2,000,000</u>	
Demolition Cost	\$ <u>Varies By Loss</u>	
Earthquake & Flood	\$ <u>\$150,000</u>	
<b>Inland Marine</b>	\$ <u>\$2,060.00</u> *	<u>EMC</u>
<b>Commercial General Liability</b>	\$ <u>\$9,486.00</u> *	<u>EMC</u>
<b>Options:</b>		
Employee Benefits	\$ <u>See Form</u>	
<b>Automobile</b>	\$ <u>\$48,432.00</u> *	<u>EMC</u>
<b>Umbrella - Liability \$1,000,000 \$5,000,00</b>	\$ <u>\$8,923.00</u> *	<u>EMC</u>
<b>Options:</b>		
\$4,000,000 Limit	\$ <u>quoted \$5,000,00</u>	
<b>Boiler &amp; Machinery</b>	\$ <u>Included</u> *	<u>EMC</u>
<b>Workers' Compensation</b>	\$ <u>\$105,575.00</u> *	<u>EMC</u>
<b>Bond Coverages</b>	\$ <u>250.00</u> *	<u>EMC</u>
<b>Options:</b>		
Limit \$250,000	\$ <u>TBD</u>	
<b>School Board Legal Liability</b>	\$ <u>\$7,065.00</u> *	<u>EMC</u>
Cyber Security	\$ <u>\$3,686.00</u> *	
Linebacker	\$ <u>See Above School Board Liability</u>	
Crime and Fidelity	\$ _____	
<b>TOTAL</b>	\$ <u>\$375,464.00</u> *	

*You need to pay attention to errors and discrepancies in the Request for Proposal (RFP) submitted by the district. It appears that the RFP did not accurately reflect several crucial elements such as current policy coverages, inflation, forms, limits, features, protections, services, etc.*

*To provide a comprehensive overview of the district's existing arrangements, You need to refer to the current policy forms and all accompanying documents included in this proposal. These documents contain detailed information that compensates for the omissions identified in the initial RFP request by the district. Failure to address these issue could cause harm to the district, its employees and board members.*

### LOSS HISTORY EXPERIENCE

Attached are currently valued 5-year loss runs for each line of coverage.

# 4 Pillars

of Suhr & Lichty  
Insurance Agency



## Care

At the core of our agency is a commitment to care for our clients. This means providing **personalized attention, empathetic support, and a genuine concern** for their well-being. This pillar ensures that our clients feel valued and supported throughout their insurance journey.



## Advocate

As an advocate, our agency represents the best interests of our clients. This means advocating for fair claims processing, helping clients navigate insurance complexities, and advocating for policyholders' rights. **Our agency's commitment to advocacy ensures that clients have a strong ally in their corner when they need it most.**



## Protect

Protection is the primary purpose of insurance. Our agency is dedicated to **helping clients safeguard their assets, health, and financial future.** This pillar emphasizes the importance of finding the right insurance solutions that provide comprehensive coverage and peace of mind.



## Educate

Knowledge is power, and our agency aims to empower clients by **educating them about insurance options, policies, and their implications.** By providing clear and unbiased information, we help clients make informed decisions that align with their needs and goals.

By focusing on these four pillars, our insurance agency can establish a strong foundation for building trust, fostering long-term relationships, and delivering exceptional service to our clients.

(402) 643-2911

mail@suhrlichty.com

www.suhrlichty.com



**SUHR & LICHTY**  
INSURANCE AGENCY

# News Release

## EMC's "Excellent" Financial Strength Ratings Affirmed by AM Best

DES MOINES, Iowa (Nov. 3, 2023)—EMC Insurance Companies announced today that rating agency AM Best has affirmed the "Excellent" category Financial Strength Ratings for EMC Insurance Companies and EMC National Life Company:

### EMC Insurance Companies (EMC) and its five property/casualty subsidiaries\*

- Financial Strength Rating (FSR) of A (Excellent).
- In its review, AM Best recognized EMC's balance sheet strength, as "very strong," as well as its adequate operating performance, neutral business profile and appropriate enterprise risk management.
- Long-Term Issuer Credit Rating (Long-Term ICR) to "a" (Excellent) from "a+" (Excellent).
- In its Long-Term ICR review, AM Best noted EMC continues to maintain a competitive position in the commercial lines space but has experienced pressure from underwriting losses and variability in the investment portfolio in recent years.
- Outlook remains stable.

### EMC National Life Company (EMCNL)

- Financial Strength Rating (FSR) of A- (Excellent)
- Long-Term Issuer Credit Rating (Long-Term ICR) of "a-" (Excellent)
- Outlook remains stable.
- AM Best deemed EMCNL's balance sheet very strong, its business profile neutral and its enterprise risk management appropriate. It also noted EMCNL is highly integrated into EMC, which provides diversification and cross-selling opportunities for agents and customers.

"We're pleased that EMC's 'Excellent' Financial Strength Ratings have been reaffirmed by AM Best," said Scott Jean, EMC's President and CEO. "By focusing on delivering exceptional experiences, pursuing profitable growth, fine-tuning our organizational effectiveness, and celebrating a culture of inspiration, EMC is well-positioned for the future."

\*EMC Insurance Companies refers to Employers Mutual Casualty Company (EMCC) and its five property/casualty (P/C) subsidiaries:

- Dakota Fire Insurance Company
- EMC Property & Casualty Company
- EMCASCO Insurance Company

- Illinois EMCASCO Insurance Company
- Union Insurance Company of Providence

### About EMC Insurance Companies

EMC Insurance Companies has approximately 2,200 employees and is among the top 60 property and casualty insurance organizations in the country based on net written premium. Employers Mutual Casualty Company (EMCC) was organized in 1911 to write workers' compensation protection in Iowa. Today, operating under the trade name EMC Insurance Companies, the company provides commercial property/casualty lines, bonds and life insurance products and services throughout the United States. EMCC is licensed in all 50 states and the District of Columbia. For more information, visit [emcins.com](http://emcins.com).

### About AM Best

AM Best, the world's oldest insurance rating and information source, uses the following definitions

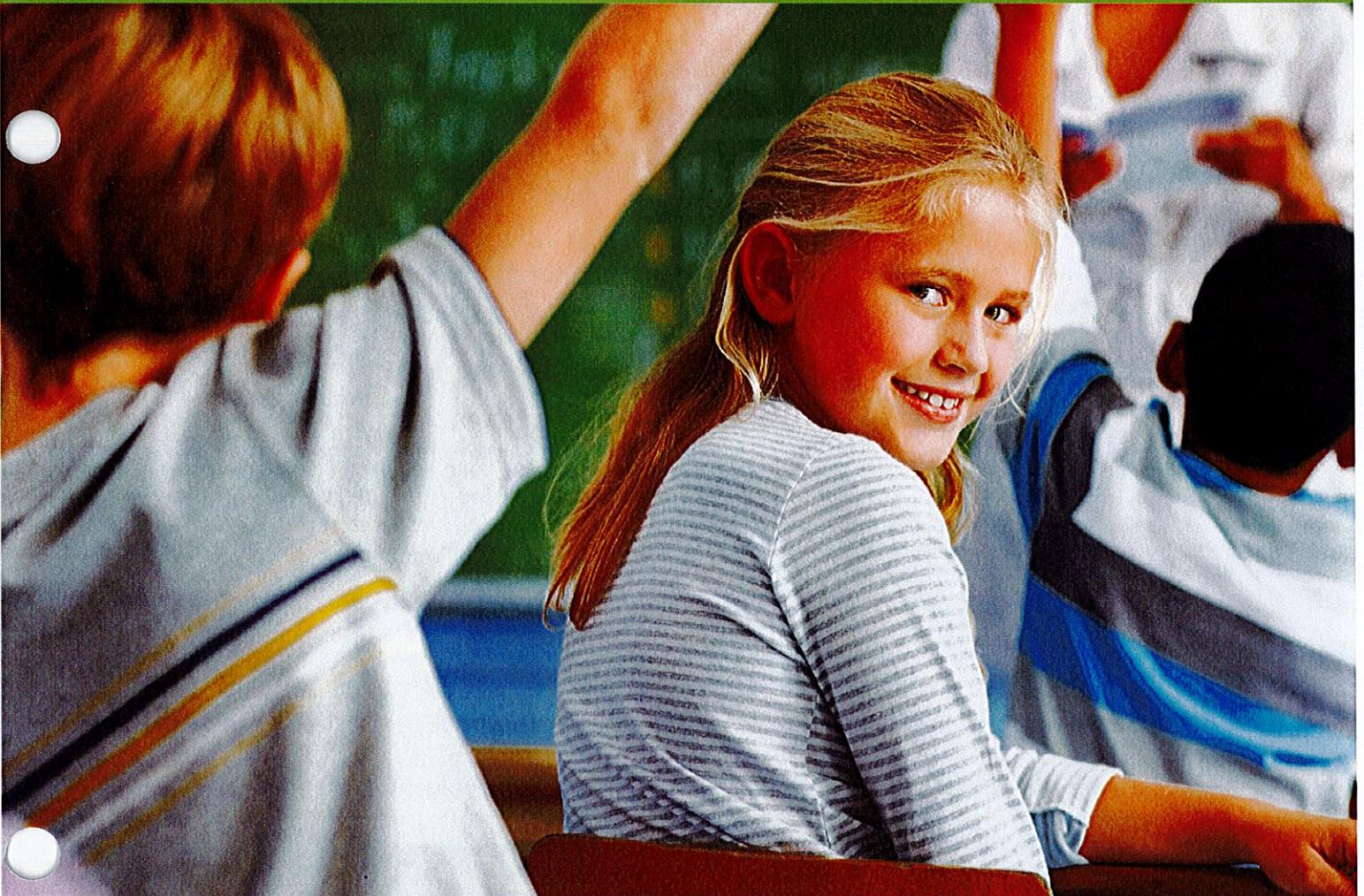
for their ratings:

- **Issuer Credit Rating (ICR):** an independent opinion on an entity's ability to meet its ongoing financial obligations that can be issued on either a long- or short-term basis.
- **Financial Strength Rating (FSR):** an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.

For more information, visit [ambest.com](http://ambest.com).



# Smart Protection for Nebraska Schools



COUNT ON EMC®

## Why Choose EMC to Insure Your School?

You can *Count on EMC*<sup>®</sup> to give your school everything it needs in an insurance company—solid experience, dependable stability, local expertise and valuable services to save you time and money. We provide comprehensive coverages and tailored loss control services to protect your school, your students, your staff and the public. In the event of a loss, our knowledgeable claims professionals will be there to provide attentive, personalized claims handling. We also give you the added convenience of online services such as claim reporting, claim analysis and safety training courses. It all adds up to one smart choice for school insurance.



## Solid Experience

EMC has been insuring schools since 1974, giving us the dependable experience our policyholders count on. We insure more than 1,300 school districts countrywide. This experience is why we're a solid choice when it comes to meeting the special needs of schools, from coverages to claims to loss control.

## Stable Presence

We don't jump in and out of the school insurance market because we know it's better business to weather the ups and downs. This long-range view gives us a stable presence in Nebraska and gives you the opportunity to work with an insurance company you know and trust. It also proves that you can depend on us to be there as a committed insurance provider.

## Local, Specialized Expertise

Our underwriters, claims personnel and loss control representatives are experts in school insurance and operate through our Omaha Branch, giving you the local attention you deserve. We provide on-site, face-to-face loss control services for our school policyholders and establish one point of contact so you can get to know your representative on a first-name basis.

## Why EMC?

Our customers *Count on EMC*<sup>®</sup> for their insurance needs, and you can too. We are:

- Strategically located across the country, offering property and casualty insurance in more than 40 states through 16 branch offices
- One of the top 50 property and casualty organizations in the country, based on net written premium
- Rated A (Excellent) by AM Best, an insurance credit rating organization\*
- Financially stable with more than 100 years of commercial insurance experience

**Learn more about EMC Insurance Companies on the back page and at [emcins.com](http://emcins.com).**

## More Services

We provide our policyholders with more than just great coverages. You get the added value of school-specific loss control services, medical management services, claims and risk analysis, online training courses for your staff and more—all at no extra cost. Most insurance companies can't come close to matching EMC's selection of services; some of which cost school districts thousands of dollars when outside consultants are hired.

\*For the latest rating, visit [ambest.com](http://ambest.com).

# Comprehensive, Flexible Coverages Tailored to Your School's Needs

Our school policy forms were designed with the specific needs of schools in mind. We offer broad coverages and provide unique, expanded protections within standard policies that many insurance companies don't include. We also allow higher policy sublimits than many other insurance carriers. Talk to your local insurance agent to find out more about what sets our coverages apart from the rest.

## Property

### Included

- Accounts receivable
- Appurtenant buildings and structures
- Arson reward
- Business income and extra expense
- Changes or extremes in temperature or humidity
- Combined deductible if inland marine or auto physical damage is insured with EMC
- Cost of taking inventory
- Debris removal
- Electronic data cost to replace or restore
- Fences and signs within 1,000 ft of premises
- Fine arts
- Fire department service charge
- Fire extinguisher: Recharge
- Foundations of buildings and pilings
- Legal liability, including personal property
- Lock replacement and rekeying
- Money and securities
- Newly acquired buildings, personal property and business income
- Nonowned detached trailers on premises
- Ordinance or law
- Outdoor property
- Personal effects and personal property of others

- Personal property within 1,000 ft of premises
- Pollutant cleanup and removal
- Preservation of property
- Replacement cost coverage on personal property of others
- Sewer backup
- Special cause of loss form
- Synthetic athletic tracks or surfaces
- Underground fiber optics
- Unreported buildings and structures
- Utility services: Time element and direct damage
- Valuable papers and records: Cost of research

### Optional

- Agreed value
- Blanket coverage on all buildings and personal property
- Builders risk
- Equipment breakdown
- Personal property off-premises and in transit
- Underground pipes

*Higher deductibles available for additional savings*

## General Liability

### Included

- Advertising injury liability
- All premises and operations, including new premises, operations and activities

- Host liquor liability
- Nonowned watercraft liability
- Operations by independent contractors
- Personal injury liability
- Personal property of others on school premises
- Premises medical payments (excluding students)
- Products and completed operations
- Student teachers, teacher aides and other volunteer workers as additional insureds
- Teachers liability, including corporal punishment

## Auto

### Included

- Audio, visual and data electronic equipment
- Blanket additional insured
- Deductible reimbursement for use of personal vehicles in the scope of school business operations
- Employers hired and nonowned auto liability
- Fellow employee exclusion deleted in auto liability insurance
- Garagekeepers legal liability: Limited
- Hired auto physical damage
- Liability of officers, employees and agents using their own autos for school business



- Personal property of others in or on a covered auto
- Towing
- Use of school buses during vacation, including use by other groups for community purposes
- Waiver of deductible: Glass repair

*Applies to any auto used*

## Errors & Omissions

### Included

- Claims-made policy
- Employment practices liability

### Optional

- Prior acts

*School districts, board members, student teachers, employees and volunteers are defined as insureds*

*Deductibles available from \$1,000*

*Defense costs are first-dollar coverage (after deductible)*

*Defense costs covered outside policy limit, except those involving nonmonetary claims or limited defense coverage*

*Defense provided by insurance carrier*

## Workers' Compensation

### Included

- Employers liability
- Other states coverage
- Statutory coverage under Nebraska law

## Umbrella Liability

*Optional coverage that applies as excess over general liability, employee benefits liability, auto liability and employers liability policies*

*Limit options available*

*May also apply as excess over school district errors and omissions insurance, if desired*

## Other Coverages

### Optional

- Abuse or molestation liability
- Booster clubs, parent teacher organizations, foundations and other related organizations
- CyberSolutions: Cyber liability and data compromise
- Employee benefit liability
- Fidelity bond for all employees
- Key person special expense
- Violent event response

*Disclaimer: The information on these two pages is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Read your policy for specific terms and conditions or contact your local agent or managing agency for details.*

# Loss Control Services That Can Save You Money

When you insure your school district with EMC, you receive the added value of our loss control services at no additional cost, no matter the size of your district or your premium. We've been providing loss control services for our policyholders since 1926, and we invest significant resources in loss control.

## Benefits of Our Loss Control Services

- Improve safety for students, staff and the public
- Potential to save your district significant money by reducing claims
- Avoid the need for higher cost consultants
- Access highly trained loss control representatives in our Omaha Branch who have specialized knowledge of Nebraska school codes and regulations

## Specialized Services for Schools

### Injury Management/Return to Work Program

When a worker is injured or becomes ill, expenses can add up quickly due to lost time, medical costs and hiring replacement workers. Implementing an early return to work program can help your organization control these costs. Plus, getting employees back to work can help improve your experience modification factor, which can help you save on workers' compensation premiums. EMC's injury management specialists offer assistance with return to work development, including creating job descriptions, identifying transitional jobs, selecting medical providers, creating training materials and reviewing programs for improvement.

### Hazardous Chemical Management Program

EMC's chemical management program, ChemEyes, helps school staff properly identify, manage and dispose of hazardous chemicals that may be found in classrooms and storage rooms throughout school buildings. The program includes everything from on-site assessment and chemical management training to follow-up support and regulatory compliance assistance. Although the program does not cover costs associated with disposal, EMC can help you obtain competitive pricing from disposal contractors.

### Slip and Fall Prevention Services

Slips, trips and falls are leading causes of injuries at schools. These injuries not only increase operational costs, but also contribute to indirect costs such as higher insurance premiums and lost productivity. EMC's loss control experts can identify hazards and offer practical solutions to improve safety.

### Fleet Safety

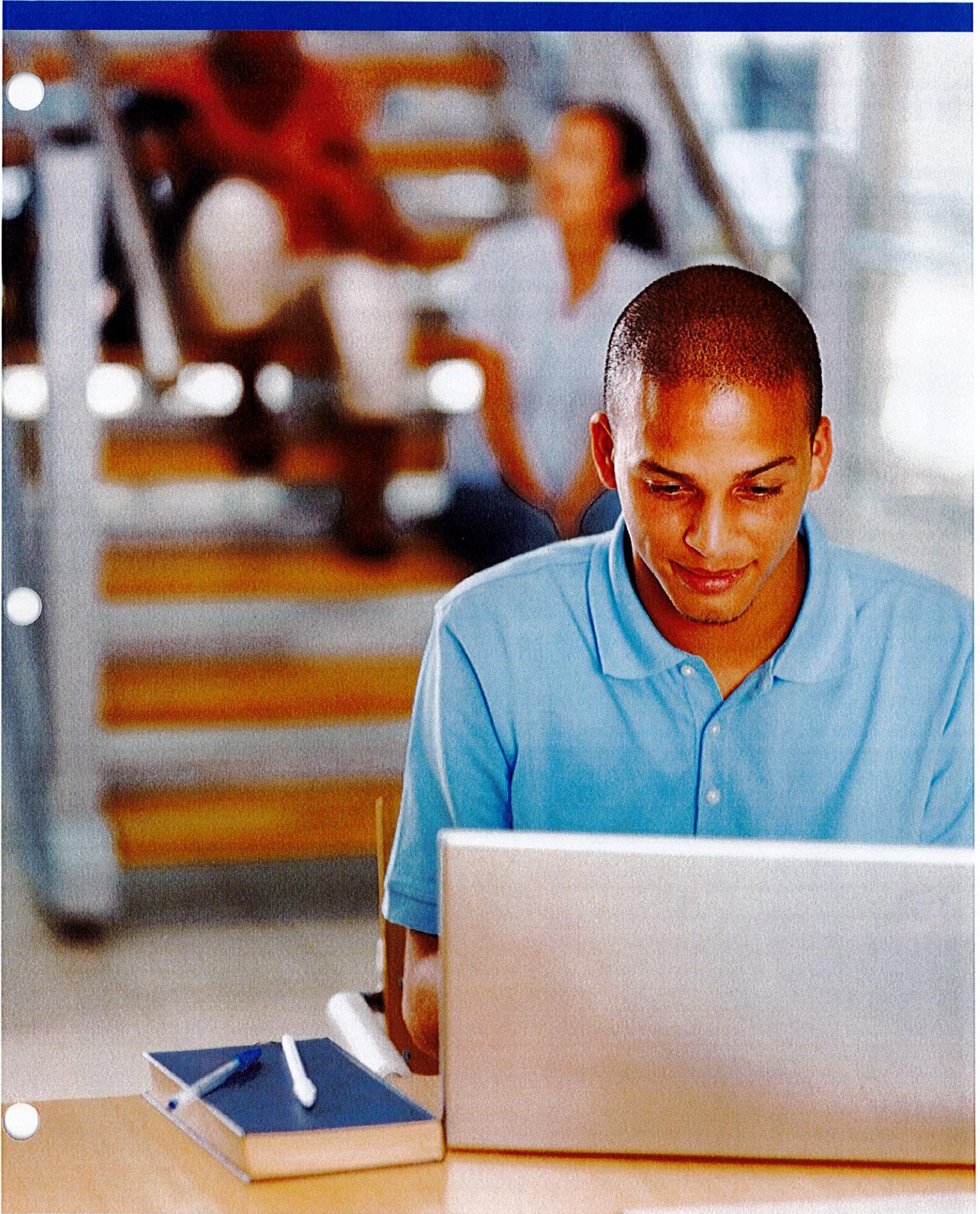
Vehicle collisions are the No. 1 cause of occupational deaths. EMC can help your organization develop a fleet safety program to help keep employees safe behind the wheel. A comprehensive program includes driver selection, safety rules, vehicle maintenance, accident reporting and investigation, authorized vehicle use and driver training.

## Additional Loss Control Services for Schools

- Safety review of playgrounds and bleachers
- Bus and auto traffic analysis
- Assistance with safety regulation compliance
- On-site safety training
- Indoor air quality assessment
- SafeSchools® online training program



Visit [www.emcins.com/losscontrol](http://www.emcins.com/losscontrol) for more information on EMC's loss control services.



## Reduce the Impact of Claims

EMC offers an array of valuable services to help your school district keep claims to a minimum. But when all is said and done, we know the real measure of an insurance company is how well it responds to your needs at the time of an injury or property loss. Our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your school's operations as possible.



## Experienced and Accessible

We provide our school policyholders with ongoing, familiar relationships in the handling of their claims through open communication and on-site meetings with school managers to discuss their claim concerns. Our claims staff understands the unique exposures of Nebraska schools and the legal and political environment in which they operate.

We draw on years of experience working in the Omaha Branch and stay up to date on current legal and medical issues by attending local seminars and corporate training on a regular basis. Many of our employees have added expertise from insurance-related professional designations and long tenures, which means you can be sure we have the knowledge to serve you well.

## Medical Management Services

EMC offers a full range of medical management services to help your employees receive appropriate, cost-effective medical care after an injury and return to work as quickly as possible. These services are provided at no additional cost and include:

**EMC OnCall Nurse** to prevent unnecessary costs and time away from work by having injured employees speak directly to a registered nurse 24/7

**Medical Bill Review** ensures billing is reasonable, accurate, appropriate and in compliance with Nebraska laws and facilitates fair pricing of treatment related to employee injuries

**Pharmacy Benefits Management** facilitates fair pricing of medications related to employee injuries

**Utilization Review** monitors and maintains appropriate duration, setting and intensity of medical treatments, such as chiropractic care and physical therapy

**Case Management** maintains ongoing communication between you, your employees and medical providers

**Rehabilitation Services** helps create a smooth transition for employees to return to work and increases the potential for an early return to work

## On-Site Overall Claims Review

At your request, our claims staff can meet with you to review your district's outstanding claims and future plans for handling claims. We can help you identify any problem areas and give recommendations for reducing claims. We also keep ongoing communication to help effectively manage your current claims.

## Easy Claim Reporting

Choose from four easy claim reporting options:

### Phone

Call our toll-free claim reporting number (888-362-2255), available 24/7.

### Online

Log in to Commercial Policyholder Access on [emcins.com](http://emcins.com) and select **Report a Claim**.\*

### Independent Agent

Contact your independent insurance agent.

### EMC Branch Office

Contact the Omaha Branch, 800-338-9735.

\*May not be available to all policyholders.

# Convenient Online Services to Make Your Job Easier

To help you and your staff save time and money, EMC continuously develops and improves online policy management, claims and loss control services. These convenient services are always available on our website, emcins.com. Plus, they're easy to use and included with your EMC insurance policy.

## Policy Management

You manage all aspects of your organization—and your insurance should be no different. With Commercial Policyholder Access on emcins.com, you have quick access to your insurance information at any time.

Depending on your access, you can:

- View policy, billing and claims information
- Manage payment preferences and paperless notifications
- Report and monitor claims
- Access loss control resources
- Find your agent's contact information

Visit [www.emcins.com/businessins](http://www.emcins.com/businessins) and select **Policyholder Access** to learn more about Commercial Policyholder Access or contact your insurance agent to request access.

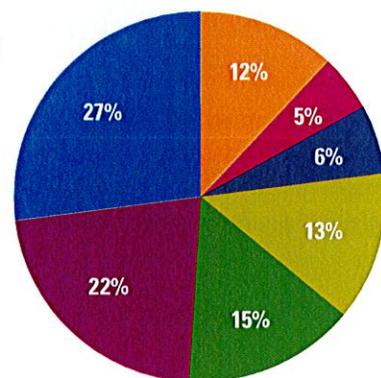


## Claims and Loss Analysis

Learning more about your school's claim patterns can help you reduce future claims and save significant money. Large school districts can do this by using EMC's valuable online loss analysis tools. These tools allow school business managers to analyze the source, amount, frequency and types of losses the school has had in the past. Data is displayed in convenient charts and graphs to assist with analysis. Our EMC branch representatives can help analyze your district's claim information and recommend loss control services that can positively impact your loss trends.

### Frequency/Claim Count by Accident Type\*

- Fall-Slip
- Struck By/Against
- Physical Attack
- Overexertion
- Bodily Motion
- Fall-Elevated
- Other



\*This chart is for illustrative purposes only.

## Online Claim Reporting

Online claim reporting\* is an easy way to get a claim started so you can focus on what's important—running your school district. Only the most basic information is required, and once your claim is submitted, you will be contacted by an EMC claims adjuster and your insurance agent will be notified. You can also access up-to-date information and track the progress of your claim.

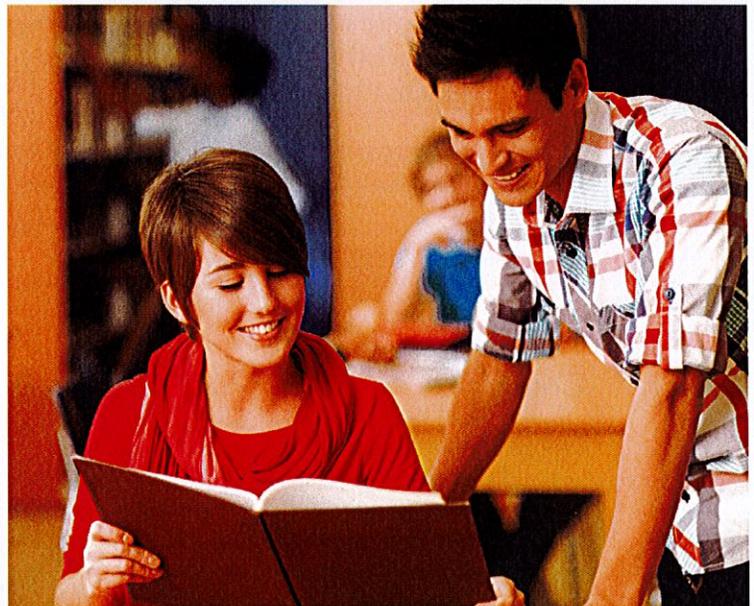
## Self-Directed Safety Training From SafeSchools®

EMC wants to make it easy and convenient for your staff to receive the training they need. That's why we partner with SafeSchools, the leader in web-based training for K-12 academic institutions, to make over 300 school-focused courses available to you at no cost. The system allows you to make training assignments, check to see who has completed courses and even send automated reminder emails.

### Useful Safety Training Courses for Schools

- Bloodborne pathogens
- Bullying recognition and response
- Emergency planning
- Sexual harassment

\*May not be available to all policyholders.



# Independent Agents, Local Expertise

When you work through your independent insurance agent, you can get a superior level of personalized service and expertise. That's why EMC distributes products solely through the independent agency system.

Because EMC operates through a network of 19 branch and service offices throughout the country, we're there for you when you need us. You can *Count on EMC* to provide exemplary local service in underwriting, claims and loss control—top-notch service that can only come from our more than 2,400 knowledgeable, well-trained insurance professionals.

With EMC, you get great insurance coverage, outstanding loss control services and the local attention you deserve.

## Count on EMC®

EMC Insurance Companies is in the top 50 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by AM Best, the premier insurance credit rating organization that rates a company's ability to meet its obligations to policyholders.\*

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

## Contact Us

Contact your local independent insurance agent and ask about insurance from EMC.

### EMC Insurance Companies

#### Omaha Branch

2121 N. 117th Avenue, Suite 310

Omaha, NE 68164

800-338-9735 • 402-951-8300

[www.emcins.com](http://www.emcins.com)



\*For the latest rating, visit [ambest.com](http://ambest.com).

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## EMC Office Locations



- Corporate Office and Des Moines Branch
- Branch Offices
- Service Offices





## EMC OnCall Nurse 24-Hour Work-Injury Nurse Hotline

EMC Insurance Companies partners with Medcor to offer this unique triage service.

### How it Works

With EMC OnCall Nurse (OCN), an injured worker (and their supervisor, if available) can speak with a registered nurse who immediately assesses the injury. Using evidence-based algorithms, the nurse provides a recommendation on the appropriate level of medical care.

EMC feels strongly that the benefits, for all involved, outweigh the costs; therefore, we are paying for this premium service. This program has proven to be beneficial to all sizes of workers' compensation policyholders!

### Policyholder Benefits

- Alleviates the need for supervisors to make medical decisions
- Helps avoid unnecessary doctor office and/or ER visits
- Reduces medical only and lost time claims and expenses
- Improves efficiency and timeliness of injury reporting
- Provides policyholders and EMC with completed First Report of Injury and Triage Report which serves as the reporting component for the work-injury
- Gives policyholders the option to establish preferred clinics
- Simplifies the injury reporting process

### Injured Worker Benefits

- Access to a registered nurse 24/7
- A registered nurse provides immediate medical triage and guidance on the appropriate level of care (self-care, referral for medical care, etc.)
- A registered nurse helps identify potentially serious injuries
- Translators are available for over 200 languages and dialects



### Program Results

**Claims Cost Savings:** OCN claims, on average, result in a total cost savings of over \$1,400 per claim. Approximately 40% of injuries reported to the OCN result in the injured worker returning to work without initial medical treatment. Injuries that result in self-care are documented as incident only and do not impact the policyholder's claims experience or mod factor.

**Improved Reporting Times:** Nearly 90% of work injuries are reported to the OCN within three days. More impressively, 77% are reported within 24 hours.

### Program Feedback

"It's great, easier, more effective and efficient!"  
– EMC policyholder

"I like the benefits of this program as it makes everything easier on us. I wish we would have implemented it a long time ago."  
– EMC policyholder

"This is the best resource that EMC offers!" – Independent agent

"Outstanding service and a valuable tool to reduce injury claim costs" – Independent Agent

### How to Enroll

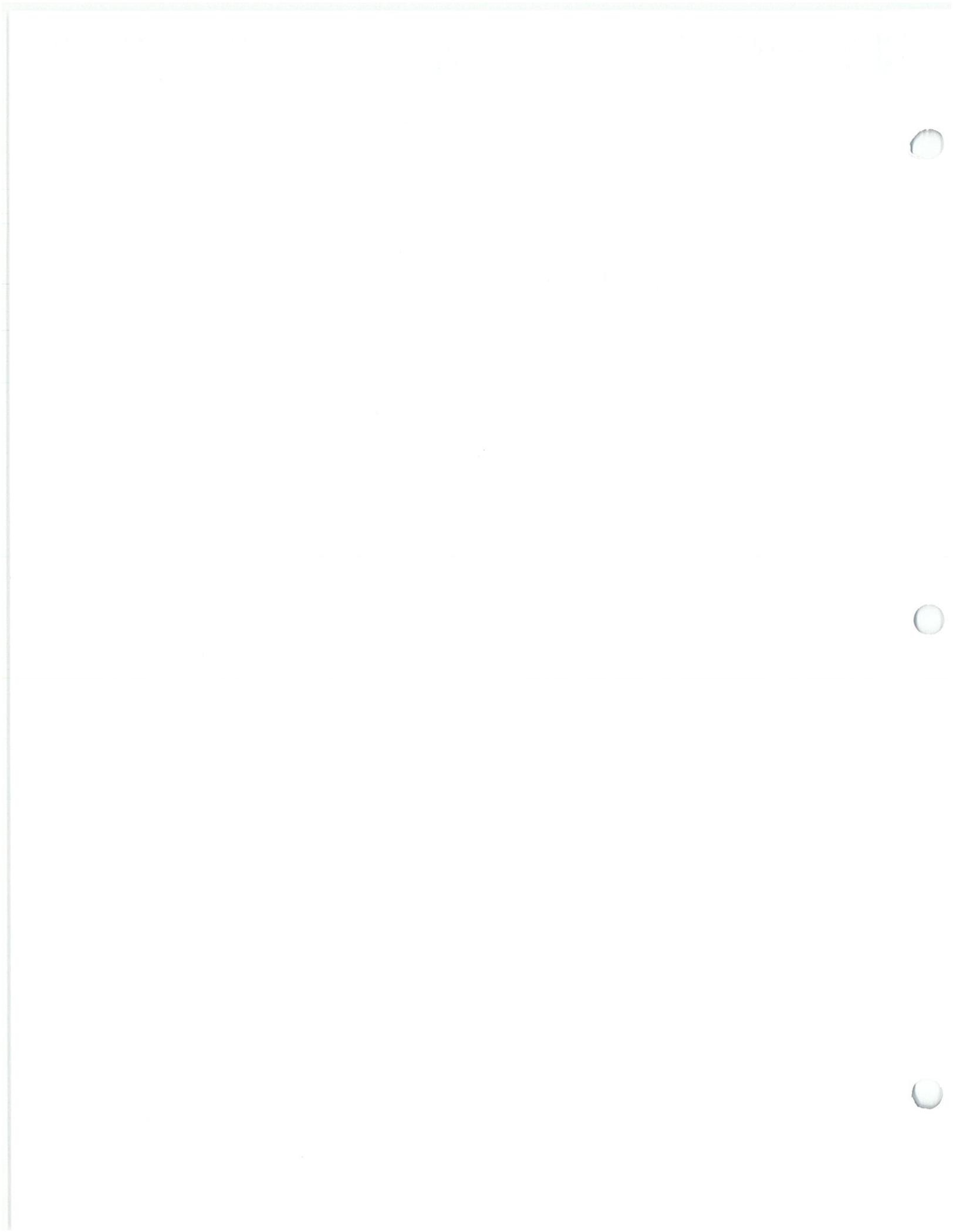
Enrollment is required to use this program. Simply contact your EMC representative, independent agent, or email [claims.oncallnurse@emcins.com](mailto:claims.oncallnurse@emcins.com) with your account name and account contact information (name, phone and email). An EMC Workers' Compensation Program team member will reach out and assist with your enrollment.

EMC Insurance Companies  
717 Mulberry Street • Des Moines, IA 50309

[emcins.com/oncall](http://emcins.com/oncall)



\*EMC covers the cost for standard/guaranteed cost workers' compensation policyholders. Nonstandard policyholders may also be eligible for this service; contact [claims.oncallnurse@emcins.com](mailto:claims.oncallnurse@emcins.com) for eligibility.  
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CONDITIONAL

Personalized Proposal Prepared for

**SEWARD SCHOOL DISTRICT**



***Count on EMC® to protect your business.***

**SUHR & LICHTY INSURANCE AGENCY**

145 N 5TH ST  
SEWARD, NE 68434-2146



**SEWARD SCHOOL DISTRICT**

**Your Business**

**SEWARD SCHOOL DISTRICT**  
410 SOUTH ST  
SEWARD, 68434-2541 NE

**Your Agent**

**SUHR & LICHTY INSURANCE AGENCY**  
145 N 5TH ST  
SEWARD, NE 68434-2146

**Your Quote**

Quote: 8X48614 001  
Prepared on 02/22/2024  
Policy Term: 04/14/2024-04/14/2025  
  
**Valid Through: 04/07/2024**

**Your Account Summary**

**Your Premium Estimate**

Commercial Property(Versio #3)	\$188,621.00
General Liability(Versio #1)	\$9,486.00
Cyber(Versio #1)	\$3,686.00
Workers Compensation (H-01)	\$105,575.00
Business Auto (E-02)	\$48,432.00
Commercial Inland Marine (C-01)	\$2,060.00
Commercial Umbrella (J-02)	\$8,923.00
Govt Crime/Fidelity Package (F-02)	\$1,366.00
Linebacker - Claims Made (K-02)	\$7,065.00

**Total Account Premium Estimate** **\$375,214.00**

**Your Policy**

**Benefits Include...**

- 1** Industry leading loss control services to help protect your business
- 2** Flexible payment options designed to fit your needs
- 3** Fast, responsive claims service when you need it

**Your Payment Options**



**Electronic Funds Transfer (EFT)**

Set up automatic payments and skip transaction fees with EFT. Sign up in Policyholder Access or contact your agent to get started.



**Online**

[www.emcins.com](http://www.emcins.com)  
Visit our website to make a single payment by eCheck or credit/debit card.



**Mail**

Submit check, money order or cashier's check to our centralized lockbox.

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SCHOOL DISTRICT OF SEWARD  
410 South Street  
Seward, NE 68434

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Dr. Josh Fields, Superintendent  
Phone: (402) 643-2941  
FAX: (402) 643-4986

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The Board of Education of the School District of Seward invites proposals for all insurance included in these specifications effective .

Proposals must be marked 'Insurance Proposal' and received in the Superintendent's office no later than February 28, 2024 by noon. All proposals will be opened and read at this time. Proposals received after this time will be returned unopened.

All proposals shall be valid for a period of sixty days. The Board of Education reserves the right to waive irregularities and to reject any or all proposals.

Additional information may be obtained by contacting: Dr. Fields or Heidi Covert at 402-643-2941

1. All proposals must be submitted on the enclosed forms and must include the name of the insurance company or pool. The annual premiums must be indicated on the Premium Summary page.
2. Proposals must be for the coverages and limits requested in order to facilitate comparisons. Deficiencies in coverage or limits as well as improvements included in your proposal and recommendations for improving coverage reducing premiums and other methods of handling risks are welcomed but must be submitted separately with full explanations as to the advantages of the alternate recommended.
3. The successful bidder will have a competent representative available for consultation upon reasonable notice.
4. The agency or agencies awarded the insurance shall furnish a Certificate of Insurance as evidence of errors and omissions insurance with a limit of at least \$1,000,000.
5. The Board reserves the right to accept or reject any or all bids.
6. Sixty days notice of cancellation will be given in the event of cancellation by the insurance company.



					antennas \$15,707 Property in the open football field fence \$92,903 Personal property in concession/restroom \$1,671 Personal property in press box \$1,671	
532 Northern Heights Building No: 002	Building Contents	1 story non-combust bldg. in protection class 04- Green House	Addi. 1998, 2021	2880	Building \$68,594 Personal Property \$15,930	
532 Northern Heights Building No: 003	Building Contents	1 story frame bldg. in protection class 04 south concession stand		634	Building \$23,906 Personal Property \$1,114.	
532 Northern Heights No. 004	Building Contents	1 story frame bldg in protection class 04 storage shed.	2019	2100	Building \$108,717 Personal Property \$83,546	
Loc. No: 002 200 E. Pinewood Ave, Seward NE 68434 Bld. 001	Building Contents	1 story mason non-com bldg. class 04 elementary school, fence, playground equipment, lights,	1990, 1999, 2013	79,475	Building \$20,874,782 Personal Property \$4,174,956 Property in the open fence, playground equipment, lights etc. \$193,269	
200 E. Pinewood Ave. Seward NE 68434 Building No. 2	Building Contents	1 story mason non-com bldg. in protection class 04 storage shed.		196	Storage shed \$3,003 Personal Property \$1,114	
410 South Street, Seward NE, 68434 Loc. No. 003	Building Contents	1 story frame bldg. in protection class 04 district office	1980, 1193	3400	Building \$694,625 Personal Property \$138,925	
712 S. Columbia Seward, NE 68434 Loc. No. 4	Building Contents	1 story frame BLDG in protection class 04 bus garage, fence, gas pumps, elect. Antenna	1935, add. 2019	5495	Building \$480,516 Personal Property \$140,595 Property in the open gas pumps, ant, elect. Etc. \$14,927	
2401 Karol Kay Blvd. Seward, NE 68434 Loc. No. 5	Building Contents	1 story mason non-com bldg. in protection class 04 middle school, basketball hoops and small bldg. to house football equipment	2012	95,469	Building \$25,606,930 Personal Property \$5,121,386 Property in the open basketball hoops and small bld. To house football equipment \$34,866	
2401 Karol Kay Blvd. Seward, NE 68434 Loc. No. 6		1 story non-Combust Bld. In protection class	2013	4600	Building \$554,942 Personal Property \$110,988	

		04- maintenance building				
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## **INLAND MARINE**

Coverage is to include:

- \$500 Deductible per occurrence
  
- Automatic coverage for newly acquired property for a period of 90 days.  
Limit - \$25,000
  
- All Risk Replacement Cost coverage on the following:

<u>Type of Equipment</u>	<u>Limit of Insurance</u>
Musical Instruments and Band Uniforms School Owned	\$ _____
Musical Instruments Student Owned (if desired)	\$ _____
Camera and Audio Visual	\$ _____
Data Processing Hardware	\$ <u>150,000</u>
Data Processing Software	\$ <u>57,500</u>
Contractors Equipment-2023 Case Tractor- \$81,500, mowers, snow blades, box spreader, RTV,	\$ <u>231,228</u>
<b>TOTAL</b>	<b>\$ <u>438,728</u></b>

## **COMMERCIAL GENERAL LIABILITY**

Coverage to include:

- \$1,000,000 Per Occurrence
- Additional Insured - All employees, members of the Board of Education, student teachers, volunteer workers.
- Any nonstandard exclusions, sub-limits or limitations such as injury to athletic participants. corporal punishment, sexual abuse, sexual harassment, etc must be identified and explained.

Breakdown of students, teacher and ticket sales receipts:

<u>Class Code and Description</u>	<u>Premium Basis</u>	<u>Exposure</u>
47473 - Schools, High School	Per Student	<u>499/</u>
47471 - Schools, Elementary	Per Student	<u>491-</u>
Schools, Middle School	Per Student	<u>402-</u>
44194 - Stadiums / Bleachers	# of Bleachers	<u>1-</u>
47469 - Schools, Corporal Punishment	Per Faculty Member	<u>125-</u>

**Option**

87500 Employee Benefits Liability - \$1,000,000 limit

Total Number of Employees: 209

## **COMPREHENSIVE AUTOMOBILE**

Coverage is to include:

- Bodily Injury and Property Damage  
Limit \$ 1,000,000
- Medical Payments \$ 5,000
- Uninsured/Underinsured Motorists (Min) \$ 100,000
- Comprehensive Actual cash value  
Deductible \$500
- Collision Actual cash value  
Deductible \$1000
- Nonowned & Hired Car Coverage
- Garage Insurance
- Number of Auto Shop Teachers (if any) \_\_\_\_\_
- Hired and Non Owned Physical Damage Limit: \$30,000

## **VEHICLE SCHEDULE**



## UMBRELLA - EXCESS LIABILITY

Coverage is to include:

- \$1,000,000 limit
- \$10,000 Self Insured Retention
- The policy should include first dollar defense costs.
- Must not exclude coverage for injury to athletic participants.
- Sexual Harassment, Abuse / Molestation Coverage should not be excluded.
- Must be excess over Errors and Omissions

### Option

\$4,000,000 Limit of Liability

## BOILER AND MACHINERY

Coverage is to include:

- \$5,000,000 Limit of Liability
- \$1,000 Deductible
- Comprehensive Form
- Repair of replacement included
- \$25,000 Expediting Expense
- \$25,000 Hazardous Materials
- \$25,000 Ammonia Contamination

Location/Address of Building Containing Boiler and/or Machinery
532 Northern Heights Dr. 4 Boilers, 3 Water Heaters- High School
200 E. Pinewood- 5 Boilers 2 Water Heaters- Elementary School
2401 Karol Kay Blvd. 3 boilers, 2 water heaters- Middle School
2401 Karol Kay Maintenance Shop- 1 small water heater

## **WORKER'S COMPENSATION**

Coverage is to include:

- Statutory Coverage with \$100,000/\$500,000/\$100,000 or whatever is required by umbrella carrier

<b>Classification</b>	<b>Code</b>	<b>Annual Payroll</b>
Professional and Clerical Employees	<b>8868</b>	<b>\$9,661,486</b>
All Other Employees	<b>9101</b>	<b>\$836,069</b>
Drivers, not otherwise classified	<b>7380</b>	<b>\$354,575</b>

Current Experience Modification: 1.020 (use 1.00 for comparison purposes only)

Explain dividend plan, if any

## **SCHOOL BOARD LIABILITY - ERRORS & OMISSIONS**

Coverage to include:

- Limit of Liability - \$1,000,000
- Deductible - \$ 1500 Each Claim
- All employees
- Retro Date: 4/14/1987
- Sexual Harassment, Sexual Abuse / Molestation should not be excluded
- Defense costs outside the limit of liability preferred. If defense costs are included in the limit of liability please state such

**BONDS**

Blanket Public Employee Dishonesty - Faithful Performance

Option: \$1,000,000 Limit

School District Treasurer's Bond

Option: \$1,000,000 Limit

Deductible:

**LIMITS**

\$ \_\_\_\_\_

\$ 50,000

\$ \_\_\_\_\_

**CRIME**

Theft, Disappearance & Destruction

Deductible:

Inside Limit:

Outside Limit:

\$ 0

\$ 1000

\$ 1000

Per Employee/Theft  
Occurrence

\$ 250/25,000 per

**PUBLIC OFFICIAL BLANKET BONDS  
CLASSIFICATION OF EMPLOYEES FOR PUBLIC SCHOOLS**

<b>CLASS A</b>	<b>CLASS B</b>	<b>CLASS C</b>
Administrative Assistant	Office Clerk	Cafeteria Employee (not cashiers)
Administrator	Office Secretary	Coach (who does not purchase equipment)
Assistant Librarian	Office Workers (who do not handle money)	Cook (who does not purchase food)
Assistant Principal	Registrar	Custodian
Assistant Superintendent	Typist	Dentist
Auditor	Business Machine Operators	Doctor
Bookkeeper		Engineer
Business Manager		Instructor
Cafeteria Cashier		Janitor
Coach (who purchases equipment)		Nurse
Cook (who purchases food)		Professor
Dean		Teacher (who does not handle money)
Librarian		
Office Worker (who handles money)		
Principal		
School Board Member		
Student (who handles tickets, US Savings Bonds, Savings Stamps)		
Superintendent		
Teacher (who handles money)		

Total Number of Employees who handle money (do not count twice)

Class A   127                        Class B                                         Class C

## PREMIUM SUMMARY

	<u>PREMIUM</u>	<u>CARRIER</u>
<b>Property - Building and Contents</b>	\$ <u>\$188,621</u> *	<u>EMC</u>
<b>Options:</b>		
Building Ordinance	\$ Inc	
Debris Removal	\$ <u>25% + \$250,000</u>	
Extra Expense + Income	\$ <u>\$2,000,000</u>	
Demolition Cost	\$ <u>Varies By Loss</u>	
Earthquake & Flood	\$ <u>\$150,000</u>	
<b>Inland Marine</b>	\$ <u>\$2,060.00</u> *	<u>EMC</u>
<b>Commercial General Liability</b>	\$ <u>\$9,486.00</u> *	<u>EMC</u>
<b>Options:</b>		
Employee Benefits	\$ <u>See Form</u>	
<b>Automobile</b>	\$ <u>\$48,432.00</u> *	<u>EMC</u>
<b>Umbrella - Liability \$1,000,000 \$5,000,00</b>	\$ <u>\$8,923.00</u> *	<u>EMC</u>
<b>Options:</b>		
\$4,000,000 Limit	\$ <u>quoted \$5,000,00</u>	
<b>Boiler &amp; Machinery</b>	\$ <u>Included</u> *	<u>EMC</u>
<b>Workers' Compensation</b>	\$ <u>\$105,575.00</u> *	<u>EMC</u>
<b>Bond Coverages</b>	\$ <u>250.00</u> *	<u>EMC</u>
<b>Options:</b>		
Limit \$250,000	\$ <u>TBD</u>	
<b>School Board Legal Liability</b>	\$ <u>\$7,065.00</u> *	<u>EMC</u>
Cyber Security	\$ <u>\$3,686.00</u> *	
Linebacker	\$ _____	
Crime and Fidelity	\$ <u>See Above School Board Liability</u>	
<b>TOTAL</b>	\$ <u>\$375,464.00</u> *	

*You need to pay attention to errors and discrepancies in the Request for Proposal (RFP) submitted by the district. It appears that the RFP did not accurately reflect several crucial elements such as current policy coverages, inflation, forms, limits, features, protections, services, etc.*

*To provide a comprehensive overview of the district's existing arrangements, You need to refer to the current policy forms and all accompanying documents included in this proposal. These documents contain detailed information that compensates for the omissions identified in the initial RFP request by the district. Failure to address these issue could cause harm to the district, its employees and board members.*

### LOSS HISTORY EXPERIENCE

Attached are currently valued 5-year loss runs for each line of coverage.

***Please include a separate sheet to identify and explain any deficiencies or improvements in coverage or limits from the specifications***

# Specialized Services for Nebraska Schools

Schools deserve more than an insurance policy to protect their assets, employees, students and guests. With EMC, your school will also benefit from specialized safety services, provided through our experienced and responsive safety professionals at no additional cost.

## SafeSchools® Alert

SafeSchools Alert is an anonymous tip line that allows students and parents to report safety concerns to your administration.

## SafeSchools® Online Training

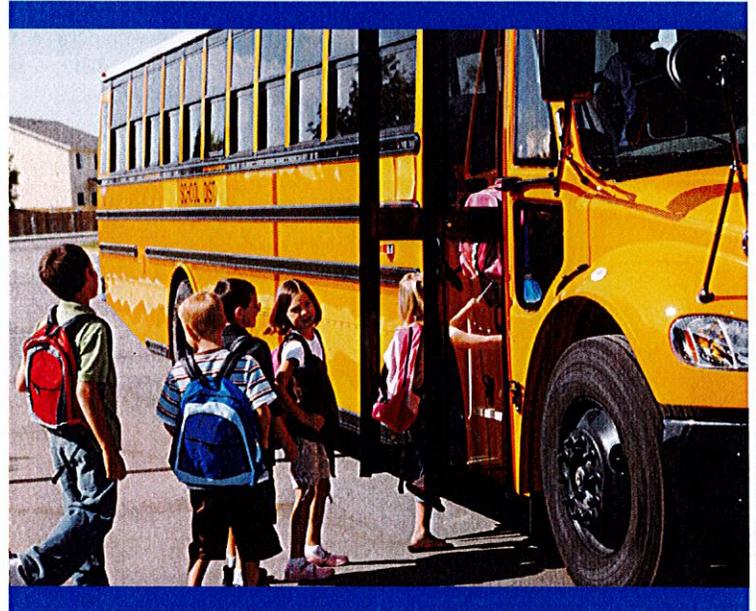
EMC partners with SafeSchools to provide Nebraska schools with access to a full library of training courses. You'll find courses on everything from bullying prevention to food safety.

## Slip and Fall Prevention

Slips and falls often result in significant injuries. Upon request, EMC partners with schools to assess slip and fall exposures, determine preventative solutions and develop a program to implement them.

## Mobile Apps

EMC offers valuable mobile apps to help school personnel monitor safety, including Walkway Check, SmartMod® and LiftRight<sup>SM</sup>. We can also direct you to other useful apps.



## Indoor Air Quality and Noise Assessments

Our industrial hygienists use the latest technology to perform on-site environmental health surveys. We deliver a detailed report that identifies potential health concerns and recommended corrective actions.

## Online Loss Control Resources

Visit [www.emcins.com/losscontrol](http://www.emcins.com/losscontrol) for a variety of loss control resources and tools. Whether you want easy-to-understand safety information, training materials or help with improving workplace safety, you'll find almost everything you need conveniently online. Resources include newsletters, dozens of safety program templates and a wide variety of safety signs, printed and shipped at no additional cost.

## Loss Analysis Reports

Loss control experts from EMC work closely with school staff to analyze the school's loss experience. We use the results to help you reduce the severity and frequency of future losses or prevent them altogether.

## AttorneyAccess Program

AttorneyAccess is an innovative approach to risk management in the ever-expanding area of employment law. AttorneyAccess provides our policyholders up to 90 minutes of legal consultation per calendar quarter.

## EMC OnCall Nurse

EMC and Medcor® partner to provide EMC OnCall Nurse, a 24-hour work injury hotline. EMC OnCall Nurse improves health outcomes for injured employees while reducing workers' compensation claims and costs, all at no cost to the policyholder.

## Hazardous Chemical Management

EMC's chemical management program, ChemEyes, helps school staff properly identify, manage and dispose of hazardous chemicals that may be found in classrooms and storage rooms.

## Linebacker Coverage

EMC offers coverage for officials for wrongful acts rendered in the performance of organizational duties on behalf of the policyholder. Coverages include public official wrongful acts and employment wrongful acts.

## Commercial Policyholder Access

Commercial Policyholder Access at [emcins.com](http://emcins.com) gives you quick access to your insurance information at any time. Depending on your access, you can view policy, billing and claims information, manage payment preferences and paperless notifications, report and monitor claims, access loss control resources and find your agent's contact information.

## Ergonomic Evaluations

EMC can assess ergonomic risk factors for your employees to decrease the likelihood of injuries.

## Additional Loss Control Services

- Accident investigation training
- Building construction plan review
- Bus and auto traffic flow analysis
- Emergency action plan development
- Fire sprinkler system analysis
- Hazard control assessments
- Injury prevention and management
- Medical claims management
- Safety review of playgrounds and bleachers

## Claims Service

Because EMC operates through a branch office located in Omaha, EMC is there for Nebraska schools with the local attention you deserve. You can *Count on EMC®* to handle your claims with outstanding service, including:

**Online Claim Reporting\*** — Your school can save time by reporting claims online through EMC's secure site. Claim information is transferred directly into our system, and claim numbers are immediately assigned.

**Medical Expense Management** — EMC's Medical Claims Review Unit reviews all medical bills for reasonable and necessary charges or PPO discounts, when applicable. We use a variety of databases and PPO networks, which can reduce medical and prescription costs.

**Medical/Legal Review** — When a claim involves complex medical issues, our EMC staff nurses can provide an organized, chronological summary of medical records and reports upon request. This review not only decreases legal costs, but provides our defense counsel with access to a medical resource person.

## Learn More

To learn more about specialized services for Nebraska schools, visit [www.emcins.com/losscontrol](http://www.emcins.com/losscontrol) or contact your insurance agent.

**EMC Insurance Companies**  
**Omaha Branch**  
2121 N. 117th Avenue, Suite 310  
Omaha, NE 68164  
402-951-8300 • 800-338-9735

[www.emcins.com](http://www.emcins.com)  




\*May not be available to all policyholders.

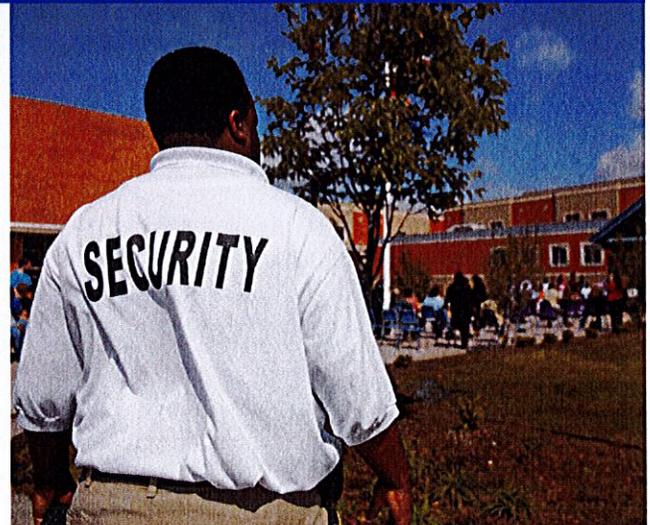
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Though not frequent, violent events at schools do happen. Help your clients protect their schools from the unexpected.

### Coverage Benefits

Most general liability policies cover legal liability associated with a violent event; however, other potential expenses are associated with such an event that would not be covered. EMC offers this optional coverage on a no-fault basis for certain additional expenses such as:

- Death benefits
- Medical expenses
- Personal counseling
- Group counseling
- Funeral expenses
- Loss of income
- Wages of temporary personnel
- Rental of substitute premises
- Additional transportation expense for students
- Security services
- Public relations consultant
- Media and communications costs



### What Is a Violent Event?

A violent event is one that:

- Is caused by an intentional criminal act or series of acts
- Involves the use of a physical object or weapon, other than the human body, for the purpose of causing injury to any person
- Results in at least one or more persons, other than the perpetrator, sustaining a serious bodily injury or being held hostage

### Coverage Pricing

Number of Students	\$100,000/\$100,000	\$250,000/\$250,000	\$500,000/\$500,000	\$1,000,000/\$1,000,000
0-299	\$ 20	\$ 55	\$ 75	\$ 105
300-499	40	90	160	225
500-999	78	135	300	420
1,000-2,499	195	425	725	1,015
2,500-3,999	320	600	1,250	1,750
4,000-5,499	405	775	1,575	2,205
5,500-6,999	580	1,175	2,250	3,150
7,000-8,999	715	1,425	2,775	3,885
9,000-11,999	940	1,925	3,650	5,110
12,000-14,999	\$1,160	\$2,300	\$4,550	\$6,370
15,000+	Contact your underwriter			

### Contact Us

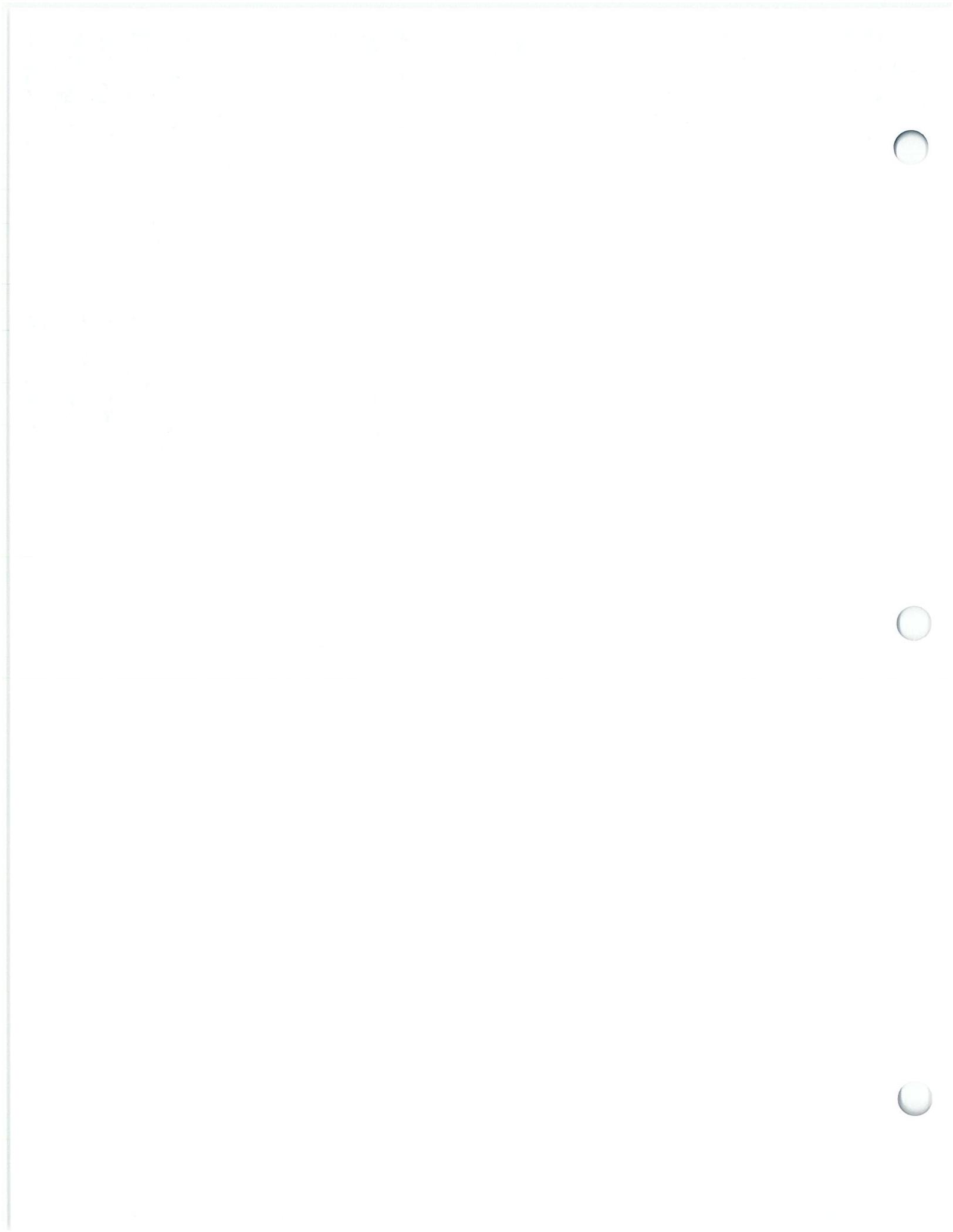
For more detailed information about this coverage, contact your EMC underwriter or marketing representative.

EMC Insurance Companies  
717 Mulberry Street  
Des Moines, IA 50309  
800-447-2295 • 515-280-2511

www.emcins.com



INDEPENDENT  
INSURANCE AGENTS



# Sensor Systems

by HSB



## Protect Your School 24/7 with Smart Sensors

Monitoring your building systems seven days a week, 24 hours a day can be challenging, if not impossible. Refrigeration failures and burst pipes can go unnoticed for days, causing significant disruption.

EMC has partnered with HSB to offer schools a smart sensor program that will help you protect your buildings around the clock all year long. The system provides alerts for:

- Refrigeration failures
- Water intrusion
- Power failures
- Abnormal temperature changes

### Smart Sensors in Action

Alerts give you advance notice about potential problems so you can take action, reducing costly expenses (which can add up to thousands of dollars) and avoiding disruption to school services.

#### Culprit: Freon Line

A leak in a freezer's Freon line triggered a high temperature alert to the building's designated contact. Thanks to the alert, the customer was able to arrange a temporary refrigeration solution while the freezer was being replaced, avoiding spoilage of the freezer's contents.

#### Culprit: Refrigerator Compressor

A high temperature alert for a refrigerator was sent to the school facilities manager. He investigated and discovered the appliance's compressor had blown. The early warning allowed him to relocate all perishable food items from the freezer.

#### Culprit: Cafeteria Dishwasher

The school custodian received an urgent water leak alert. He discovered that a dishwasher valve had broken, causing water to leak into the room below where the water sensor was located. The customer was able to stop the water leak before any major damage occurred.

### How to Enroll

1. **Log in to EMC's Policyholder Access portal\***
2. **Select Sensor Systems** from the **Quick Access Tools**
3. **Select desired buildings** for sensor kit purchase and designate who will receive alerts for each building, then click Submit
4. **Check your email** — You will receive instructions from SensorSystemsHSB@hsb.com within 15 minutes
5. From your email, click **Secure Link** to pay for your sensor equipment
  - You will need a **credit card** for this step, and your link will expire after 14 days
  - For tax exemption, have your State Tax Exempt Number, State Tax ID Number and Federal Tax ID Number ready
  - Other tax certificate details:
    - ▶ Designated signature (electronic)
    - ▶ Vendor name: The Hartford Steam Boiler Inspection and Insurance Company
    - ▶ Address: One State Street, Hartford, CT 06102

### Pricing

EMC policyholders get preferred pricing when leasing sensor equipment. In fact, the cost is less than the typical property deductible.

**First year: \$692**

**After the first year: \$612/year**

After you complete your enrollment and order, you will receive shipment updates by email along with important information on hardware installation.

### Support

For general and technical questions regarding Sensor Systems by HSB, call the Monitoring and Support Center at 844-468-1866.



# Safer Schools with EMC and Vector Solutions

As an EMC policyholder, you have access to two services provided by Vector Solutions— Online Training and Vector Alert.

EMC wants to make it easy and convenient for your staff to receive the training they need. That's why we've partnered with Vector Solutions™, the leader in web-based training for K-12 academic institutions, to make their training available to you.

## HOW MUCH DOES IT COST?

Access to Vector Solution's full library of K-12 training programs is available at no cost to all EMC policyholders.

## WHAT KIND OF TRAINING IS AVAILABLE?

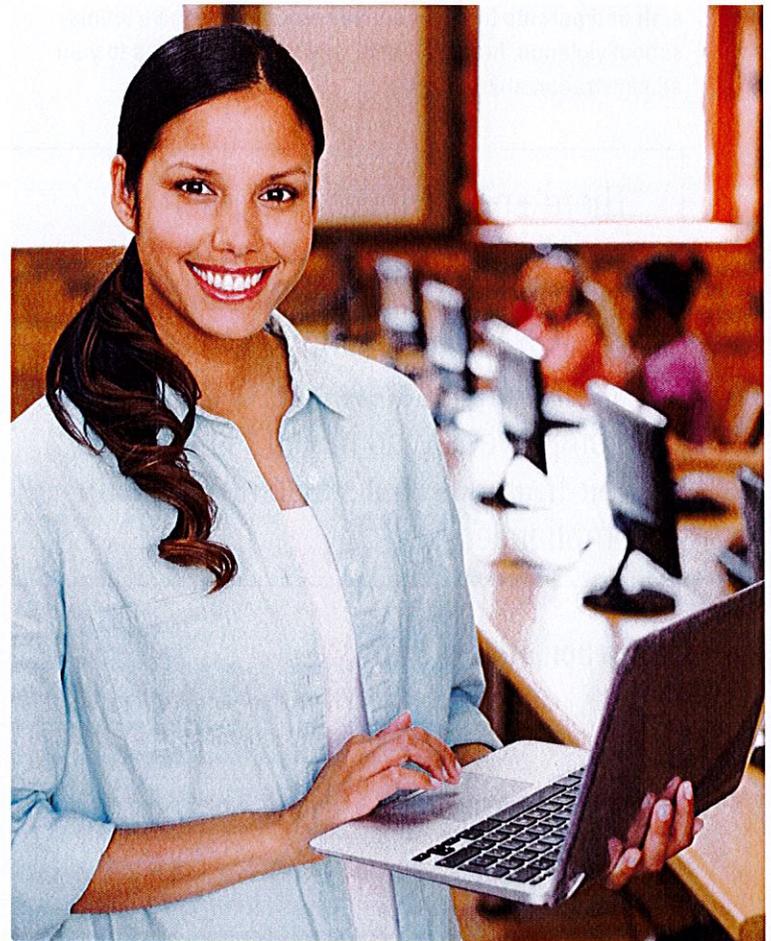
Vector Training includes over 300 online school-focused courses written by leading safety authorities. Topics include bullying prevention, sexual misconduct, youth suicide, food safety, slips and falls, school security, transportation safety and more. You'll also find courses, such as bloodborne pathogens, to meet your annual training requirements.

## HOW CAN I MANAGE MY STAFF'S TRAINING?

The Vector Training system allows you to make training assignments, check to see who's completed courses and even send automated reminder emails to those who haven't completed assigned training. Your staff can access training around the clock, and from any computer with internet access.

## HOW DO I GET STARTED?

First, decide who will be designated as the primary administrator for your organization. Then contact Vector Training at 800-434-0154 or email [support.education@vectorsolutions.com](mailto:support.education@vectorsolutions.com). A dedicated account manager will walk you through the sign-up process and get your new training program off to a great start.



- **100%** school-focused training
- **300** online courses
- **24/7** staff access
- **FREE** to EMC policyholders

## EMC OFFERS ONLINE INCIDENT REPORTING AND TRACKING SYSTEM FOR SCHOOLS

EMC is partnering with Vector Alert to provide an online incident reporting and tracking system specifically designed for school use. This service makes it easy for students, staff and parents to confidentially report bullying incidents, school violence, harassment or any safety concerns to your administration anytime, 24/7.

“There’s not as much disruption to my daily routine, and I don’t have to file so much paperwork because the Vector Training system tracks training completions and even sends reminders to employees who haven’t finished their training. That’s also helped with compliance.”

### HOW MUCH DOES IT COST?

As with our other valuable loss control services, Vector Alert is provided for EMC policyholders at no additional charge.

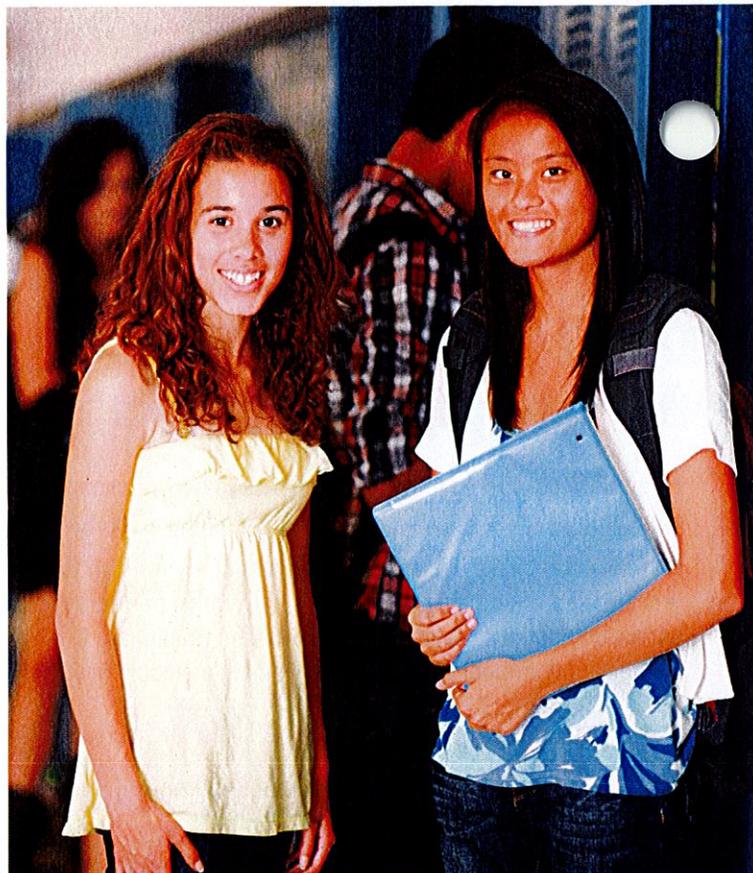
### HOW DOES IT WORK?

1. Text message
2. Web
3. Email
4. Phone
5. SafeSchools Alert mobile app (available for iOS and Android)

Every tip received is logged in your custom Vector Alert system so you can investigate, manage and resolve issues with a comprehensive set of tools and reports. Vector Alert is to be used in conjunction with Vector’s Bully Response for Staff online training.

### HOW DO I GET STARTED?

For more information, call 800-434-0154 or email [support.education@vectorsolutions.com](mailto:support.education@vectorsolutions.com).



- **1 in 3** teens report being bullied
- **57%** of students would not report an incident if they could not do so anonymously
- **24/7** reporting available

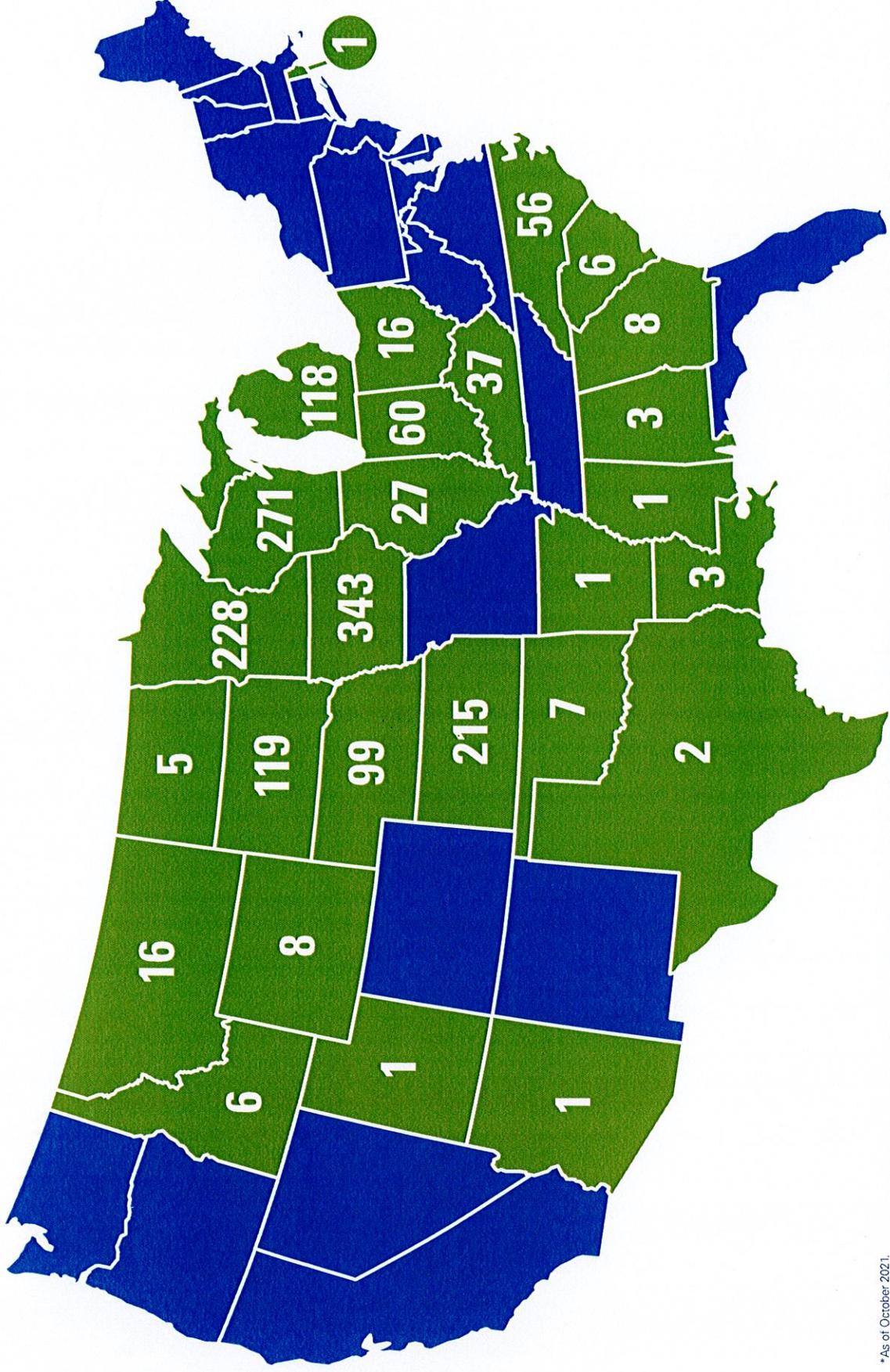


[emcins.com](http://emcins.com) | [vectorsolutions.com](http://vectorsolutions.com)

**EMC**  
INSURANCE

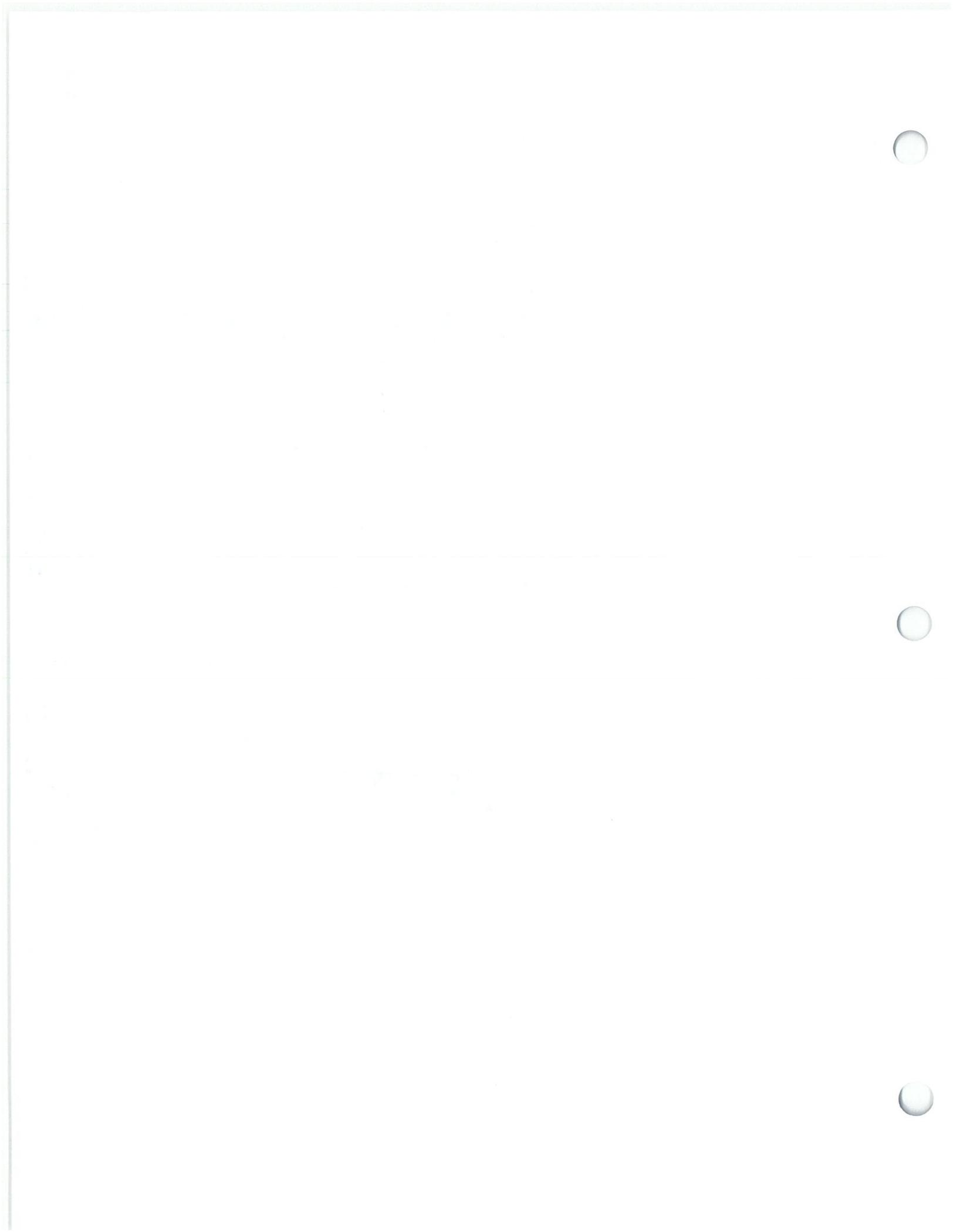
# Keeping Schools Safe

EMC insures 1,657 elementary and secondary schools in the United States.\*



\*As of October 2021.







## RECONSTRUCTION COST

The Reconstruction value basis determines the cost to erect a building, at current prices, using like, kind, and quality (LKQ) materials, current construction, design, and quality of workmanship. There are many additional site-specific and process-related costs that are experienced when rebuilding *after* a loss which are not included in "New" or "Replacement" Costs value basis. These costs include, but are not limited to, the following:

### The Utilization of Repair/Restoration Contractors

These contractors are generally considered specialists in the construction field and usually handle reconstruction of a building, not new construction. There are several factors that are associated with the use of these contractors. These factors include the following:

- *Higher labor costs*

These contractors may employ multiple, highly specialized, competent labor, who generally have skills in a specific trade. Because of this expertise, they are paid more than new construction workers and may have to be brought in from out of the local area. These contractors commonly incur higher insurance costs due to the nature of their work and the conditions they encounter.

- *Higher mark-up*

With the special construction services provided by these contractors, their fee for providing construction services is commensurate with their knowledge and expertise in the construction field.

- *Higher contingency*

There is always some level of uncertainty associated with the construction of a building, and even more when reconstructing one. A restoration contractor is usually working in less than ideal conditions, greatly increasing their chance for unexpected building or site conditions.

### The Construction Process

There is a common sequence of events in the construction process that may be altered when reconstructing after a loss. These events include the following:

- *Slab on Grade.* In new construction, depending on the project, the concrete slab on grade may be poured in place after the major structural components have been erected and the roof has been constructed. In reconstruction, it is likely that the slab will remain and can be reused. The presence of the floor slab during reconstruction will limit or dictate the type of equipment that can be used for erecting the structural elements, staging materials, interior framing, and roofing activities.
- *Existing materials.* Plumbing, wiring, ductwork, and other mechanical systems that are beneath the original concrete slab may be reused in the construction process. These existing materials will need to be identified, tested, cleaned, and prepared for the new construction, which will be connected to those systems.

- *Structural components.* Other structural components that will be reused in the reconstruction process will likely need to be shored, braced, and protected until ready to use.
- *Custom components.* Commercial/Industrial/Institutional buildings often require custom or fabricated components, large quantities of a particular material or one- or few-of-a-kind specialty systems. Delivery of these items may be sporadic, or the lead-time associated with obtaining them will be lengthy. Due to this, construction may have to be done out-of-sequence or utilize a series of start-up/shut-down cycles to expedite the work.
- *Weather-related costs.* Contractors may be required to perform certain activities without regard for inclement weather, incurring costs that would not normally be experienced. For example, heated mats to thaw frozen ground or temporary air-supported structures to shelter temperatures or moisture-sensitive activities from the elements.

### **Time Urgency**

To complete the work as quickly as possible and get the insured back into their building and be able to continue their operations following the interruption will require the contractor to respond immediately and possibly work extended hours or additional shifts. These efforts are important to mitigate BI (Business Interruption) and ALE (Additional Living Expense) expenses, which can be significant.

This reconstruction process cannot not allow for the time typically associated with the normal "new" construction. New construction could include architects or engineers preparing construction blueprints, providing the construction plans to general contractors, and a typical contractor bid process to accept the lowest reasonable bid. After the bid, there would additional time allowed for project planning and labor/equipment mobilization, site prep, and material delivery required prior to the start of building.

### **Limited Site Mobility**

There are several factors that are non-existent or of little consequence when building new construction but still need to be considered by the reconstruction contract. These factors include the following:

- Protecting existing landscape, vegetation, other site improvements, overhead and underground utilities, and neighboring properties.
- Limited on-site storage space may result in staging materials off-site and additional handling charges.
- If a portion or portions of the original building remain following the loss and are to be reused, they must be protected from damage and avoided during the reconstruction process.
- Handling of building materials becomes more difficult, increasing costs when done within/among the remaining portions of the damaged building.
- Increased costs to repair or replace site features that will be damaged during the reconstruction process, such as driveways, sidewalks, and retaining walls.

### **Adjoining Non-Construction Areas**

If the reconstruction area adjoins or is near an occupied building, special considerations may have to be given to noise, dust control, and site debris removal. If the damaged building is attached to or near an

operating business or facility, the contractor may have to adapt construction activities, for example, to allow the adjacent business to receive raw materials and ship finished goods. The reconstruction activities must yield to the day-to-day business of shipping and receiving.

### **Insured's Property**

The contractor may be required to protect and work around machinery or equipment that was in place prior to the loss and is to remain in during/after reconstruction.

### **Economies of Scale**

The reconstruction process may not realize the same economies of scale associated with new construction.

### **Dangerous/Hazardous Materials and Mold Concerns**

Older buildings may contain dangerous or hazardous materials (asbestos, lead, mercury, etc.). This may require professional field inspections and air-quality testing that would not be expected with new construction. If portions of the original building are scheduled for reuse, they would also need to be protected from the elements to prevent the formation of mold.

Personal Protective Equipment (PPE), containment/barrier procedures, and continual testing are required when working in the presence of dangerous/hazardous materials or mold. These factors can lead to a decrease in overall productivity, an increase the reconstruction timeline, and an increase in cost for the reconstruction team.

Like Replacement Cost, Reconstruction Cost acknowledges current national building codes and ADA barrier-free design standards as they apply to new construction. Retrofitting or remodeling existing buildings or a portion of a building to meet these requirements is not reflected in the values generated by Commercial Express. Also, since it might be impossible, impractical, or unacceptable to use material or methods originally utilized in the initial construction, *equal quality and utility* may be substituted for *like kind and quality*. Lastly, Reconstruction Cost recognizes that the containment and/or removal of hazardous materials would alter the reconstruction process, thereby adding costs. However, Commercial Express does not include the actual costs for abatement or encapsulation procedures if deemed necessary.

The Reconstruction Factor varies by occupancy and when applied will increase the valuation total by roughly 8% to 16% over a New Construction Value Basis.



# ChemEyes School Chemical Management Program

Let EMC help you clean up your chemical storage.

Many schools have unused and outdated chemicals lurking in classrooms and storage rooms. Some chemicals that were once commonly used in classrooms are now considered too dangerous for school use. In fact, many of these materials become more hazardous with time, creating possible safety and liability issues.

## WHAT COULD BE LURKING IN YOUR SCHOOL?

- Controlled substances
- Potential explosives
- Radioactive materials

## WHERE ARE DANGEROUS CHEMICALS LOCATED?

- Art rooms
- Custodial closets
- Industrial/vocational tech shops
- Science labs

## WHO IS ELIGIBLE?

- Schools with insurance through EMC



## EMC'S CHEMEYES PROCESS CAN HELP YOUR SCHOOL WITH:

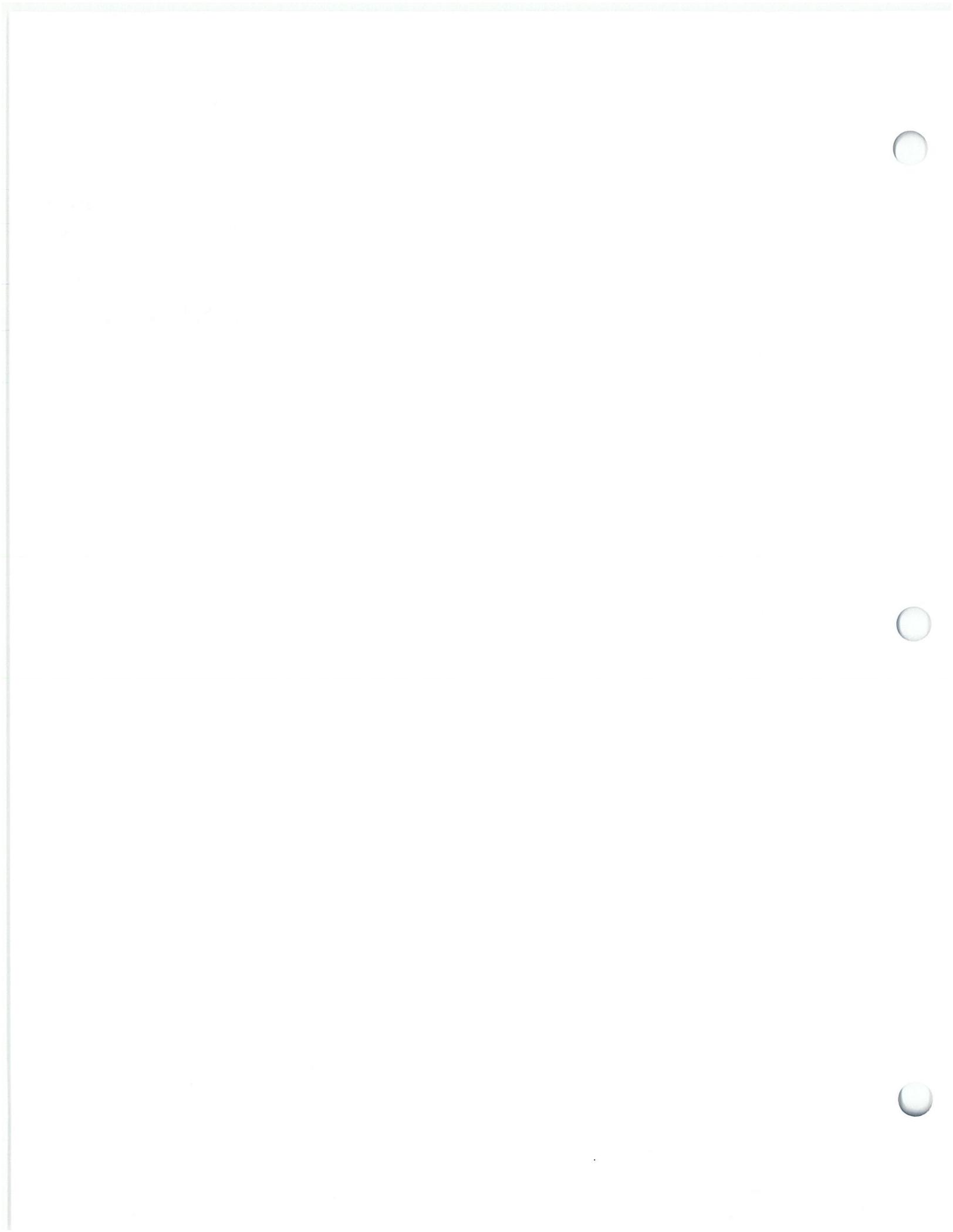
- Generating disposal inventory
- On-site assessments
- Price quotes for disposal\*
- Training

## CHEMEYES BENEFITS:

- Helps administrators, teachers and custodial staff address safety concerns, proper chemical storage and disposal methods
- Makes chemical management easier
- Provides technical resources for chemical management and disposal
- Reduces liability and hazards to students, staff and communities

## Contact EMC Today

EMC loss control representatives are ready to introduce your school to ChemEyes, a comprehensive chemical management and awareness program. To set up a consultation, contact your local independent insurance agent, EMC loss control representative or email [chemeyes@emcins.com](mailto:chemeyes@emcins.com).



# 5 Trends Impacting Commercial Property Insurance Rates

The cost of insurance for commercial policyholders can be a significant business expense. Commercial property continues to face pressure from multiple variables, and policyholders may have questions about what factors are driving up commercial property insurance costs. Here are five trends impacting commercial property insurance rates and what your insureds can do to manage the risks.

## 1 Natural Disasters and Catastrophic Storm Losses

Natural disasters and severe weather have increased significantly in recent years, both globally and in the U.S. Commercial property insurance rates and deductibles are increasing across the industry to address this trend. Assuming current catastrophic loss trends are a guide to the future, we expect to see a continuing trend of larger and costlier events. According to the [National Oceanic and Atmospheric Administration \(NOAA\)](#), the U.S. has sustained 341 weather and climate disasters since 1980, where damages and costs reached or exceeded \$1 billion each. **The total cost of these 341 events exceeded \$2.475 trillion.** In 2022, there were 18 weather/climate disaster events with losses exceeding \$1 billion each. While the average between 1980–2022 for these events has been around eight annually, the annual average for the most recent years (2018–2022) is 18 events, per NOAA’s first quarter release.

To mitigate risk, property owners should conduct regular risk assessments to understand exposures better and develop a plan for quick recovery should a catastrophic loss occur. The Insurance Institute for Business & Home Safety (IBHS) provides resources for preparing buildings for disasters. IBHS’s resources, such as Open for Business-EZ, can be used to create a business continuity plan to help businesses prepare, respond and recover.

## 2 Inflationary Impact

The rising cost of inflation has impacted insurance premiums as consumers may have also experienced increased costs of other goods and services. Inflation has recently been a significant influence when settling property claims due to skyrocketing increases in construction costs, including building materials and labor costs. According to [The American Property Casualty Insurance Association \(APCI\)](#), the U.S. inflation rate accelerated to a 40-year high of 7.5% in January 2022. As a result, insurance claims inflation has risen even faster, causing significant underwriting losses.

Property owners are encouraged to proactively manage risk and loss costs by regularly reviewing insurance policy coverages with their insurance agent to ensure adequate and appropriate coverage and limits. In addition, property owners can look for ways to mitigate risk by exploring safety programs, keeping business property well-maintained and timely reporting of claims.



Natural Disasters



Inflationary Impact



Insurance-To-Value



Increased Claims



Reinsurance Pricing  
and Capacity

### 3 Insurance-To-Value and Underinsurance

A recent study of property appraisals by Kroll revealed that 68% of buildings valued from 2020 to 2021 were underinsured by 25% or more, and 19% were underinsured by 100%. In total, close to 90% of the buildings appraised were undervalued, [Risk & Insurance](#) reported in March 2023. Replacement costs in claims settlements have escalated, making it critical that valuations keep up with the current high inflation environment. Proper Insurance to Value (ITV) is essential so policyholders have adequate property limits at the time of loss and can avoid unexpected out-of-pocket costs. As the construction industry continues to experience rising costs with building materials and labor costs, the insured's policy limits may not be enough to cover replacement costs at today's prices. According to the Federal Emergency Management Agency (FEMA), an estimated 40% of businesses do not reopen following a major disaster, and another 25% fail within one year, Policyholder Pulse reported in December 2022.

Policyholders should regularly assess building, business personal property and business income with their agent to determine the current value of their property and identify potential gaps to ensure adequate protection.

### 4 Increased Claims Costs

With higher claims costs, insurers focus on maintaining adequate rates and valuations. The rising costs of building materials and labor shortages have resulted in escalated costs of claims. Supply chain demand for products has also impacted claim settlements as it takes longer to obtain materials to reconstruct damaged or destroyed buildings. According to [Gen Re](#), business interruption loss estimates also need to reflect longer reconstruction periods, disrupted supply chains and planning constraints. Twelve months is rarely, if ever, adequate to indemnify an insured for a large loss.

Policyholders can work with their claims representative to develop a plan after a loss. Timely decision-making allows flexibility for anticipated delays and can lock in pricing for materials and equipment. In addition, taking quick action helps to restore business operations as soon as possible, reducing their business income exposure.

### 5 Reinsurance Pricing and Capacity

Natural disasters and inflation have significantly impacted the cost of reinsurance, forcing many commercial property insurance carriers to retain more risk at a higher cost due to less reinsurance capacity and increased pricing, an expense that directly impacts policyholders.

[Business Insurance](#) reported that property catastrophe reinsurance rates for loss-hit U.S. accounts jumped between 45% and 100% at Jan. 1 renewals, according to a Gallagher Re report.

You can *Count on EMC*<sup>®</sup>

for a wealth of **online safety and loss control tools and services**

available to policyholders providing engineered solutions, preventative loss control measures and updated valuations.

Visit [emcins.com/losscontrol](https://emcins.com/losscontrol) to learn more.

#### Learn More

Talk to your branch underwriter or territory management team member for more information.



**EMC Insurance Companies**  
717 Mulberry Street  
Des Moines, IA 50309  
800-447-2295 • 515-280-2511

[emcins.com](https://emcins.com)



Though not frequent, abuse and molestation can happen. Help your municipality clients protect their cities from the unexpected.

### Coverage Benefits

EMC offers this optional coverage to pay for damages that the policyholder is legally obligated to pay because of a qualified loss arising out of abuse or molestation. We will defend the policyholder against any suit seeking damages because of a qualified loss. The coverage applies to bodily injury, personal and advertising injury, or a wrongful act, including continuous or repeated exposure to the same general harmful conditions.

### What Is a Wrongful Act?

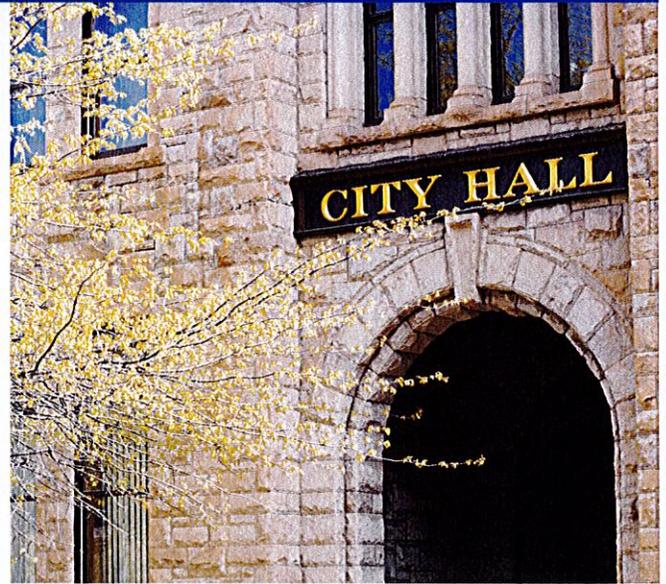
A wrongful act is any injury, other than bodily injury or personal and advertising injury, caused by:

- Actual or alleged errors
- Misstatement or misleading statements
- Act of omission or neglect
- Breach of duty

### Count on EMC®

EMC Insurance Companies is in the top 50 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by AM Best, the premier insurance credit rating organization that rates a company's ability to meet its obligations to policyholders.\*

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.



Visit [emcins.com](http://emcins.com) to learn more about EMC and what we can offer your customers.

*This resource is intended to provide additional information to EMC agents and is not intended for distribution to policyholders.*

### Contact Us

For more detailed information about this coverage, contact your EMC underwriter or marketing representative.

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 Des Moines, IA 50309  
 800-447-2295 • 515-280-2511

[www.emcins.com](http://www.emcins.com)



\*For the latest rating, visit [ambest.com](http://ambest.com).

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# School Property

Coverage Extension CP7123



EMC's Commercial Property School Extension is available for use on most school policies.

<b>Property Coverage</b>	<b>Extension CP7123</b>
Accounts Receivable	\$250,000
Agreed Value	Available upon request
Appurtenant Buildings and Structures	\$100,000
Arson Reward Payment	\$25,000
Blanket Coverage for Buildings and Business Personal Property	Available upon request
Business Income and Extra Expense	\$2,000,000
Changes or Extremes in Temperature or Humidity	\$25,000
Combined Deductible	Single deductible if inland marine and auto physical damage coverage is written by EMC
Cost of Taking Inventory Expense	\$50,000
Debris Removal	25% plus \$250,000
Electronic Data	\$100,000
Equipment Breakdown	Available upon request
Expediting Expenses	\$50,000
Fine Arts	\$100,000
Fire Department Service Charge	\$50,000
Fire Extinguisher Systems Expense	Actual cost incurred
Foundations of Buildings and Pilings	\$1,000,000
Legal Liability (includes personal property)	\$250,000
Lock Replacement and Rekeying	\$25,000
Money and Securities	\$10,000
Newly Acquired:	
Buildings	\$2,000,000
Business income	\$500,000
Business personal property	\$2,000,000
Period of coverage	Up to 120 days
Nonowned Detached Trailers	\$15,000
Ordinance or Law	Included
Outdoor Property	\$500,000/\$1,000 any one tree, shrub or plant
Personal Effects and Property of Others	\$100,000; replacement cost on personal property of others
Pollutant Cleanup and Removal	\$100,000
Premises Boundary Definition	1,000 ft
Preservation of Property	Included up to 90 days

See reverse for more coverage details.

**Property Coverage****Extension CP7123**

Property: Off premises and in transit	Available upon request
Spoilage (perishable stock)	\$50,000
Synthetic Athletic Tracks or Surfaces*	Included
Underground Fiber Optic Cable*	Included; \$2,500 deductible applies
Underground Pipes*	Included
Unreported Buildings and Structures	\$50,000 (option to increase)
Utility Services: Direct damage (includes overhead transmission lines) and time element	\$100,000
Valuable Papers and Records	\$500,000 (includes cost of research)
Water Backup and Sump Overflow/Discharge From Sewer, Drain or Sump	\$100,000

\*Denotes coverage subject to policy limits.

Disclaimer: The information on these two pages is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

**EMC Insurance Companies**  
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emcins.com  


 **Trusted  
Choice**  
INDEPENDENT  
INSURANCE AGENTS

**EMC**  
INSURANCE

\*\*For the latest rating, visit [ambest.com](http://ambest.com).

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## Commercial Property Declarations

### Prepared For

### Presented By

SEWARD SCHOOL DISTRICT  
410 SOUTH ST  
SEWARD, NE 68434-2541  
AGENCY BILL

SUHR & LICHTY INSURANCE AGENCY  
145 N 5TH ST  
SEWARD, NE 68434-2146  
AGENT NO. B7163  
AGENT PHONE: 402-643-2911  
CLAIM REPORTING: 888-362-2255  
SERVICING CARRIER: 402-951-8300

See attached schedule for description of locations, special interests and deductibles.

### Coverages

Coverages Provided	Premium
Blanket ID Number - 1 - See Schedule for Description	\$188,546.00
Property off Premises and In Transit	\$75.00
Property Premium	\$188,621.00
<b>Total Property Premium</b>	<b>\$188,621.00</b>

### Forms Applicable

CP0090(07/88), CP0124(07/00), CP0140(07/06), CP0329(04/18), CP0411(09/17), CP1036(10/12), CP1075(12/20), CP1218(10/12), CP1450(10/00), CP1615A(02/12), CP7001A(02/12), CP7123.10(01/18), CP7123.11(04/16), CP7123.4(10/20), CP7123(11/23), CP7173(12/19), CP7358(02/17), CP7370(01/24), CP8036(07/21), CP8118(01/24), IL0017(11/98), IL0122(09/07), IL0164(07/02), IL0259(12/17), IL0952(01/15), IL7004(03/20), IL7007A(01/21), IL7131A(04/01), IL7306(08/98), IL8383.2A(12/20), IL8384A(01/08), IL8720(08/15)



# Commercial Property Summary Proposal

## Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
CP 00 90	07 88	Commercial Property Conditions	
CP 01 24	07 00	Nebraska Changes	
CP 01 40	07 06	Exclusion Of Loss Due To Virus Or Bacteria	
CP 03 29	04 18	Deductibles By Location Location 1 Building 1 Covered Cause Of Loss 1 Location 1 Building 2 Covered Cause Of Loss 1 Location 1 Building 3 Covered Cause Of Loss 1 Location 1 Building 4 Covered Cause Of Loss 1 Location 1 Special Class 1 Covered Cause Of Loss 1 Location 1 Special Class 2 Covered Cause Of Loss 1 Location 1 Special Class 3 Covered Cause Of Loss 1 Location 1	



Employers Mutual Casualty Company

Quote: BBHD809 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2024

Form	Edition Date	Description/Additional Information	Premium
		Special Class 4 Covered Cause Of Loss 1 Location 1 Special Class 5 Covered Cause Of Loss 1 Location 1 Special Class 6 Covered Cause Of Loss 1 Location 1 Special Class 7 Covered Cause Of Loss 1 Location 1 Special Class 8 Covered Cause Of Loss 1 Location 1 Special Class 9 Covered Cause Of Loss 1 Location 1 Special Class 10 Covered Cause Of Loss 1 Location 1 Special Class 11 Covered Cause Of Loss 1 Location 1 Special Class 12 Covered Cause Of Loss 1 Location 2 Building 1 Covered Cause Of Loss 1	



Employers Mutual Casualty Company

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Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2025

Form	Edition Date	Description/Additional Information	Premium
		Location 2 Building 2 Covered Cause Of Loss 1 Location 2 Special Class 1 Covered Cause Of Loss 1 Location 2 Special Class 2 Covered Cause Of Loss 1 Location 3 Building 1 Covered Cause Of Loss 1 Location 4 Building 1 Covered Cause Of Loss 1 Location 4 Special Class 1 Covered Cause Of Loss 1 Location 5 Building 1 Covered Cause Of Loss 1 Location 5 Special Class 1 Covered Cause Of Loss 1 Location 6 Building 1 Covered Cause Of Loss 1	
CP 04 11	09 17	Protective Safeguards	



Employers Mutual Casualty Company

Quote: BBHD809 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2024

Form	Edition Date	Description/Additional Information	Premium
CP 10 36	10 12	Limitations On Coverage For Roof Surfacing Location 1 Building 1 Paragraph B Applies Location 1 Building 2 Paragraph B Applies Location 1 Building 3 Paragraph B Applies Location 1 Building 4 Paragraph B Applies Location 2 Building 1 Paragraph B Applies Location 2 Building 2 Paragraph B Applies Location 3 Building 1 Paragraph B Applies Location 4 Building 1 Paragraph B Applies Location 5 Building 1 Paragraph B Applies Location 6 Building 1 Paragraph B Applies	
CP 10 75	12 20	Cyber Incident Exclusion	
CP 12 18	10 12	Loss Payable Provisions	
CP 14 50	10 00	Radio Or Television Antennas	



Employers Mutual Casualty Company

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Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/20

Form	Edition Date	Description/Additional Information	Premium
CP 16 15A	02 12	Statement Of Values	
CP 70 01A	02 12	Commercial Property Schedule	
CP 71 23	11 23	Building and Personal Property Coverage Form - Schools	
CP 71 23.10	01 18	School Flood Coverage Endorsement	
CP 71 23.11	04 16	School Earthquake and Volcanic Eruption Endorsement	
CP 71 23.4	10 20	School Quick Reference	
CP 71 73	12 19	Cannabis Exclusion	
CP 73 58	02 17	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)	
CP 73 70	01 24	Roof Surfacing Valuation Limitation Location 1 Building 1 Roof Age (Years) : 15 Location 1 Building 2 Roof Age (Years) : 15 Location 1 Building 3 Roof Age (Years) : 15 Location 1 Building 4 Roof Age (Years) : 15 Location 2 Building 1 Roof Age (Years) : 15 Location 2 Building 2 Roof Age (Years) : 15	



Employers Mutual Casualty Company

Quote: BBHD809 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2024

Form	Edition Date	Description/Additional Information	Premium
		Location 3 Building 1 Roof Age (Years) : 15 Location 4 Building 1 Roof Age (Years) : 15 Location 5 Building 1 Roof Age (Years) : 15 Location 6 Building 1 Roof Age (Years) : 15	
CP 80 36	07 21	Commercial Property Valuation Increase	
CP 81 18	01 24	Important Notice To Policyholders	
IL 00 17	11 98	Common Policy Conditions	
IL 01 22	09 07	Nebraska Changes - Actual Cash Value	
IL 01 64	07 02	Nebraska Changes - Appraisal	
IL 02 59	12 17	Nebraska Changes - Cancellation And Nonrenewal	
IL 09 52	01 15	Cap On Losses From Certified Acts Of Terrorism	
IL 70 04	03 20	Mutual Policy Provisions	
IL 70 07A	01 21	Installment Premium Payment Schedule	
IL 71 31A	04 01	Commercial Policy Endorsement Schedule	



**Employers Mutual Casualty Company**

Quote: BBHD809 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

**Valid Through: 04/07/20**

<b>Form</b>	<b>Edition Date</b>	<b>Description/Additional Information</b>	<b>Premium</b>
IL 73 06	08 98	Exclusion Of Certain Computer-Related Losses	
IL 83 83.2A	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act	\$2,432.00
IL 83 84A	01 08	Terrorism Notice	
IL 87 20	08 15	Advisory Notice To Policyholders	

CONDITIONAL



Employers Mutual Casualty Company

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T E R R O R I S M   N O T I C E

THIS INSURANCE MAY INCLUDE COVERAGE FOR CERTIFIED ACTS OF TERRORISM AS DEFINED IN THE TERRORISM RISK INSURANCE ACT, AS AMENDED.

ATTACHED YOU WILL FIND A DISCLOSURE, WHICH IDENTIFIES THE SPECIFIC CHARGE FOR CERTIFIED ACTS OF TERRORISM.

YOU MAY HAVE THE OPTION TO REJECT THIS TERRORISM COVERAGE  
-----

FOR ADDITIONAL INFORMATION, PLEASE CONTACT YOUR AGENT



THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

D I S C L O S U R E P U R S U A N T T O  
T E R R O R I S M R I S K I N S U R A N C E A C T

S C H E D U L E

Terrorism Premium (Certified Acts) \$2,432.00

**A. Disclosure Of Premium:**

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

**B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

**C. Cap On Insurer Participation In Payment Of Terrorism Losses:**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**The following statement is required to be part of the disclosure notice in MISSOURI:**

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



## Commercial Property Summary Proposal

Blanket coverage applies only as indicated by an entry below:

**Blanket: 1**

Building & Personal Property Combined: Only at Locations/Buildings as indicated in the Schedule below

**Blanket Limit of Insurance** **\$120,992,114** **Coinsurance: 90%**

**Locations**

For inspection contact: See agent on Dec page

**Location 1**

532 Northern Heights Dr  
Seward, NE 68434-1059

**Description:** 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building  
**In Protection Class:** 5  
**Occupancy:** SEWARD HIGH SCHOOL  
**Deductible Per Occurrence:** \$25,000  
 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)  
**Protective Safeguards:** P-1 Automatic Sprinkler System

**Building 1**

Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000
YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1	3	Replacement Cost Agreed Value

**CONDITIONAL**



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<b>Building 2</b>	<b>Description:</b> 1 Story Non-Combustible - Light Steel Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> GREEN HOUSE <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000
	YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
<b>Building 3</b>	<b>Description:</b> 1 Story Frame Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> SOUTH CONCESSION STAND <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000
	YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value

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Building 4	<p><b>Description:</b> 1 Story Frame Building  <b>In Protection Class:</b> 5  <b>Occupancy:</b> STORAGE SHED  <b>Deductible Per Occurrence:</b> \$25,000                  Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)</p>																							
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Limit of Insurance</th> <th>Covered Causes of Loss</th> <th>Coinsurance</th> <th>Spec Int</th> <th>Optional Coverages</th> </tr> </thead> <tbody> <tr> <td>BUILDING</td> <td>See Blkt 1</td> <td>Special</td> <td>See Blkt 1</td> <td></td> <td>Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000</td> </tr> <tr> <td>YOUR BUSINESS PERSONAL PROPERTY</td> <td>See Blkt 1</td> <td>Special</td> <td>See Blkt 1</td> <td></td> <td>Replacement Cost Agreed Value</td> </tr> </tbody> </table>						Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages	BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000	YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages																		
BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000																			
YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value																			
<p><b>Associated to Building:</b> 1  <b>Description:</b> YOUR BUSINESS PERSONAL PROPERTY IN CONCESSION/RESTROOM  <b>Deductible Per Occurrence:</b> \$25,000                  Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)</p>																								
Special Class 1	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Limit of Insurance</th> <th>Covered Causes of Loss</th> <th>Coinsurance</th> <th>Spec Int</th> <th>Optional Coverages</th> </tr> </thead> <tbody> <tr> <td>YOUR BUSINESS PERSONAL PROPERTY IN CONCESSION/REST ROOM</td> <td>See Blkt 1</td> <td>Special</td> <td>See Blkt 1</td> <td></td> <td>Replacement Cost Agreed Value</td> </tr> </tbody> </table>						Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages	YOUR BUSINESS PERSONAL PROPERTY IN CONCESSION/REST ROOM	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value						
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages																		
YOUR BUSINESS PERSONAL PROPERTY IN CONCESSION/REST ROOM	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value																			
<p><b>Associated to Building:</b> 1  <b>Description:</b> PROPERTY IN THE OPEN - OUTDOOR PROPERTY  <b>Deductible Per Occurrence:</b> \$25,000                  Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)</p>																								
Special Class 2	<p><b>Associated to Building:</b> 1  <b>Description:</b> PROPERTY IN THE OPEN - OUTDOOR PROPERTY  <b>Deductible Per Occurrence:</b> \$25,000                  Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)</p>																							

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	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	PROPERTY IN THE OPEN - OUTDOOR PROPERTY	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
Special Class 3	<b>Associated to Building: 1</b> <b>Description:</b> PROPERTY IN THE OPEN - GOAL POSTS <b>Deductible Per Occurrence:</b> \$5,000 Except: \$25,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	PROPERTY IN THE OPEN - GOAL POSTS	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
Special Class 4	<b>Associated to Building: 1</b> <b>Description:</b> PROPERTY IN THE OPEN - RADIO TOWER & ANTENNA'S <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	PROPERTY IN THE OPEN - RADIO TOWER & ANTENNA'S	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Radio Or Television Antennas
Special Class 5	<b>Associated to Building: 1</b> <b>Description:</b> PROPERTY IN THE OPEN - SATELLITE DISHES & ANTENNA'S <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					

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Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
PROPERTY IN THE OPEN - SATELLITE DISHES & ANTENNA'S	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value

Special Class 6	<b>Associated to Building: 1</b> <b>Description: YOUR BUSINESS PERSONAL PROPERTY IN PRESS BOX</b> <b>Deductible Per Occurrence: \$25,000</b> Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	YOUR BUSINESS PERSONAL PROPERTY IN PRESS BOX	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value

Special Class 7	<b>Associated to Building: 1</b> <b>Description: PROPERTY IN THE OPEN - CONCESSION/RESTROOM</b> <b>Deductible Per Occurrence: \$25,000</b> Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	PROPERTY IN THE OPEN - CONCESSION/REST ROOM	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value

Special Class 8	<b>Associated to Building: 1</b> <b>Description: PROPERTY IN THE OPEN - SCOREBOARD</b> <b>Deductible Per Occurrence: \$25,000</b> Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)				
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Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
PROPERTY IN THE OPEN - SCOREBOARD	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
<b>Associated to Building: 1</b> <b>Description:</b> PROPERTY IN THE OPEN - BLEACHERS <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
<b>Special Class 9</b>					
Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
PROPERTY IN THE OPEN - BLEACHERS	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
<b>Associated to Building: 1</b> <b>Description:</b> PROPERTY IN THE OPEN - FOOTBALL FIELD LIGHTS <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
<b>Special Class 10</b>					
Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
PROPERTY IN THE OPEN - FOOTBALL FIELD LIGHTS	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
<b>Associated to Building: 1</b> <b>Description:</b> PROPERTY IN THE OPEN - FOOTBALL FIELD FENCE <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
<b>Special Class 11</b>					
Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
PROPERTY IN THE OPEN - FOOTBALL FIELD FENCE	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value

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<b>Special Class 12</b>	<b>Associated to Building: 1</b> <b>Description: PROPERTY IN THE OPEN - PRESS BOX</b> <b>Deductible Per Occurrence: \$25,000</b> Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	PROPERTY IN THE OPEN - PRESS BOX	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value

**Location 2**  
 200 E Pinewood Ave  
 Seward, NE 68434-1174

<b>Building 1</b>	<b>Description: 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building</b> <b>In Protection Class: 5</b> <b>Occupancy: SEWARD ELEMENTARY SCHOOL</b> <b>Deductible Per Occurrence: \$25,000</b> Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply) <b>Protective Safeguards: P-1 Automatic Sprinkler System</b>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000
	YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1	3	Replacement Cost Agreed Value

CONDITIONAL



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Building 2	<p><b>Description:</b> 1 Story Masonry Non-Combustible - Other Than Reinforced - Other Than Light Steel Building  <b>In Protection Class:</b> 5  <b>Occupancy:</b> STORAGE SHED  <b>Deductible Per Occurrence:</b> \$25,000                  Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)</p>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	STORAGE SHED	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000
	YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
Special Class 1	<p><b>Associated to Building:</b> 1  <b>Description:</b> PROPERTY IN THE OPEN - SATELLITE DISHES AND ANTENNA'S  <b>Deductible Per Occurrence:</b> \$25,000                  Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)</p>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	PROPERTY IN THE OPEN - SATELLITE DISHES AND ANTENNA'S	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
Special Class 2	<p><b>Associated to Building:</b> 1  <b>Description:</b> PROPERTY IN THE OPEN - FENCE, PLAYGROUND EQUIP, LIGHTS ETC.  <b>Deductible Per Occurrence:</b> \$25,000                  Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)</p>					

**CONDITIONAL**



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Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
PROPERTY IN THE OPEN - FENCE, PLAYGROUND EQUIP, LIGHTS ETC.	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value

**Location 3**

410 South St

Seward, NE 68434-2541

**Description:** 1 Story Frame Building  
**In Protection Class:** 5  
**Occupancy:** DISTRICT OFFICE  
**Deductible Per Occurrence:** \$25,000  
 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)

**Building 1**

Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000
YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1	4	Replacement Cost Agreed Value

**Location 4**

712 S Columbia Ave

Seward, NE 68434-2612

CONDITIONAL



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<b>Building 1</b>	<b>Description:</b> 1 Story Frame Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> BUS GARAGE, FENCE, GAS PUMPS, ANTENNA'S, ELECT., ETC <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	<b>Coverage</b>	<b>Limit of Insurance</b>	<b>Covered Causes of Loss</b>	<b>Coinsurance</b>	<b>Spec Int</b>	<b>Optional Coverages</b>
	BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000
	YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
<b>Special Class 1</b>	<b>Associated to Building:</b> 1 <b>Description:</b> PROPERTY IN THE OPEN - FENCE, GAS PUMPS, ANT., ELECT. ETC. <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	<b>Coverage</b>	<b>Limit of Insurance</b>	<b>Covered Causes of Loss</b>	<b>Coinsurance</b>	<b>Spec Int</b>	<b>Optional Coverages</b>
	PROPERTY IN THE OPEN - FENCE, GAS PUMPS, ANT., ELECT. ETC.	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value
<b>Location 5</b> 2401 Karol Kay Blvd Seward, NE 68434-2004						

**CONDITIONAL**



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**Valid Through: 04/07/2024**

**Description:** 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building  
**In Protection Class:** 5  
**Occupancy:** SEWARD MIDDLE SCHOOL (1S)  
**Deductible Per Occurrence:** \$25,000  
 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)  
**Protective Safeguards:** P-1 Automatic Sprinkler System

Building 1	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000
YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1	1,2	Replacement Cost Agreed Value	

**Associated to Building:** 1  
**Description:** PROPERTY IN THE OPEN - BASKETBALL HOOPS & SMALL BLDG TO HOUSE FOOTBALL EQUIPMENT  
**Deductible Per Occurrence:** \$25,000  
 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)

Special Class 1	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	PROPERTY IN THE OPEN - BASKETBALL HOOPS & SMALL BLDG TO HOUSE FOOTBALL EQUIPMENT	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value

**Location 6**  
 2401 Karol Kay Blvd  
 Seward, NE 68434-2004

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**Valid Through: 04/07/2025**

<b>Building 1</b>	<b>Description:</b> 1 Story Non-Combustible - Other Than Light Steel Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> MAINTENANCE BUILDING <b>Deductible Per Occurrence:</b> \$25,000 Except: \$75,000 On Windstorm Or Hail, (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	BUILDING	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Limitations On Coverage For Roof Surfacing Debris Removal \$250,000
	YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value

**Miscellaneous Location Level Coverages**

See coverage form for deductible amounts applicable to these coverages.

Location	Coverage	Limit of Insurance
1	School Location Additional Coverages and Coverage Extensions	See Coverage Form
1	Fire Department Service Charge	\$50,000
2	School Location Additional Coverages and Coverage Extensions	See Coverage Form
2	Fire Department Service Charge	\$50,000
3	School Location Additional Coverages and Coverage Extensions	See Coverage Form
3	Fire Department Service Charge	\$50,000
4	School Location Additional Coverages and Coverage Extensions	See Coverage Form
4	Fire Department Service Charge	\$50,000
5	School Location Additional Coverages and Coverage Extensions	See Coverage Form
5	Fire Department Service Charge	\$50,000



Location	Coverage	Limit of Insurance
6	School Location Additional Coverages and Coverage Extensions	See Coverage Form
6	Fire Department Service Charge	\$50,000

**Miscellaneous Policy Level Coverages**

School Line Additional Coverages and Coverage Extensions	See Coverage Form
School Flood Coverage Endorsement	\$150,000
Unreported Buildings, Structures and Outdoor Fixtures	\$50,000
School - Property off Premises and In Transit Limit	\$50,000
Deductible: Deductible - \$5,000	

**Equipment Breakdown Endorsement**

See Coverage Form

**Coverages**

Expediting Expenses	\$100,000
Hazardous Substances	\$100,000
Perishable Goods/Spoilage	\$100,000

**Special Interest(s)**

**1 Loss Payable**

APPLE COMPUTER, INC. AND ITS ASSIGNS  
 40 N WELLS ST FL 5  
 CHICAGO, IL 60606-3316

**2 Loss Payable**

WELLS FARGO FINANCIAL LEASING MAC F4031-050 ATTN: INSURANCE TEAM 1  
 800 WALNUT ST  
 DES MOINES, IA 50309-3605

**3 Loss Payable**

CANNON FINANCIAL SERVICES  
 PO BOX 3547  
 BELLEVUE, WA 98009-3547

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**Special Interest(s)**

---

**4 Loss Payable**

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US BANK AND/OR IT'S ASSIGNS  
1310 MADRID ST  
MARSHALL, MN 56258-4099



## Statement of Values

**Location 1**

532 Northern Heights Dr  
Seward, NE 68434-1059

<b>Building 1</b>	<b>Description:</b> 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> SEWARD HIGH SCHOOL		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	BUILDING	\$47,968,385.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$9,241,615.00	Replacement Cost
<b>Building 2</b>	<b>Description:</b> 1 Story Non-Combustible - Light Steel Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> GREEN HOUSE		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	BUILDING	\$74,767.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$16,727.00	Replacement Cost
<b>Building 3</b>	<b>Description:</b> 1 Story Frame Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> SOUTH CONCESSION STAND		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	BUILDING	\$26,058.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$1,170.00	Replacement Cost



Building 4	<b>Description:</b> 1 Story Frame Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> STORAGE SHED		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	BUILDING	\$118,502.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$87,723.00	Replacement Cost
Special Class 1	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	YOUR BUSINESS PERSONAL PROPERTY IN CONCESSION/RESTROOM	1,755	Replacement Cost
Special Class 2	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - OUTDOOR PROPERTY	7,017	Replacement Cost
Special Class 3	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - GOAL POSTS	5,849	Replacement Cost
Special Class 4	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - RADIO TOWER & ANTENNA'S	16,492	Replacement Cost

CONDITIONAL



Employers Mutual Casualty Company

Quote: BBHD809 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2024

Special Class 5	In Protection Class: 5		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - SATELLITE DISHES & ANTENNA'S	7,017	Replacement Cost
Special Class 6	In Protection Class: 5		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	YOUR BUSINESS PERSONAL PROPERTY IN PRESS BOX	1,755	Replacement Cost
Special Class 7	In Protection Class: 5		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - CONCESSION/RESTROOM	18,013	Replacement Cost
Special Class 8	In Protection Class: 5		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - SCOREBOARD	25,382	Replacement Cost
Special Class 9	In Protection Class: 5		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - BLEACHERS	181,295	Replacement Cost
Special Class 10	In Protection Class: 5		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - FOOTBALL FIELD LIGHTS	69,594	Replacement Cost

CONDITIONAL



Employers Mutual Casualty Company

Quote: BBHD809 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2025

Special Class 11	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - FOOTBALL FIELD FENCE	97,548	Replacement Cost
Special Class 12	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - PRESS BOX	39,066	Replacement Cost

**Location 2**

200 E Pinewood Ave

Seward, NE 68434-1174

Building 1	<b>Description:</b> 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> SEWARD ELEMENTARY SCHOOL		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	BUILDING	\$22,753,512.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$4,383,704.00	Replacement Cost
Building 2	<b>Description:</b> 1 Story Masonry Non-Combustible - Other Than Reinforced - Other Than Light Steel Building <b>In Protection Class:</b> 5 <b>Occupancy:</b> STORAGE SHED		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	STORAGE SHED	\$3,273.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$1,170.00	Replacement Cost

CONDITIONAL



Employers Mutual Casualty Company

Quote: BBHD809 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2024

<b>Special Class 1</b>	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - SATELLITE DISHES AND ANTENNA'S	4,679	Replacement Cost
<b>Special Class 2</b>	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - FENCE, PLAYGROUND EQUIP, LIGHTS ETC.	202,932	Replacement Cost

**Location 3**

410 South St

Seward, NE 68434-2541

<b>Building 1</b>	<b>Description:</b> 1 Story Frame Building		
	<b>In Protection Class:</b> 5		
	<b>Occupancy:</b> DISTRICT OFFICE		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	BUILDING	\$757,141.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$145,871.00	Replacement Cost

**Location 4**

712 S Columbia Ave

Seward, NE 68434-2612

<b>Building 1</b>	<b>Description:</b> 1 Story Frame Building		
	<b>In Protection Class:</b> 5		
	<b>Occupancy:</b> BUS GARAGE, FENCE, GAS PUMPS, ANTENNA'S, ELECT., ETC		

CONDITIONAL



Employers Mutual Casualty Company

Quote: BBHD809 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2025

Building 1	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	BUILDING	\$523,762.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$147,625.00	Replacement Cost
Special Class 1	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - FENCE, GAS PUMPS, ANT., ELECT. ETC.	15,673	Replacement Cost

**Location 5**

2401 Karol Kay Blvd  
Seward, NE 68434-2004

Building 1	<b>Description:</b> 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building		
	<b>In Protection Class:</b> 5		
	<b>Occupancy:</b> SEWARD MIDDLE SCHOOL (1S)		
Building 1	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	BUILDING	\$27,911,554.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$5,377,455.00	Replacement Cost
Special Class 1	<b>In Protection Class: 5</b>		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	PROPERTY IN THE OPEN - BASKETBALL HOOPS & SMALL BLDG TO HOUSE FOOTBALL EQUIPMENT	36,609	Replacement Cost

**Location 6**

2401 Karol Kay Blvd  
Seward, NE 68434-2004

CONDITIONAL



Employers Mutual Casualty Company

Quote: BBHD809 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2024

Building 1	<b>Description:</b> 1 Story Non-Combustible - Other Than Light Steel Building		
	<b>In Protection Class:</b> 5		
	<b>Occupancy:</b> MAINTENANCE BUILDING		
	<b>Coverage</b>	<b>100% Values</b>	<b>Value Type</b>
	BUILDING	\$604,887.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$116,537.00	Replacement Cost

Total Building	\$100,741,841.00 RC
Total Personal Property	\$19,519,597.00 RC
Total Property in the Open	\$730,676.00 RC
<b>Combined Total</b>	<b>\$120,992,114.00</b>

1. Values shown must be 100% actual cash value or replacement cost and should reflect coverage basis for each item of buildings, personal property or both.
2. Value shall be submitted to insurance company, subject to its acceptance.
3. Nothing contained in these instructions shall be construed as changing in any manner the conditions of this policy.
4. The company may require this statement of values to be signed by the insured or in the case of firms, by a partner or an officer.

All values submitted are correct to the best of my knowledge and belief.

Signed: \_\_\_\_\_

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



## General Liability Summary Proposal

**Prepared For**

**Presented By**

SEWARD SCHOOL DISTRICT  
 410 SOUTH ST  
 SEWARD, NE 68434-2541  
 AGENCY BILL

SUHR & LICHTY INSURANCE AGENCY  
 145 N 5TH ST  
 SEWARD, NE 68434-2146  
 AGENT NO. B7163  
 AGENT PHONE: 402-643-2911  
 CLAIM REPORTING: 888-362-2255  
 SERVICING CARRIER: 402-951-8300

**Limits of Insurance**

Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You Limit	\$500,000 (any one premises)
Medical Expense Limit	\$10,000 (any one person)
Personal and Advertising Injury Limit	\$1,000,000 (any one person or organization)
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000

**Coverages Provided**

Other Than Products/Completed Operations	\$9,486.00
<b>Total Estimated Policy Premium</b>	<b>\$9,486.00</b>

See attached schedule for location of all premises owned, rented or occupied.

**Forms Applicable**

CG0001(04/13), CG0069(12/23), CG2026(12/19), CG2106(12/23), CG2147(12/07), CG2167(12/04), CG2170(01/15), CG2176(01/15), CG2268(09/97), CG2271(12/19), CG4035(12/23), CG7001A(10/12), CG7003(10/13), CG7114(01/21), CG7131(01/06), CG7177(10/01), CG7190(01/06), CG7521(10/13), CG7551(10/19), CG7614(10/19), CG7626(03/09), CG7699(01/21), CG7748(10/22), CG8301(10/22), CG8318(12/23), CG9909(12/19), IL0017(11/98), IL0021(05/02), IL0259(12/17), IL7004(03/20), IL7007A(01/21), IL7131A(04/01), IL7168(01/22), IL8383.2A(12/20), IL8384A(01/08), IL8576(10/17)

Audit Period: Annual

# Schools

## General Liability Coverage Extension

EMC's General Liability Essential Extension and Elite Extension are available for use on most school policies.

General Liability Coverage	Essential	Elite
Additional Insured: Primary and noncontributory	Not included	Included; automatic if required by contract
Additional Insured: School clubs or organizations	Not included	Included
Additional Insured: School safety patrol members	Included	Included
Battery or Solar Powered Automobile	Included	Included
Blanket Additional Insured: Specified relationships	Not included; except manager or lessor of a premises, state or political subdivision, and person or organization from which you lease equipment	Included if required by contract
Damage to Premises Rented to You: Fire legal liability	\$300,000; includes fire, lightning, explosion, smoke and sprinkler leakage damage	\$500,000; includes fire, lightning, explosion, smoke and sprinkler leakage damage
Expected or Intended Injury: Corporal punishment and reasonable force	Included; bodily injury and physical damage	Included; bodily injury and physical damage
Extended Property Damage Coverage for Borrowed Equipment and Customer Goods: Care, custody and control	\$100,000 per occurrence/ \$100,000 policy/\$250 deductible	\$100,000 per occurrence/ \$100,000 policy/\$250 deductible
Fire, Lightning or Explosion Damage	Expanded definition	Expanded definition
General Liability Conditions: Duties in event of accident	Included; clarifies the requirement	Included; clarifies the requirement
General Liability Conditions: Unintentional failure to disclose exposures	Included	Included
Health Care Service Professionals as Insureds: Employees and volunteers	Included	Included
Health Care Service Professionals as Insureds: Incidental malpractice for nonemployees	Not included	Included
Liberalization	Automatic revisions	Automatic revisions
Medical Payments Reporting Period	3 years extended reporting	3 years extended reporting
Mental Anguish	Included in definition of "bodily injury"	Included in definition of "bodily injury"
Nonowned Aircraft	Not included	Included
Nonowned Watercraft	Included; no length limitation	Included; no length limitation

See reverse for more coverage details.

## General Liability Coverage

	Essential	Elite
Property Damage: Elevators	Amendment of exclusions regarding elevators; reduces application of care, custody or control exclusion	Amendment of exclusions regarding elevators; reduces application of care, custody or control exclusion
Subsidiaries as Insureds	Not included	When you own more than 50% of the voting stock on the effective date of the policy
Supplementary Payments: Bail bonds/Loss earnings	\$3,000 bail bond limit; \$350 loss of earnings	\$5,000 bail bond limit; \$500 loss of earnings
Supplementary Payments: Indemnifying attorney's fees and reasonable expenses	Included; up to \$100,000 if conditions met	Included; up to \$100,000 if conditions met
Unmanned Aircraft: Limited to school activities	Included	Included
Waiver of Transfer of Rights of Recovery	Not included	Included if required by contract

Disclaimer: The information on these two pages is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

EMC Insurance Companies  
717 Mulberry Street  
Des Moines, IA 50309  
800-447-2295 • 515-280-2511

emcins.com  


 INDEPENDENT  
INSURANCE AGENTS



\*For the latest rating, visit [ambest.com](http://ambest.com).

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Employers Mutual Casualty Company

Quote: BBHD797 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2024

## General Liability Summary Proposal

### Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
CG 00 01	04 13	Commercial General Liability Coverage Form	
CG 00 69	12 23	Exclusion - Violation of Law Addressing Data Privacy	
CG 20 26	12 19	Additional Insured - Designated Person Or Organization Name of Additional Insured Person(s) or Organization(s) - BOARD OF REGENTS UNL Name of Additional Insured Person(s) or Organization(s) - CITY OF SEWARD Name of Additional Insured Person(s) or Organization(s) - CONCORDIA UNIVERSITY Name of Additional Insured Person(s) or Organization(s) - SEWARD COUNTY AG SOCIETY	
CG 21 06	12 23	Exclusion- Access or Disclosure of Confidential or Personal Material or Information	
CG 21 47	12 07	Employment-Related Practices Exclusion	
CG 21 67	12 04	Fungi Or Bacteria Exclusion	
CG 21 70	01 15	Cap On Losses From Certified Acts Of Terrorism	
CG 21 76	01 15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	
CG 22 68	09 97	Operation Of Customers Autos On Particular Premises	
CG 22 71	12 19	Colleges Or Schools (Limited Form)	
CG 40 35	12 23	Exclusion - Cyber Incident	
CG 70 01A	10 12	General Liability Schedule	



Employers Mutual Casualty Company

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Policy Term: 04/14/2024-04/14/2025

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Form	Edition Date	Description/Additional Information	Premium
CG 70 03	10 13	GL Quick Reference (Occurrence)	
CG 71 14	01 21	Trampoline Exclusion	
CG 71 31	01 06	Exclusion - Designated Operations	
CG 71 77	10 01	Political Subdivisions Tort Claims Nebraska	
CG 71 90	01 06	Additional Insured - Club Or Organization Schedule of Clubs Or Organizations - AFTER-PROM COMMITTEE Schedule of Clubs Or Organizations - SEWARD HIGH BAND BOOSTERS Schedule of Clubs Or Organizations - SEWARD HIGH SCHOOL BOOSTER Schedule of Clubs Or Organizations - SEWARD MIDDLE SCHOOL PTO Schedule of Clubs Or Organizations - FRIENDS OF CHORAL MUSIC Schedule of Clubs Or Organizations - SEWARD ELEMENTARY PTO Schedule of Clubs Or Organizations - SEWARD EDUCATION ASSOCIATION	
CG 75 21	10 13	Exclusion - Designated Professional Services	
CG 75 51	10 19	Abuse Or Molestation Liability	
CG 76 14	10 19	School Violent Event Response Coverage Aggregate Limit \$500,000 Each Event Limit \$500,000 Each Person Limit \$25,000	
CG 76 26	03 09	Employee Benefits Liability Coverage Each Employee Limit \$1,000,000 Aggregate Limit \$2,000,000 Each Employee Deductible \$1,000	



Employers Mutual Casualty Company

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Form	Edition Date	Description/Additional Information	Premium
CG 76 99	01 21	General Liability Schools Elite Extension	
CG 77 48	10 22	Cannabis Exclusion With Limited Exception For Retail Sales Of CBD Products And Hemp Exception	
CG 83 01	10 22	Important Notice to Policyholders	
CG 83 18	12 23	Cyber Incident and Data Privacy Exclusion Endorsement Advisory Notice to Policyholders	
CG 99 09	12 19	Premium Audit Noncompliance Charge Audit Noncompliance Charge Factor 1 Number of Written Attempts To Obtain Audit Information 2 Reassessment Charge 0	
L 00 17	11 98	Common Policy Conditions	
IL 00 21	05 02	Nuclear Energy Liability Exclusion Endorsement	
IL 02 59	12 17	Nebraska Changes - Cancellation And Nonrenewal	
IL 70 04	03 20	Mutual Policy Provisions	
IL 70 07A	01 21	Installment Premium Payment Schedule	
IL 71 31A	04 01	Commercial Policy Endorsement Schedule	
IL 71 68	01 22	Asbestos Exclusion	
IL 83 83.2A	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act	\$75.00
L 83 84A	01 08	Notice	



**Employers Mutual Casualty Company**

Quote: BBHD797 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

**Valid Through: 04/07/20**

Form	Edition Date	Description/Additional Information	Premium
IL 85 76	10 17	Important Notice To Policyholders	

CONDITIONAL



Employers Mutual Casualty Company

Quote: BBHD797 - Option 001

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Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2024

T E R R O R I S M   N O T I C E

THIS INSURANCE MAY INCLUDE COVERAGE FOR CERTIFIED ACTS OF TERRORISM AS DEFINED IN THE TERRORISM RISK INSURANCE ACT, AS AMENDED.

ATTACHED YOU WILL FIND A DISCLOSURE, WHICH IDENTIFIES THE SPECIFIC CHARGE FOR CERTIFIED ACTS OF TERRORISM.

YOU MAY HAVE THE OPTION TO REJECT THIS TERRORISM COVERAGE

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FOR ADDITIONAL INFORMATION, PLEASE CONTACT YOUR AGENT



**THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.**

D I S C L O S U R E   P U R S U A N T   T O  
T E R R O R I S M   R I S K   I N S U R A N C E   A C T

S C H E D U L E

Terrorism Premium (Certified Acts)   \$75.00

**A. Disclosure Of Premium:**

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

**B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

**C. Cap On Insurer Participation In Payment Of Terrorism Losses:**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**The following statement is required to be part of the disclosure notice in MISSOURI:**

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



## General Liability Summary Proposal

Code No./Exposure/Classification	Products/ Compl Ops Rate	Products/ Compl Ops Advance Prem	All Other Rate	All Other Advance Prem
<b>Location 000</b> Abuse Or Molestation Liability Employee Benefits Liability Fungi Or Bacteria Exclusion Designated Person Or Organization (ISO) - CG 20 26				\$1,005 \$66 (\$63) \$400
<b>Location NE</b> Club Or Organization - CG 71 90 School Violent Event Response				\$700 \$725
<b>Location 001</b> <b>44194</b> Grandstands or Bleachers - Not-For-Profit only Prem Basis: Number of Grandstands or Bleachers Exposure: 1 Products/Completed Operations are subject to the General Aggregate Limit <b>47469</b> Schools - faculty liability for corporal punishment of students Prem Basis: Number of Faculty Members Exposure: 41 Products/Completed Operations are subject to the General Aggregate Limit <b>47473</b> Schools - public - high Prem Basis: Per Student Exposure: 499 Products/Completed Operations are subject to the General Aggregate Limit			84.183        4.413        4.655	\$84        \$181        \$2,323

CONDITIONAL



Employers Mutual Casualty Company

Quote: BBHD797 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2025

Code No./Exposure/Classification	Products/ Compl Ops Rate	Products/ Compl Ops Advance Prem	All Other Rate	All Other Advance Prem
<b>47474</b> Schools - trade or vocational Prem Basis: Per Student Exposure: 25 Products/Completed Operations are subject to the General Aggregate Limit			5.608	\$140
<b>Location 002</b>				
<b>47469</b> Schools - faculty liability for corporal punishment of students Prem Basis: Number of Faculty Members Exposure: 32 Products/Completed Operations are subject to the General Aggregate Limit			4.413	\$141
<b>47471</b> Schools - public - elementary, kindergarten or junior high Prem Basis: Per Student Exposure: 491 Products/Completed Operations are subject to the General Aggregate Limit			3.560	\$1,748
<b>Location 003</b>				
<b>47469</b> Schools - faculty liability for corporal punishment of students Prem Basis: Number of Faculty Members Exposure: 52 Products/Completed Operations are subject to the General Aggregate Limit			4.413	\$230
<b>47471</b> Schools - public - elementary, kindergarten or junior high Prem Basis: Per Student Exposure: 402 Products/Completed Operations are subject to the General Aggregate Limit			3.560	\$1,431



**Policy Level Coverages**

Coverages	Limit of Insurance	Premium
General Liability Elite Extension		\$300
Premium For Certified Acts of Terrorism		\$75.00
<b>Total Estimated Policy Premium</b>		<b>\$9,486.00</b>

**Location of All Premises Owned, Rented or Occupied**

**Rated Locations**

<b>Location 1</b>	532 Northern Heights Dr Seward, NE 68434-1059
<b>Location 2</b>	200 E Pinewood Ave Seward, NE 68434-1174
<b>Location 3</b>	2401 Karol Kay Blvd Seward, NE 68434-2004

**All Other Locations**

<b>Location: 4</b>	410 South St Seward, NE 68434-2541
<b>Location: 5</b>	712 S Columbia Ave Seward, NE 68434-2612



# Cyber Suite Elite Summary Proposal

**Prepared For**

**Presented By**

SEWARD SCHOOL DISTRICT  
 410 SOUTH ST  
 SEWARD, NE 68434-2541  
 AGENCY BILL

SUHR & LICHTY INSURANCE AGENCY  
 145 N 5TH ST  
 SEWARD, NE 68434-2146  
 AGENT NO. B7163  
 AGENT PHONE: 402-643-2911  
 CLAIM REPORTING: 888-362-2255  
 SERVICING CARRIER: 402-951-8300

**Cyber Suite**

Cyber Suite Annual Aggregate Limit	\$1,000,000.00
First Party Annual Aggregate Limit	\$1,000,000.00
Third Party Annual Aggregate Limit	\$1,000,000.00
Cyber Suite Deductible Per Occurrence	\$10,000.00

**First Party Coverages**

<b>Data Compromise Response Expenses</b>	<b>Included</b>
<b>Sublimits Per Occurrence</b>	
Public Relations	\$10,000.00
Reputational Harm	\$25,000.00
<b>Computer Attack</b>	<b>Included</b>
<b>Sublimits Per Occurrence</b>	
Public Relations	\$10,000.00
<b>Sublimited Coverages Per Occurrence</b>	
Cyber Extortion	\$25,000.00
Misdirected Payment Fraud	\$50,000.00
Computer Fraud	\$50,000.00
Telecommunication Fraud	\$50,000.00
<b>Reward Payments</b>	<b>Included</b>
Sublimit Per Policy Period	\$25,000.00



Employers Mutual Casualty Company

Quote: BBHD801 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2024

**Third Party Coverages**

<b>Privacy Incident Liability</b>	<b>Included</b>
Privacy Incident Defense	
Privacy Incident Liability	
<b>Network Security Liability</b>	<b>Included</b>
Network Security Defense	
Network Security Liability	
<b>Electronic Media Liability</b>	<b>Included</b>
Electronic Media Defense	
Electronic Media Liability	

**Identity Recovery Coverage**

<b>Annual Aggregate Limit Per "Identity Recovery Insured"</b>	<b>\$25,000.00</b>
<b>Deductible Per Occurrence</b>	<b>None</b>
<b>Sublimits Per Occurrence</b>	
Lost Wages and Child and Elder Care Expenses	\$5,000.00
Mental Health Counseling	\$1,000.00
Miscellaneous Unnamed Costs	\$1,000.00
<b>Total Premium</b>	<b>\$3,686.00</b>

**Forms Applicable**

DC7077(10/22), IL7004(03/20), IL7131A(04/01), IL7149(01/08), IL8383.2A(12/20)



Employers Mutual Casualty Company

Quote: BBHD801 - Option 001

Prepared on 02/22/2024

Policy Term: 04/14/2024-04/14/2025

Valid Through: 04/07/2025

## Cyber Summary Proposal

### Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
DC 70 77	10 22	Cyber Suite Elite Coverage Form	
DC 72 00A	10 22	Cyber Suite Supplemental Declarations	
IL 70 04	03 20	Mutual Policy Provisions	
IL 71 31A	04 01	Common Policy Endorsement Schedule	
IL 71 49	01 08	Common Policy Conditions	
IL 83 83.2A	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act	Waived



THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium (Certified Acts) Waived

A. Disclosure Of Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The following statement is required to be part of the disclosure notice in MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: H818687-01

Q U O T A T I O N
WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

QUOTATION IS VALID: FROM 01/19/24 TO 04/14/24
PROPOSED POLICY PERIOD: FROM 04/14/24 TO 04/14/25

P R E P A R E D F O R : P R E S E N T E D B Y :
SEWARD SCHOOL DISTRICT SUHR & LICHTY INSURANCE AGENCY
410 SOUTH ST 145 N 5TH ST
SEWARD NE 68434-2541 SEWARD NE 68434-2146

AGENCY BILL AGENT: AB 7163
PHONE NUMBER: 402-643-2664 AGENT PHONE: (402) 643-2911
INSURED IS: SCHOOL DISTRICT
BUS DESC: SCHOOL DISTRICT
INTRASTATE ID: 260107755
FED. EMPLOYER'S ID: 476005350
SIC CODE: 8211

THE PROPOSED POLICY PROVIDES WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY
COVERAGE AS REQUIRED BY GOVERNING LAWS FOR THE FOLLOWING STATES: NE
OTHER STATES INS: PART THREE OF THE PROPOSED POLICY APPLIES TO ALL STATES
EXCEPT ME, ND, OH, WA, WY AND STATES DESIGNATED ABOVE.

EMPLOYERS' LIABILITY LIMITS:
BODILY INJURY BY ACCIDENT \$ 500,000 EACH ACCIDENT
BODILY INJURY BY DISEASE \$ 500,000 EACH EMPLOYEE
BODILY INJURY BY DISEASE \$ 500,000 POLICY LIMIT

SEE CLASSIFICATION OF OPERATIONS SCHEDULE ATTACHED
PREMIUM SUBTOTAL - SEE SCHEDULE ATTACHED \$. 110,279.00
LESS: ESTIMATED PREMIUM DISCOUNT \$. -4,954.00
EXPENSE CONSTANT \$. 250.00
MINIMUM PREMIUM \$ 825 ESTIMATED POLICY PREMIUM \$. 105,575.00
NEBRASKA
TOTAL ESTIMATED POLICY PREMIUM \$. 105,575.00

INTERIM ADJUSTMENTS WILL BE MADE: ANNUALLY



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: H818687-01

SEWARD SCHOOL DISTRICT

EFF DATE: 04/14/24

EXP DATE: 04/14/25

WORKERS COMPENSATION POLICY  
QUOTE

ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
*0405B	01-18	PRIVACY NOTICE	
IL7004	03-20	MUTUAL POLICY PROVISIONS	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	
IL8383.2A	12-20	DISCL PURSUANT TERRSM RISK INS. ACT	\$ 977
*IL8576	10-17	MEDICARE IMPT NOTICE TO POLICYHOLDER	
WC000000C	01-15	WC AND EMPLOYERS LIABILITY INSURANCE	
*WC000406A	07-95	PREMIUM DISCOUNT ENDORSEMENT	
WC000414A	01-19	NOTIFICATION OF CHANGE IN OWNERSHIP	
WC000419A	08-22	PREMIUM AMENDATORY ENDORSEMENT	
WC000421F	08-22	CATASTROPHE O/T CERT ACTS TERRORISM	
WC000422C	01-21	TERRORISM REAUTHORIZATION ACT END.	
WC000424	01-17	AUDIT NONCOMPLIANCE CHARGE STATE(S) : NE BASIS OF AUDIT NONCOMPLIANCE CHARGE: ESTIMATED ANNUAL PREMIUM MAXIMUM AUDIT NONCOMPLIANCE CHARGE MULTIPLIER: 2.000	
WC000425	05-17	EXPERIENCE RATING MOD FACTOR REVISIO	
WC260403	05-17	NE EXPERIENCE RATING MOD FACTOR REV	
WC260601C	07-96	NE CANCELLATION & NONRENEWAL ENDST	
*WC7003A	09-86	WORKERS COMPENSATION SCHEDULE	
WC7005	07-11	WC QUICK REFERENCE	
WC7164	02-21	SLIDING SCALE DIVIDEND PLAN	
WC8130	10-14	IMPORTANT NOTICE	



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
SEWARD SCHOOL DISTRICT
INTRASTATE ID: 260107755

QUOTE NUMBER: H818687-01
EFF DATE: 04/14/24 EXP DATE: 04/14/25

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NEBRASKA

STATE EMPL ID.: INTRASTATE ID.: 260107755 OTHER ID.:

( 001 ) 532 NORTHERN HEIGHTS DR
SEWARD, NE. 68434-1059

NUMBER OF EMPLOYEES:
MAXIMUM # OF EMPLOYEES EXPOSED AT ANY ONE TIME: 60
FULL TIME: 44 PART TIME: 16
SIC: 8211 NAICS:611110

( 002 ) 2401 KAROL KAY BLVD
SEWARD, NE. 68434-2004

NUMBER OF EMPLOYEES:
MAXIMUM # OF EMPLOYEES EXPOSED AT ANY ONE TIME: 51
FULL TIME: 39 PART TIME: 12
SIC: 8211 NAICS:611110

( 003 ) 712 S COLUMBIA AVE
SEWARD, NE. 68434

NUMBER OF EMPLOYEES:
MAXIMUM # OF EMPLOYEES EXPOSED AT ANY ONE TIME: 13
FULL TIME: 1 PART TIME: 12
SIC: 8211 NAICS:611110

( 004 ) 200 E PINWOOD AVE
SEWARD, NE. 68434-1174

NUMBER OF EMPLOYEES:
MAXIMUM # OF EMPLOYEES EXPOSED AT ANY ONE TIME: 5
FULL TIME: 3 PART TIME: 2
SIC: 8211 NAICS:611110

Table with 5 columns: CLASSIFICATION PHRASEOLOGY, .CODE . NO., ESTIMATED ANNUAL REMUNERATION, RATES PER \$100 REMUNERATION, ESTIMATED ANNUAL PREMIUM. Rows include DRIVERS, CHAUFFEURS, MESSENGERS, AND THEIR HELPERS; SCHOOL - PROFESSIONAL EMPLOYEES & CLERICAL; SCHOOL - ALL OTHER EMPLOYEES; EMPLOYERS LIABILITY PREMIUM FOR INCR LIMITS PART TWO. Summary rows: SUBJECT PREMIUM, MODIFIED PREMIUM - EXP. MOD. APPLIED (1.160).

AS QUOTED ON: 01/19/2024



**CONDITIONAL**

EMPLOYERS MUTUAL CASUALTY COMPANY  
SEWARD SCHOOL DISTRICT

QUOTE NUMBER: H818687-01  
EFF DATE: 04/14/24      EXP DATE: 04/14/25

STATE TOTAL ESTIMATED STANDARD PREMIUM	.\$	107,132.00
CLASS CODE - 0064 ESTIMATED PREMIUM DISCOUNT	.\$	-4,954.00
Terrorism - Code 9740 (RATE .009)	.\$	977.00
Catastrophe (Other Than Cert Acts) - Code 9741 (RATE .02)	.\$	2170.00
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STATE TOTAL PREMIUM	.\$	105,325.00
-----		
ESTIMATED POLICY PREMIUM	.\$	105,325.00
EXPENSE CONSTANT	.\$	250.00
-----		
TOTAL ESTIMATED POLICY PREMIUM	.\$	105,575.00



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY  
SEWARD SCHOOL DISTRICT

EFF DATE: 04/14/24

QUOTE NUMBER: H818687-01  
EXP DATE: 04/14/25

WC000406A

P R E M I U M    D I S C O U N T    E N D O R S E M E N T  
\*\*\*\*\*

THE PREMIUM FOR THIS POLICY AND THE POLICIES, IF ANY, LISTED IN ITEM 3 OF THE SCHEDULE MAY BE ELIGIBLE FOR A DISCOUNT. THIS ENDORSEMENT SHOWS YOUR ESTIMATED DISCOUNT IN ITEMS 1 OR 2 OF THE SCHEDULE. THE FINAL CALCULATION OF PREMIUM DISCOUNT WILL BE DETERMINED BY OUR MANUALS AND YOUR PREMIUM BASIS AS DETERMINED BY AUDIT. PREMIUM SUBJECT TO RETROSPECTIVE RATING IS NOT SUBJECT TO PREMIUM DISCOUNT.

S C H E D U L E

		ESTIMATED ELIGIBLE PREMIUM			
		FIRST	NEXT	NEXT	BALANCE
NEBRASKA	\$ 10,000	\$ 190,000	\$ 1,550,000		
	0.0%	5.1%	6.5%		7.5%

- 2. AVERAGE PERCENTAGE DISCOUNT:
- 3. OTHER POLICIES:
- 4. IF THERE ARE NO ENTRIES IN ITEMS 1, 2 AND 3 OF THE SCHEDULE, SEE THE PREMIUM DISCOUNT ENDORSEMENT ATTACHED TO YOUR POLICY NUMBER: