



Policy term: July 1, 2010 to July 1, 2011

**Insurance Quotes**

**Property - Wind and Hail**

**Carrier:** Citizens Property Insurance  
**AM Best Rating:** Not applicable  
**Coinsurance:** Varies

**Deductibles**

**Wind:** 3% of replacement cost per building

**Limits**

Building 1 of 10 Limited to Citizens Maximum Limits  
 Building 2 of 10 Limited to Citizens Maximum Limits  
 Building 3 of 10  
 Building 4 of 10  
 Building 5 of 10  
 Building 6 of 10  
 Building 7 of 10  
 Building 8 of 10  
 Building 9 of 10  
 Building 10 of 10

	Building	Contents
	\$ 1,000,000	\$ -
	\$ 1,000,000	\$ -
	\$ 848,100	\$ 50,000
	\$ 736,650	\$ 35,000
	\$ 696,900	\$ 35,000
	\$ 443,850	\$ 22,000
	\$ 213,450	\$ 10,000
	\$ 131,700	\$ 70,000
	\$ 173,700	\$ 10,000
	\$ 62,100	\$ 10,000

**Premium:** ..... **\$ 29,268.00** \*

**Property - Wind and Hail excess of Citizens**

**Carrier:** Arch Specialty Insurance Company (non-admitted)  
**AM Best Rating:** A (XV)  
**Limit of Insurance:** \$1,176,254 per occurrence excess of \$5,548,150 per location per Citizen policy, which, in turn is excess of underlying deductibles includes \$500,000 extra expense

**Deductibles** Excess of Citizen primary policy for Real Property and Business Personal Property, except 5% of values with respect to Extra Expense.

**Valuation:** Replacement Cost, except Actual Loss Sustained with respect to Extra Expense.

**Property Covered:** Real Property, Business Personal Property and Extra Expense

**Premium:** Subject to 100% Minimum Earned Premium..... **\$ ~~25,000.00~~**

*Mtg 6/24/10*



**Property - All other perils (other than flood)**

**Carrier:** Great American Insurance Company (Admitted)  
**AM Best Rating:** A (XIII)

**Option A - Replacement Cost**

**Coinsurance** Agreed Values - Coinsurance waived

**Limits of Insurance**

Building.....	\$	5,835,150
Business Personal Property.....	\$	389,254
Business Income and Extra Expense.....	\$	500,000

**Additional Limits of insurance**

Earthquake.....	\$	5,000,000
Ordinance or Law.....	\$	250,000
Windstorm and Hail.....		Excluded

**Deductibles**

Earthquake	\$50,000 per occurrence
All Other Perils	\$10,000 per occurrence

**Premium:** ..... **\$ 15,677.30** 

~~**Option B - Actual Cash Value**~~

**Coinsurance** Agreed Values - Coinsurance waived

**Limits of Insurance**

Building.....	\$	3,806,829
Business Personal Property.....	\$	389,254
Business Income and Extra Expense.....	\$	500,000

\$ 3,000,000

Earthquake.....	\$	4,696,083
Ordinance or Law.....	\$	250,000
Windstorm and Hail.....		Excluded

**Deductibles**

Earthquake	\$50,000 per occurrence
All Other Perils	\$10,000 per occurrence

**Premium:** ..... **\$ 12,288.33**



**Carrier:** Preferred Governmental Insurance Trust  
**AM Best Rating:** Not Applicable

**General Liability**

<b>Limits of Insurance</b>		
Bodily Injury and Property Damage .....	\$	1,000,000
Personal Injury and Advertising Injury .....		included
Products & Completed Operations Aggregate .....		included
General Aggregate .....	\$	3,000,000

**Additional Limits of insurance**

Employee Benefits Liability, Aggregate.....	\$	3,000,000
Herbicide & Pesticide Aggregate .....	\$	1,000,000
Medical Payments .....	\$	2,500

**Deductible**..... \$ 5,000

**Educators Legal Liability**

**Basis:** Claims Made

**Limits of Insurance**

Per Claim and in Aggregate.....	\$	3,000,000
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**Deductible**..... \$ 5,000

**Employment Related Practices Liability**

**Basis:** Claims Made

**Limits of Insurance**

Per Claim and in Aggregate.....	\$	3,000,000
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**Deductible**..... \$ 5,000

**Premium: Subject to 25% Minimum Earned Premium**..... **\$ 5,750.00**



Carrier: Preferred Governmental Insurance Trust  
 AM Best Rating: Not Applicable

**Workers Compensation**

Estimated Annual Payroll (July 1, 2010 through June 30, 2011)

Class Code	Description	Payroll
8868	Schools-professional employees & clerical	\$ 1,180,000

**Employers' Liability Limits**

Bodily Injury by Accident, Each Accident.....	\$ 1,000,000
Bodily Injury by Disease, Agreement Limit.....	\$ 1,000,000
Bodily Injury by Disease, Each Employee.....	\$ 1,000,000

**Premium: Estimated and subject to audit of actual payroll.....** **\$ 4,684.00**