

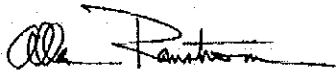
Dietrich School District #314

2015 Renewal Premium:

\$23,411

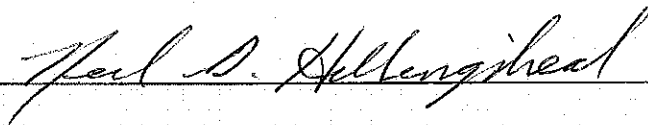
All coverage will be provided by ICRMP. ICRMP uses a composite rating model that does not accommodate detailed premium breakdowns. For purposes of your Tort Levy, 50% of the premium is allocated to liability.

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



Please authorize us to issue the July 1, 2015 policies by signing/dating this form and returning it to us via fax or email.

Signature



Date

6/4/2015





TRUSTED SINCE 1910

ISBA Insurance Plan Coverage Summary 1 July 2015 to 1 July 2016

-----SECTION V - PROPERTY-----			
Insuring Agreements	Limit of Indemnification	Coverage Basis	Deductible
1. Buildings, Structures & Property:			
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. Earthquake: The first \$25,000 of any loss. *Flood Type A: The first \$25,000 of any loss. **Flood Type B: The first \$500,000 per building and first \$500,000 per contents.
Fine Arts	\$500,000	Per covered occurrence or in the aggregate for multiple occurrences.	
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: New or Repairs/Renovations of Existing	\$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 and/or in the Annual Aggregate all Public Education members combined.	
Earth Movement	\$50,000,000	Annual aggregate – all Public Education members combined.	
Flood Type A*	\$50,000,000	Annual aggregate – all Public Education members combined.	
Flood Type B**	\$5,000,000	Annual aggregate – all Public Education members combined.	
Operational Disruption Expense	\$2,500,000	Per covered occurrence and in the aggregate for multiple occurrences.	
Data Restoration Related to Operational Disruption Expense	\$250,000	Per covered occurrence and in the aggregate for multiple occurrences.	
Valuable Papers and Records	\$1,000,000	Per covered occurrence and in the aggregate for multiple occurrences.	
Data Restoration Related to Valuable Papers and Records	\$500,000	Per covered occurrence and in the aggregate for multiple occurrences.	
TOTAL SECTION V 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.			

----- SECTION VI - GENERAL LIABILITY -----

<i>Insuring Agreements</i>	<i>Indemnification Limit For Covered Claims</i>	<i>Defense Cost Limit for Covered Claims</i>	<i>Coverage Basis</i>
1. <i>General Liability</i>	\$2,000,000	\$3,000,000	Per covered occurrence.
2. <i>Sexual Molestation Or Abuse Liability - CLAIMS MADE COVERAGE</i>	\$2,000,000	\$3,000,000	Per Covered Claim.
3. <i>Educator's Liability CLAIMS MADE COVERAGE</i>	\$2,000,000	\$3,000,000	Per Covered Claim.

----- SECTION VII - AUTO LIABILITY -----

<i>Insuring Agreements</i>	<i>Indemnification Limit For Covered Claims</i>	<i>Defense Cost Limit for Covered Claims</i>	<i>Coverage Basis</i>
1. <i>Automobile Liability</i>	\$3,000,000	\$3,000,000	Per covered accident.
2. <i>Automobile Medical Payments</i>	\$5,000 \$100,000	\$0	Each person. Each accident.
3. <i>Uninsured / Underinsured Motorists</i>	\$100,000 \$300,000	\$3,000,000	Each person. Each accident.

----- SECTION VIII - ERRORS & OMISSIONS CLAIMS MADE -----

<i>Insuring Agreements</i>	<i>Indemnification Limit For Covered Claims</i>	<i>Defense Cost Limit for Covered Claims</i>	<i>Coverage Basis</i>
1. <i>Errors and Omissions CLAIMS MADE COVERAGE</i>	\$2,000,000	\$3,000,000	Per covered claim.
2. <i>Employee Benefit Liability CLAIMS MADE COVERAGE</i>	\$2,000,000	\$3,000,000	Per covered claim.
3. <i>Employment Practices Liability CLAIMS MADE COVERAGE</i>	\$2,000,000	\$3,000,000	Per covered claim.

INDEMNIFICATION LIMIT IN THE AGGREGATE FOR POLICY PERIOD SPECIFIED FOR SECTIONS VI, VII, VIII, XI and XII COMBINED IS \$10,000,000.

DEFENSE COST LIMIT IN THE AGGREGATE FOR POLICY PERIOD SPECIFIED FOR SECTIONS VI, VII, VIII, XI and XII COMBINED IS \$5,000,000.

----- SECTION IX - CRIME INSURANCE -----

<i>Insuring Agreements</i>	<i>Limit of Indemnification</i>	<i>Coverage Basis</i>	<i>Deductible</i>
1. <i>Employee Dishonesty</i>	\$500,000	Per covered occurrence.	The first \$2,500 of any loss in this section.
2. <i>Loss Inside Premises</i>	\$500,000	Per covered occurrence.	
3. <i>Loss Outside Premises</i>	\$500,000	Per covered occurrence.	

----- SECTION X - MACHINERY BREAKDOWN INSURANCE -----

<i>Insuring Agreements</i>	<i>Limit of Indemnification</i>	<i>Coverage Basis</i>	<i>Deductible</i>
1. <i>Property Damage</i>			The first \$2,500 of any loss in this section.
Off Premise Property Damage	\$100,000	Per covered occurrence.	
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		
2. <i>Expediting Expenses</i>	\$2,500,000	Per covered occurrence.	
3. <i>Business Income and Extra Expense</i>	\$1,000,000	Per covered occurrence.	
4. <i>Perishable Goods/Spoilage Damage</i>	\$1,000,000	Per covered occurrence.	
5. <i>Service Interruption</i>	\$2,500,000	Per covered occurrence and 24 hour waiting period.	
6. <i>Newly Acquired Premises</i>	\$5,000,000	Per covered occurrence.	
7. <i>Ordinance or Law</i>	\$5,000,000	Per covered occurrence.	
8. <i>Errors and Omissions</i>	\$10,000,000	Per covered claim.	

TOTAL SECTION X LIMIT OF INDEMNIFICATION IS \$100,000,000 PER OCCURRENCE LIMIT FOR ALL MACHINERY BREAKDOWN COVERAGES AND ALL LIMITS OF INDEMNIFICATION COMBINED FOR ALL PUBLIC EDUCATION MEMBERS COLLECTIVELY.

SECTION XI - CHEMICAL SPRAYING ACTIVITIES LIABILITY INSURANCE			
<i>Insuring Agreements</i>	<i>Indemnification Limit For Covered Claims</i>	<i>Defense Cost Limit for Covered Claims</i>	<i>Coverage Basis</i>
1. <i>Chemical Spraying Activities Liability CLAIMS MADE COVERAGE</i>	\$500,000	\$500,000	Per covered claim and/or in the aggregate for multiple claims.

SECTION XII - ENDORSEMENTS				
<i>Insuring Agreements</i>	<i>Limit of Indemnification</i>	<i>Defense Cost Limit for All Liability Claims</i>	<i>Coverage Basis</i>	<i>Deductible</i>
1. <i>Accidental Discharge of Pollutants Endorsement #1</i>	\$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. <i>Nuclear, Chemical or Biological Endorsement #2</i>	\$500,000	\$500,000	Per covered occurrence.	
3. <i>Injunctive Relief Endorsement #3</i>	\$0	\$50,000	Per covered occurrence and in the aggregate for multiple claims.	
4. <i>Terrorism Insurance Physical Damage/Loss Endorsement #4</i>	\$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. <i>Attorney Consultation Reimbursement Amendatory Endorsement #5</i>	\$1,500 \$50,000	Not applicable	Per claim In the annual aggregate for all claims combined.	
6. <i>Cyber Liability Endorsement #6 CLAIMS MADE COVERAGE Retroactive Date: July 1, 2015</i>	\$1,000,000	Included in limit of indemnification	Per Covered Claim and \$4,000,000 in the aggregate for multiple claims.	The first \$25,000 of any loss for Endorsement #6.
7. <i>Student Practicum Liability Endorsement #7</i>	\$1,000,000	Included in limit of indemnification	Per Covered Claim and \$2,000,000 in the aggregate for multiple claims.	
8. <i>Participating Provision ISBA Dividend Endorsement #8</i>	\$0	\$0	Per policy period.	
9. <i>Terrorism Liability Endorsement #9</i>	\$500,000	\$500,000	Per Covered Occurrence and in the aggregate for multiple claims.	
10. <i>Asbestos Remediation Endorsement #10</i>	Included in Building Value as Listed in the Schedule of Values	\$0	Per covered occurrence.	The first \$2,500 of any loss for Endorsement #10.

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 binding of coverage.