


**Dietrich School District #314**

2016 Renewal Premium:

\$23,411

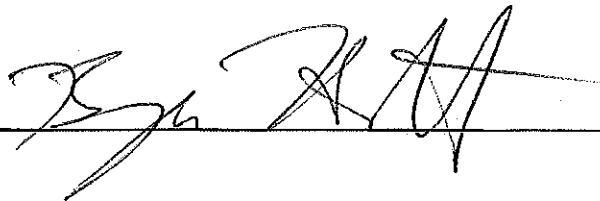
All coverage will be provided by ICRMP. ICRMP uses a composite rating model that does not accommodate detailed premium breakdowns. For purposes of your Tort Levy, 50% of the premium is allocated to liability.

Thank you for your continuing membership of the ISBA Insurance Plan.



**Please authorize us to issue the July 1, 2016 policies by signing/dating this form and returning it to us via fax (208) 321-0101 or email [vicki@moreton.com](mailto:vicki@moreton.com)**

Signature



Date

4/29/2016



# ISBA INSURANCE PLAN COVERAGE SUMMARY

JULY 1, 2016 to JULY 1, 2017

## PROPERTY

Property limit of indemnification is \$500,000,000 per occurrence.

Limit for all property coverages and all limits of indemnification combined for all public education members collectively.

INSURING AGREEMENTS	LIMIT OF INDEMNIFICATION	COVERAGE BASIS	DEDUCTIBLE
<b>1. Buildings, Structures &amp; Property, Mobile Equipment and Automobile Physical Damage:</b>			
Professional Fees	\$1,000,000	Per covered occurrence.	The first \$2,500 of any loss is applicable to Section V, Insuring Agreements 1 and 2, excepting flood and earthquake losses.
Fine Arts	\$500,000	Per covered occurrence or in the aggregate for multiple occurrences in one policy year	
Landscape Items	\$25,000	Per covered occurrence.	
Ordinance Deficiency	\$5,000,000	Per covered occurrence.	
Preservation of Property	\$25,000	Per covered occurrence.	
Newly Acquired Property	\$10,000,000	Per covered occurrence.	
Property In Course of Construction	\$1,000,000	Per covered occurrence.	
Property In Transit	\$1,000,000	Per covered occurrence.	
Service Animals	\$25,000	Per covered occurrence.	
Water/Sewer Backup	\$1,000,000	Per covered occurrence or in the aggregate for multiple occurrences in one policy year	
Earth Movement	\$50,000,000	Per covered occurrence and/or in the annual aggregate all public education members combined in one policy year	Earth Movement: The first \$25,000 of any loss.
Flood Type A**	\$50,000,000	Per covered occurrence and/or in the annual aggregate all public education members combined in one policy year	**Flood Type A: The first \$25,000 of any loss.
Flood Type B***	\$5,000,000	Per covered occurrence and/or in the annual aggregate all public education members combined in one policy year	***Flood Type B: The first \$500,000 per building and first \$500,000 per contents.
Operational Disruption Expense	\$2,500,000	Per covered occurrence or in the aggregate for multiple occurrences in one policy year	
Data Restoration Related to Operational Disruption Expense	\$250,000	Per covered occurrence or in the aggregate for multiple occurrences in one policy year	
Valuable Papers and Records	\$1,000,000	Per covered occurrence or in the aggregate for multiple occurrences in one policy year	
Data Restoration Related to Valuable Papers and Records	\$500,000	Per covered occurrence or in the aggregate for multiple occurrences in one policy year	

## MACHINERY BREAKDOWN INSURANCE

Property limit of indemnification is \$100,000,000 per occurrence.

Limit for all property coverages and all limits of indemnification combined for all public education members collectively.

INSURING AGREEMENTS	LIMIT OF INDEMNIFICATION	COVERAGE BASIS	DEDUCTIBLE
<b>1. Property Damage</b>			
Off Premise Property Damage	\$100,000	Per covered occurrence.	The first \$2,500 of any loss in this section.
Data or Media (Property)	\$1,000,000		
Data or Media (Bus. Income & Extra Expense)	\$5,000,000		
Ammonia Contamination	\$1,000,000		
Consequential Loss	\$1,000,000		
Hazardous Substance	\$500,000		
Water Damage	\$2,500,000		
Fungus	\$15,000		
<b>2. Expediting Expenses</b>	\$2,500,000	Per covered occurrence.	
<b>3. Business Income and Extra Expense</b>	\$1,000,000	Per covered occurrence.	
<b>4. Perishable Goods/Spoilage Damage</b>	\$1,000,000	Per covered occurrence.	
<b>5. Service Interruption</b>	\$2,500,000	Per covered occurrence and 24 hour waiting period.	
<b>6. Newly Acquired Premises</b>	\$5,000,000	Per covered occurrence.	
<b>7. Ordinance or Law</b>	\$5,000,000	Per covered occurrence.	
<b>8. Errors and Omissions</b>	\$10,000,000	Per covered claim.	

## CRIME INSURANCE

INSURING AGREEMENTS	LIMIT OF INDEMNIFICATION	COVERAGE BASIS	DEDUCTIBLE
<b>1. Employee Dishonesty</b>	\$500,000	Per covered occurrence.	The first \$2,500 of any loss in this section.
<b>2. Loss Inside Premises</b>	\$500,000	Per covered occurrence.	
<b>3. Loss Outside Premises</b>	\$500,000	Per covered occurrence.	

Indemnification limit in the Aggregate for policy period specified for all liability coverage combined is \$10,000,000.  
 Defense cost limit in the aggregate for policy period specified combined is \$5,000,000.

## GENERAL LIABILITY

INSURING AGREEMENTS	INDEMNIFICATION LIMIT FOR COVERED CLAIMS	DEFENSE COST LIMIT FOR COVERED CLAIMS	COVERAGE BASIS
1. General Liability	\$2,000,000	\$3,000,000	Per covered occurrence.
2. Sexual Molestation Or Abuse Liability – CLAIMS MADE COVERAGE- See Retroactive Date	\$2,000,000	\$3,000,000	Per Covered Claim.
3. Educator's Liability– CLAIMS MADE COVERAGE- See Retroactive Date	\$2,000,000	\$3,000,000	Per Covered Claim.

## AUTO LIABILITY

INSURING AGREEMENTS	INDEMNIFICATION LIMIT FOR COVERED CLAIMS	DEFENSE COST LIMIT FOR COVERED CLAIMS	COVERAGE BASIS
1. Automobile Liability	\$3,000,000	\$3,000,000	Per covered accident.
2. Automobile Medical Payments	\$5,000	\$0	Each person.
	\$100,000		Each accident.
3. Uninsured / Underinsured Motorists	\$100,000	\$3,000,000	Each person.
	\$300,000		Each accident.

## ERRORS & OMISSIONS CLAIMS MADE

INSURING AGREEMENTS	INDEMNIFICATION LIMIT FOR COVERED CLAIMS	DEFENSE COST LIMIT FOR COVERED CLAIMS	COVERAGE BASIS
1. Errors and Omissions CLAIMS MADE COVERAGE- See Retroactive Date	\$2,000,000	\$3,000,000	Per covered claim.
2. Employee Benefit Liability CLAIMS MADE COVERAGE- See Retroactive Date	\$2,000,000	\$3,000,000	Per covered claim.
3. Employment Practices Liability CLAIMS MADE COVERAGE- See Retroactive Date	\$2,000,000	\$3,000,000	Per covered claim.

## CHEMICAL SPRAYING ACTIVITIES LIABILITY INSURANCE

INSURING AGREEMENTS	INDEMNIFICATION LIMIT FOR COVERED CLAIMS	DEFENSE COST LIMIT FOR COVERED CLAIMS	COVERAGE BASIS
1. Chemical Spraying Activities Liability CLAIMS MADE COVERAGE	\$500,000	\$500,000	Per covered claim and/or in the aggregate for multiple claims.

## SPECIAL ENDORSEMENTS

INSURING AGREEMENTS	INDEMNIFICATION LIMIT FOR COVERED CLAIMS	DEFENSE COST LIMIT FOR COVERED CLAIMS	COVERAGE BASIS	Deductible
1. Accidental Discharge of Pollutants Endorsement #1	\$50,000	Not applicable	Per covered occurrence and/or in the aggregate for multiple claims.	The first \$2,500 of any loss for Endorsement #1.
2. Nuclear, Chemical or Biological Endorsement #2	\$500,000	\$500,000	Per covered occurrence.	
3. Injunctive Relief Endorsement #3	\$0	\$50,000	Per covered occurrence and in the aggregate for multiple claims.	
4. Terrorism Insurance Physical Damage/Loss Endorsement #4	\$50,000,000	Not applicable	In the aggregate annually for all ICRMP Members Collectively.	The first \$10,000 of any loss for Endorsement #4.
5. Attorney Consultation Reimbursement Amendatory Endorsement #5	\$1,500	Not applicable	Per claim	
	\$50,000		In the annual aggregate for all claims combined.	
6. Cyber Liability Endorsement #6 CLAIMS MADE COVERAGE Retroactive Date: July 1, 2015	\$1,000,000	Included in limit of indemnification	Per Covered Claim and \$4,000,000 in the aggregate for multiple claims.	The first \$2,500 of any loss for Endorsement #6.
7. Student Practicum Liability Endorsement #7	\$1,000,000	Included in limit of indemnification	Per Covered Claim and \$2,000,000 in the aggregate for multiple claims.	
8. Participating Provision ISBA Dividend Endorsement #8	\$0	\$0	Per policy period.	
9. Terrorism Liability Endorsement #9	\$500,000	\$500,000	Per Covered Occurrence and in the aggregate for multiple claims."	
10. Asbestos Remediation Endorsement #10	Included in Building Value as Listed in Schedule of Values	\$0	Per covered occurrence	The first \$2,500 of any loss for Endorsement #10.
11. Active Shooter Endorsement #11	\$250,000	Not applicable	Per covered claim and in the aggregate for multiple claims.	

**This is a coverage summary, not a legal contract.** This summary is provided to help you understand your insurance program. It provides only a general description of insurance coverages and is not an insurance contract. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the building of coverage.