**KSBA**

**Model Insurance Specifications**

Lines of Insurance

Workers’ Compensation

Commercial General Liability

Commercial Automobile

Umbrella Liability

Educators Legal Liability

Property

Inland Marine

Boiler & Machinery

Crime

**KSBA School District**

**Guidelines and Instructions for**

**Using the Insurance Bid Specifications**

GUIDELINES

1. Collect and organize currently valued loss information for the last five years:

 a. Describe in detail any claim over $2,500 and loss prevention measures taken to assure this type of loss doesn't recur.

 b. If you don't have loss information, contact your present agent and get currently valued loss runs from the insurance carrier.

2. At least 60 days before renewal date, bid specifications should be mailed. Allow at least four weeks between sending out specifications and their return due date.

3. At least three weeks before renewal date, schedule a meeting with each agent who submitted a proposal to go over the bid so both parties understand the coverages and conditions.

4.Always compare coverage before comparing price**.** Also, consider the value of the servicing company's and agent's knowledge and expertise in insuring school districts.

5. The insurance carrier’s financial stability is an important factor. It is recommended that insurance companies should have an A.M. Best rating of at least A- VII.

INSTRUCTIONS FOR PREPARING BID SPECIFICATIONS PRIOR TO MAILING

1. Complete the following information in the bid specifications. This information will tailor the specification for your school board:

 a. Cover page. Name of school, date bids are prepared, who prepared the bids, and a telephone number, fax number and email address.

 b. Workers Compensation. Item A. Annual payroll information by classification. (Refer to your current policy and update the payroll amounts listed.)

 e. Commercial General Liability. Item C. Limits shown are suggested minimums. Tailor the limits to meet your needs.

 f. Commercial Automobile. Item B. Limits shown are suggested minimums. Tailor the limits to meet your needs.

 g. Commercial Automobile. Item D List the names of any individuals who are permanently assigned school district vehicles for their business and personal use if the individuals or spouse do not own and personally insure other automobiles.

 h. Commercial Automobile. Items E.2. and E.3. Tailor the deductibles to meet your needs.

 i. Umbrella Liability. Items A. and B. Tailor the limits and retention to meet your needs.

 j. Educators' Legal Liability Errors and Omissions. Item A. Limits shown are suggested minimums. Tailor the limits to meet your needs.

 k. Property. Item A.

 · List Replacement Cost Values as requested in items 1., 2., and 3.

 · List amount of coverage needed for items 5. Suggested minimum limit is $1,000,000.

 · List deductible options for items 6. and 7.

 l. Inland Marine. Item A. List Replacement Cost Values and Deductibles for items 1., 2., 3., and 4.

 m. Boiler & Machinery. Items A. and B. Review present policy for current limits and deductible. Seek advice from insurance company on adequacy of current limits.

 n. Crime Coverages. Item A.1. Select the desired limit. Suggested minimum - $250,000. Seek advice from your accounting firm on appropriate limits.

 o. Crime Coverages. Items B. and C. Suggested minimum for Item B. - $5,000; suggested minimum for Item C. - $10,000. Seek advice from your accounting firm on these matters.

2. Attach the following information to the bid specifications:

 a. Currently valued loss information for the last five years as instructed in Guidelines, Item 1., on page A.

 b. A list of buildings, contents and property in the open expressing the limits as 100 percent of the items' replacement cost value.

 c. Your most recent Workers’ Compensation experience modification worksheet.

 d. Number of students by location.

 e. Number of employees by location.

 f. Number of swimming pools.

 g. List of and acreage for school forests/vacant land.

 h. A list of automobiles. Indicate the make, model, year, original cost, and use for each.

 i. List of employees who drive on a regular basis, including drivers license number and date of birth.

**BOARD OF EDUCATION**

**PROPERTY AND CASUALTY
INSURANCE SPECIFICATIONS**

 **Date Prepared:**

 **Prepared By:**

 **Telephone:**

 **Fax:**

 **Email Address:**

**Proposal Background**

The purpose of this Request For Proposal (RFP) is to assist the School District in selecting, on a competitive basis:

1. A qualified agent or sales representative to advise on and service its insurance needs; and
2. An underwriting company or companies to provide needed and selected coverage.
3. Consideration will be given to each of the foregoing areas in the selection of a company, agent, and type of coverage.
4. Quotations for a number of coverages and alternatives are requested so the School District may have the option of making a selection which it feels will be in its best interest. In addition to providing quotations as requested, agents are invited to submit alternative plans of coverage. However, if alternative plans are submitted, a written summary must be made comparing coverages to those requested.
5. Proposals must be mailed or delivered to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (Name)

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (Address)

 not later than the specified bid opening time.

1. Additional copies of the invitation to quote may be obtained from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (Name) (Address)

 prior to the time and date specified for bid opening.

1. Time and place of opening\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (Place , Time & Date)

All proposals must be received by the time designated and none will be considered thereafter. Failure to have proposal in prior to opening will automatically prevent the reading of your proposal. The board of education cannot assume the responsibility for any delay as a result of failure of the mails to deliver proposals on time. At the specified time, all proposals will be opened and read aloud. Any interested parties may attend. No immediate decision will be rendered concerning the proposals submitted.

1. Tabulations will be made by the board and each qualified respondent will be mailed a formal tabulation after the board has taken official action.

**General Conditions**

1. The School District reserves the right to reject any or all proposals or portions thereof, and to accept any proposals or portions thereof that may be the most advantageous to the School District. It is acceptable for proposals for any line of insurance to be contingent upon writing any other line(s) of insurance as long as such restrictions are clearly stated in writing.

2. If more than one company is used in preparing this RFP, each underwriting company must be listed and the bid specification information requested must be completed for each underwriting company.

3. Agents must submit their proposals in duplicate on the forms provided. **Proposal pages must be fully completed and returned.**

4. Agents may submit additional information and data they believe will be helpful to the School District in the evaluation of their qualifications or the suggested company(ies).

5. Providing Loss Information. The company or companies awarded the insurance coverages must furnish the School District with a report of the number, type, and amount of claims paid or reserved, by line of coverage. The initial report must be for the first nine-month period of the policy period, and must be submitted on or before the end of the tenth month of the policy period. From then on, reports are to be provided on an annual basis.

6. Most questions in these specifications require yes/no answers regarding coverages. In those cases where an explanation or additional information is required, please be as complete as possible.

7. All proposals must be sealed. The envelope must be marked:

 Insurance Proposal For:

 Board of Education

 Due Date

 **General Underwriting Information**

 (Common to All Policies)

1. Named Insured:

2. Policy terms:

 All coverages are to be effective as of 12:01 a.m.,

 Interim policies may be issued for a short-term period, if needed to bring dates concurrent.

 Policies which can be offered for a three-year term, payable annually, will be considered.

3. Delivery of contract:

 The agent or company receiving the award of the School District’s business shall furnish policies in duplicate within 45 days of the effective date. Invoices are to be presented with the policies.

4. Nonrenewal provision:

 Policies will be endorsed to provide for a notification period of sixty (60) days before the company can cancel or nonrenew the policy, except for failure to pay premium.

 If this condition is not provided, its absence must be clearly stated in writing, including the reason for non-compliance.

5. Loss information:

 All loss information available to the School District for the past five years is contained in Attachment I.

6. Additional information:

 If additional information is needed to complete your quotation, or if you wish to inspect the risk, please contact:

**I. Workers' Compensation**

 **(Information provided is based on coverage offered by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company)**

 A. Complete the following:

 Annual Estimated

Classification of Operations Code # Payroll Rate Annual Prem.

Colleges or Schools: Professional

Employees, Teachers or Clerical 8868

Drivers 7380

All Other Employees 9101

Work Study (No. of student weeks 9428

instead of payroll)

 Total Premium

 Experience Modification

 Expense Constant

 Less Estimated Premium

 Discount, if any

 Terrorism Charge (Foreign)

 Terrorism Charge (Domestic)

 Total Estimated Annual Premium $

 YES NO

 B. Other states coverage included?

 C. Is Foreign coverage including repatriation and endemic
 disease provided?

 D. Is the premium subject to dividend?

 E. Describe the dividend plan and attach a copy of the plan parameters, including whether the dividend is calculated based upon standard or discounted premium and timing of any payout(s).

 Insurance company for which dividend information is shown:

**II. Commercial General Liability Insurance**

 **(Responses reflect the coverages offered by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company)**

 YES NO

 A. Is the insurance company writing the policy an admitted
 insurance company in Kentucky, and subject to Kentucky
 insurance statutes and regulations protecting policyholders?

 B. Policy Form

 1. Occurrence basis? (If answer is “YES,” go on to
 question 3.)

 2. Claims-made basis? (If “YES,” answer a, b and c)

 a. Indicate retroactive date.

 b. Has the retroactive date been advanced from that on
 the previous policy?

 c. Does this new policy contain any restrictive endorsements
 excluding or reducing the coverage provided for losses
 occurring prior to the inception date?

 3. Is Coverage on a pay-on-behalf basis?

 4. Does the insurance company retain the duty to defend the
 District?

 C. Limits of Insurance

 1. General aggregate limit (other than Products-Completed Operations) $2,000,000

 2. Products-Completed Operations aggregate 2,000,000

 3. Personal & Advertising Injury limit 1,000,000

 4. Each Occurrence limit 1,000,000

 5. Fire Damage to rented premises limit - any one fire 250,000

 6. Medical Expense limit - any one person 10,000

 7. Employee Benefits Liability 1,000,000

Do the General Liability limits you propose meet or exceed

those noted in items C.1-7? 

 YES NO

 D. Mandatory Coverages

 Included in quote:

 1. Is coverage at least as broad as ISO form CG00 01 12 07?

 2. Are school board members covered as insureds?

 3. Is the school board covered as an insured?

 4 Are student teachers covered as insureds?

 5. Are volunteers covered as insureds, including
student volunteers?

1. Are employees covered as insureds for incidental medical
malpractice, including all nurses, psychologists, and
occupational, speech and physical therapists?

 7. Are volunteers (including all licensed medical
professionals) covered as insureds for incidental medical
malpractice?

 8. Are physicians involved in athletic programs covered
as insureds for incidental medical malpractice?

 9. Are physicians acting on the district's behalf in an
advisory capacity regarding public health issues covered
as insureds for incidental medical malpractice?

 10. Are PTAs, PTOs, booster clubs, and other volunteer
organizations who provide services and/or financial
support to the school district covered as insureds?

 11. Are the volunteer members belonging to the groups noted
in item 10. covered as insureds?

 12. Are leased workers covered as insureds?

 13. Are temporary workers covered as insureds?

 14. Are the parents of any minor child who is a member of
any safety patrol covered as insureds?

 YES NO

 15. Is there coverage for claims alleging school district
negligence arising out of sexual abuse or molestation?

 16. Is there coverage for use of boats?

 17. Is Corporal Punishment coverage provided?

 18. Is there Pollution Liability coverage for:

 a. Bodily injury sustained within a building and caused
 by smoke, fumes, vapor or soot from equipment used
 to heat or cool that building?

 b. Bodily injury or property damage arising out of heat,
 smoke or fumes from a hostile fire?

 c. Bodily injury or property damage arising out of activities
usual to classroom instruction on school premises?

 d. Chemicals used in the operation and maintenance of
 swimming pools?

 e. Use and application of pesticides, herbicides
 or fertilizers?

 19. Does the definition of *bodily injury* include:

 a. Mental injury?

 b. Mental anguish?

 c. Humiliation?

 d. Shock?

 e. Fright?

 f. Emotional injury?

 g. Disability resulting from a through f above?

 20. Does the definition of *personal injury* cover claims
alleging an invasion of a person's right of privacy?

 YES NO

 21. Does the definition of *personal injury* cover discrimination
claims (not related to employment) based on:

 a. Race?

 b. National origin?

 c. Age?

 d. Sex?

 e. Religion?

 f. Physical disability?

 g. Sexual preference?

 22. Is Personal Injury coverage provided for claims
arising out of the following:

 a. Advertising?

 b. Publishing?

 c. Broadcasting?

 d. Telecasting?

 23. Will the policy reimburse an insured for defense or
legal costs incurred (up to $25,000) to defend
alleged criminal activity if the insured is found
innocent or the charges are dropped?

 24. Will the policy reimburse an insured up to $250 for
personal property damaged while the insured is in the
process of restoring or maintaining order, when an insured
is assaulted, or while any insured is supervising an
assigned activity?

 25. a. Is there at least $100,000 of coverage for
property damage to property under your care,
custody, or control?

 b. What deductible, if any, applies to these claims? $

 YES NO

 26. Is there at least $2,500 of coverage for property
damage to property of an employee in the care, custody,
or control of an insured?

 27. Is coverage provided for punitive or exemplary damages?

 28. Is coverage provided for claims arising out of the use
of trampolines?

 29. Is coverage provided for claims arising out of bouncers
used by therapists?

 30. Is there coverage for claims arising out of practicing
for, or participating in, athletic or sports activities,
contests, games, or events?

 31. a. Is Nonowned Watercraft coverage provided (unless
being used to carry persons or property for a
charge), including coverage for watercraft used by
teachers for instructional purposes?

 b. Is this coverage provided without a length
restriction?

 32. Is coverage provided for the school district's liability
arising out of cooperative arrangements established
under Kentucky Statute not specifically listed
on the Declarations Page?

 33. Is coverage provided for claims arising out of the use
and operation of hired or nonowned aircraft by
employees, school board members, or volunteers?

 34. Is Nonowned Aircraft coverage provided for aircraft
chartered with a crew?

 35. Is Premises Medical Payments coverage, including first
aid, provided (excluding students)?

 36. Is Premises Medical Payments coverage provided for
volunteers?

 37. Are fellow employee bodily injury claims covered when
Workers’ Compensation is not the exclusive remedy?

 YES NO

 38. Is there coverage for contractual liability equivalent
or better than ISO form CG0001 12 07?

 a. If broader, please describe.

 39. Does the policy provide coverage for a sexual misconduct
claim toward a student or other non-employee?

 40. Is worldwide coverage equivalent or better than
ISO CG0001 12 07?

 a. If broader, please describe.

 41. Employee Benefits Liability. Does the policy provide at
least five years prior acts coverage?

 a. Is full prior acts coverage available?

 b. If “YES,” please indicate cost. $

 42. Is there coverage for silica?

 43. Is there coverage for asbestos?

 44. Is there coverage for violation of the various communications
statutes?

 45. Is a blanket waiver of subrogation provided as per ISO form
CG0001 12 07, condition IV(8)?

 46. Is liability coverage (including products and completed
operations) provided for garage operations (not Garagekeepers
Legal Liability).

 E. Please indicate below any extra or special coverages offered by the policy other than those provided in a standard ISO Commercial General Liability policy.

 F. Is the policy subject to audit?

 YES NO

 G. Terrorism:

 1. Is terrorism coverage included as defined by TRIPRA?

 2. If premium is not already included in premium summary,
indicate additional premium. $

 **III. Commercial Automobile Insurance**

 **(Responses reflect the coverages offered by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company)**

 YES NO

 A. Is the insurance company writing the policy an admitted
insurance company in Kentucky, and subject to Kentucky
insurance statutes and regulations protecting policyholders?

 B. Limits:

 1. Combined Single Limit each accident $2,000,000

 2. Medical Payment per person 20,000

 3. Uninsured Motorists each accident 500,000

 4. Underinsured Motorists each accident 500,000

 Do the Automobile limits you propose meet or exceed
 those noted in items B.1-4?

 C. Mandatory Liability Coverages

 Included in quote:

 1. Is Liability coverage provided on a
Symbol 1 (Any Auto) basis?

 a. If answer is “NO,” describe what Liability coverage
is provided for the following types of vehicles:

 owned:

 hired:

 nonowned:

 2. Are school board members covered as insureds when driving
their own automobiles on behalf of the school district?

 3. Are employees covered as insureds when driving their own
automobiles on behalf of the school district?

 4. Are volunteers covered as insureds when driving
their own automobiles on behalf of the school district?

 5. Are PTAs/PTOs, booster clubs, or other volunteer
organizations who provide services and/or financial
support to the school district covered as insureds?

 YES NO

 6. Are the volunteer members belonging to the groups
noted in item 5. covered as insureds?

 7. Are students who are part of the auto repair curriculum
 covered as insureds?

 8. Has the Fellow Employee exclusion been modified to
provide coverage for claims allowed by law?

 9. Is coverage provided for punitive or exemplary damages,
except under Uninsured and Underinsured Motorist
coverage?

 10. a. Is at least $100,000 of coverage provided for
property damage to property in your care, custody,
or control?

 b. What deductible, if any, applies to these claims?

 11. Will the policy reimburse your employees, board members,
or volunteers for the physical damage deductible applicable
to their auto (up to $500) as the result of operating or
using the auto in the business of the named insured?

 12. Is at least $2,500 of coverage provided for property
damage to property owned by, rented, or leased to an
employee, board member, or volunteer while used on
school district business, except autos owned by them?

 13. Is Contractual Liability coverage provided for rented
or leased autos equivalent or better than ISO form
CA0001 10 01?

 14. Is coverage worldwide for vehicles that are hired, rented
or borrowed equivalent or better than ISO form
CA0001 10 01?

 15. Is a blanket waiver of subrogation provided as per ISO form
CA0001 10 01, condition IV(A)(5)?

 16. Does the policy contain a motor carrier filing (if required)?

 YES NO

 D. Optional Liability Coverages

 1. Is Drive Other Car coverage provided?

 a. Listed Individuals:

 b. Additional Cost: $

 2. Is the Pollution Liability Broadened Coverage for Covered
Auto Endorsement - ISO Form #CA 99 48 09 02 – included
in the quote?

 E. Physical Damage Coverage

 Included in quote:

 1. Is coverage Replacement cost or ACV?

 2. Comprehensive - quote deductibles of $250 and $500.

 3. Collision - quote deductibles of $250 and $500.

 F. Would you recommend Garagekeepers Legal Liability coverage?

 If “YES”:

 Limit of coverage:

 Deductibles:

 Additional Cost $

 G. Is liability coverage included for the operation of vehicles in
conjunction with automobile repair curriculum?

 YES NO

 H. Do your rates assume:

 1. 12-month use of vehicles?

 2. School year with built-in suspension credits?

 3. Use of suspension records?

 I. Please indicate below any extra or special coverages offered by the policy other than those provided in a standard ISO Automobile form CA 00 01 10 01.

1. Terrorism:

 1. Is terrorism coverage included as defined by TRIPRA?

 2. If premium is not already included in premium summary,
indicate additional premium. $

 **IV. Umbrella Liability Insurance**

 **(Responses reflect the coverages offered by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company)**

 A. Limits:

 Each Occurrence $

 Annual Aggregate $

 B. Retention:

 Retention Each Occurrence $

 YES NO

 Do the Umbrella limits you propose meet or exceed
 those noted in items A & B?

 C. Is coverage at least as broad as the underlying General
Liability and Automobile Liability coverage? If “NO,” list
the coverage differences below:

 D. Mandatory Coverages

 Included in quote:

 1. Are school board members covered as insureds?

 2. Is the school board covered as an insured?

 3. Are student teachers covered as insureds?

 4. Are volunteers covered as insureds, including
student volunteers?

 5. Is there coverage for claims alleging school district
negligence arising out of sexual abuse or molestation?

 6. Is there coverage for claims arising out of practicing for,
or participating in, athletic or sports activities, contests,
games or events?

 7. Is there coverage for claims arising out of travel to or from
athletic or sports activities, contests, games, or events?

 YES NO

 8. Has the Fellow Employee exclusion been modified to provide
follow form coverage over the underlying policies?

 9. Is there coverage for claims arising out of the use of
trampolines?

 10. Is coverage provided for claims arising out of bouncers
used by therapists?

 11. Are employees, school board members, and volunteers
covered as insureds when driving their own
automobiles on behalf of the school district?

 12. Is there coverage for punitive or exemplary damages?

 13. Is coverage provided for the school district's liability
arising out of cooperative arrangements established
under Kentucky Statute not specifically listed on the
Declarations Page?

 14. Is there coverage for incidental medical malpractice,
including all employees as insureds, i.e., doctors, nurses,
psychologists, and occupational, physical and speech
therapists?

 15. Does the definition of *personal injury* cover discrimination
claims (not related to employment) based on:

 a. Race?

 b. National origin?

 c. Age?

 d. Sex?

 e. Religion?

 f. Physical disability?

 g. Sexual preference?

 16. Is there coverage for claims alleging invasion of privacy?

 17. Is coverage on a "pay on behalf" basis?

 18. Does the insurance company retain the duty to defend?

 YES NO

 19. Is there Nonowned Aircraft coverage for aircraft
chartered with a crew?

 20. Are First Dollar defense costs provided if underlying
limits become exhausted?

 21. Does the blanket waiver of subrogation follow form over
the general liability and automobile?

 22. Is there coverage for corporal punishment?

 23. Does the definition of *bodily injury* include:

 a. Mental injury?

 b. Mental anguish?

 c. Humiliation?

 d. Shock?

 e. Fright?

 f. Emotional injury?

 g. Disability resulting from a through f above?

 E. Other Important Items

 1. Do primary General Liability, Automobile and Employers
Liability limits meet the Umbrella requirements?

 2. Are premiums subject to audit?

 3. Is a zero ($0) retention available?

 a. If “YES,” indicate additional cost (if any) $

 F. Please list the underlying coverages.

 YES NO

 G. Optional Coverages

 1. Is Educators Legal Liability included?

 a. If “NO,” indicate additional cost to include. $

 2. Is Employee Benefits Liability included?

 a. If “NO,” indicate additional cost to include. $

 3. Terrorism:

 a. Is terrorism coverage included as defined by TRIPRA?

 b. If premium is not already included in premium summary,
 indicate additional premium. $

 **V. Educators' Legal Liability**

 **(Responses reflect the coverages offered by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company)**

 A. Limits:

 1. Per Wrongful Act $1,000,000

 2. Annual Aggregate 1,000,000

 YES NO

 Do the Educators' Legal Liability limits you propose meet
 or exceed those noted in items A.1. and 2.?

 B. Questions to be answered by all bidders:

 1. Is the insurance company writing the policy an admitted
insurance company in Kentucky, and subject to Kentucky
insurance statutes and regulations protecting policyholders?

 2. Does a deductible apply per claim?

 a. If “YES,” please list amount.

 b. If “YES,” does the deductible also apply to defense costs?

 3. Is coverage provided for awards of front or back pay?

 a. If “YES,” specify the limits.

 4. Is coverage provided for claims alleging sexual misconduct:

 a. For the District?

 b. For the perpetrator?

 c. Alleged by a student?

 5. Are the following covered as insureds?

 a. The school district?

 b. The school board?

 c. Any person serving as part of a cooperative under
Kentucky Statute?

 d. School Board members?

 YES NO

 e. Superintendents and principals?

 f. Employees?

 g. PTAs, PTOs or other volunteer organizations and
their members?

 h. Student teachers?

 i. Volunteers?

 6. Is coverage provided on a "pay on behalf" basis?

 7. Does the insurance company retain the duty to defend?

 8. Are defense costs paid in addition to policy limits?

 9. Is coverage provided for Wrongful Employment
Termination claims?

 10. Is coverage provided for Employment Discrimination
claims?

 11. Contractual Liability:

 a. Is coverage provided for wrongful breach of contract
claims that are not related to employment?

 b. Are consequential damages arising from these breach
of contract claims covered?

 12. Is coverage provided for integration and desegregation
claims?

 13. Is coverage provided for claims alleging civil rights
violations?

 14. Is coverage provided for claims brought by students
alleging discrimination based on sex, or physical or
mental handicap?

 15. Is coverage available for punitive or exemplary damages?

 a. If “YES,” indicate additional cost to include. $

 YES NO

 16. a. Is Defense coverage provided for purely equitable or
 injunctive relief claims where no money damages are
 demanded?

 b. If your answer to 16.a. is “YES,” please describe how,
 if at all, the nonmonetary coverage is limited.

 17. Is coverage provided for claims arising from activities in a
**fiduciary capacity** as respects any employee benefit plan?

 18. Is coverage provided for failure to affect or maintain
any insurance or bond?

 19. Is coverage provided for cross-claims and counterclaims
between insureds?

 20. Is coverage provided for non-monetary claims?

 21. Is coverage provided to the school district for its
liabilities arising out of its involvement in a
cooperative under Kentucky Statute?

 22. Is any cooperative under Kentucky Statute in which the
school district participates covered as an insured to the
extent the district is liable to the entity as specified in
the Intergovernmental Cooperation Agreement?

 23. Is defense coverage provided for Special Education claims
alleging:

 a. A violation of Federal Act 504?

 b. A violation of IDEA?

 c. Improper IEPs?

 24. Is coverage provided for plaintiff attorneys fees awarded in
 connection with the claims listed under items 23.a–c?

 25. Describe **when** defense coverage will be provided for administrative or regulatory agency hearings such as State Employment Commissions, Equal Employment Opportunity Commission (EEOC), Arbitration Proceedings:

 26. Describe **when** Defense coverage will be provided for administrative/due process hearings associated with Special Education claims.

 27. Describe coverage provided for claims alleging integration or desegregation of students based on race, national origin, or ethnic background:

 28. Describe the provisions of the policy's Consent to Settle clause:

 29. Terrorism:

 a. Is terrorism coverage included as defined by TRIPRA?

 b. If premium is not already included in premium summary,
indicate additional premium. $

 30. Identify type of policy form:

 Claims-Made Occurrence

1. If Claims-Made, go on to question 31.

 31. a. Indicate retroactive date.

 b. Is full prior acts coverage available?

 (1) If “YES,” indicate additional cost. $

 YES NO

 c. If “NO,” is limited prior acts coverage available?

 (1) If “YES,” indicate retroactive date.

 (2) If “YES,” indicate additional cost. $

 d. How many days extended reporting period is provided
 automatically?

 e. Outline extended reporting period options and costs.

 **VI. Property Insurance**

 **(Responses reflect the coverages offered by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company)**

 A. Values - Replacement Cost:

 1. Buildings $

 2. Contents $

 3. Property in the Open $

 4. Total values for items 1., 2., & 3. $

 5. Extra Expense coverage: Extra costs incurred to keep
school facilities open if property is damaged, including
rental of space, equipment, extra transportation costs, etc. $

 6. Deductible amount $

 7. Deductible aggregate (if applicable) $

 a. Provide quotes for the following optional deductibles: $

 $

 B. Are the following Mandatory Coverage Provisions
included in the quote? YES NO

 1. "All Risk" coverage subject to exclusions?

 2. Burglary and theft coverage?

 3. Agreed Amount clause waiving coinsurance obligation?

 4. Replacement Cost coverage?

 5. Blanket coverage for buildings, contents and property
in the open?

 6. Is coverage provided for Property of Others in school
district's care, custody, or control?

1. Is property temporarily at any other location covered?

a. If “YES,” indicate amount.

1. Is property while in transit covered?

a. If “YES,” indicate amount.

 YES NO

 9. Is a Joint Loss Agreement with the Boiler & Machinery
insurance company available?

 10. Is coverage provided for losses caused by the operation
of building laws or ordinances?

 a. Indicate limits:

 i. Loss to the undamaged portion of buildings $

 ii. Demolition costs $

 iii. Increased cost of construction $

 11. Is coverage available for unscheduled locations?

 a. If “YES,” indicate limit. $

 b. If “YES,” indicate additional premium. $

 D. Questions to be answered by all bidders:

 1. Does the Glass coverage have any limitations? Describe:

 2. Are there any limitations on coverage for vacant buildings? Describe:

 3. Are there any limitations on coverage for unoccupied buildings? Describe:

 4. Terrorism:

 a. Is terrorism coverage included as defined by TRIPRA?

 b. If premium is not already included in premium summary,
indicate additional premium. $

 **VII. Inland Marine Coverages**

 **(Responses reflect the coverages offered by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company)**

**Note:** Portions of this coverage may not be needed if provided by the property insurance coverage.

 A. Values

 1. Special Portable Property – Musical instruments,
audio/visual equipment, uniforms, costumes, tools,
scientific equipment, sports equipment, property
on exhibit. $

 Deductible: $

 2. Fine Arts – Paintings, sculptures, stained glass,
photos, antiques, historical pieces, rare books,
collections, etc. $

 Deductible: $

 3. Contractors Equipment – Tractors, sweepers, bobcats,
ATVs, golf carts, self-propelled lawn or snow removal
equipment, fork lifts, etc. $

 Deductible: $

 4. Electronic Data Processing (EDP):

 a. Hardware $

 b. Software: Cost to replace, research, and reconstruct
data, including data entry costs $

 c. In transit/off premises maximum value $

 d. EDP Extra Expense $

 e. Deductible: $

 B. Are the following coverage conditions provided for all coverages, except EDP coverage?

 YES NO

 1. "All Risk" coverage subject to exclusions

 YES NO

 2. Replacement Cost coverage

 If “NO,” please indicate the valuation method by category of property (A.1.-3.).

 3. No coinsurance requirements

 C. Are the following coverage conditions provided for EDP coverage?

 1. "All Risk" coverage subject to exclusions

 2. Functional Replacement Cost

 3. No coinsurance requirements

 D. Are Inland Marine coverages provided without the

 provision of schedules?

 E. Questions to be answered by all bidders:

 1. Describe computer coverage for damage caused by:

 a. Short circuit, power surge, blowout, electrical arcing etc.

 b. Electrical or mechanical breakdown, failure, malfunction

 c. Design error

 d. Dampness, dryness, change in humidity or temperature

 2. If not already provided, can coverage be provided for damage to computers caused by items E.1.(a-d) above?

 YES NO

 Item 1.a. Additional Cost $

 Item 1.b. Additional Cost $

 Item 1.c. Additional Cost $

 Item 1.d. Additional Cost $

 3. Terrorism:

 a. Is terrorism coverage included as defined by TRIPRA?

 b. If premium is not already included in premium summary,
indicate additional premium. $

 **VIII. Boiler and Machinery**

 **(Responses reflect the coverages offered by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company)**

 A. Limits

 1. Direct Physical Damage $ Per Accident

 2. Extra Expense $ Per Accident

 3. Loss of Income (if applicable) $ Per Accident

 4. Expediting Expenses $ Per Accident

 5. Hazardous Substance $ Per Accident

 6. Water Damage (other than flood
or surface water) $ Per Accident

 7. Cleanup of Contaminated Property $ Per Accident

 8. Product or Food Spoilage $ Per Accident

 9. Mechanical or Electrical Breakdown of

 Computers $ Per Accident

 B. Deductibles

 1. Direct damage $ Per Accident

 2. Indirect damage $ Per Accident

 C. Are the following coverages included in the quote?

 YES NO

 1. Comprehensive coverage, including production machinery?

 2. Are newly-acquired locations automatically covered?

 If “YES,” for how many days?

 3. Replacement cost valuation?

 4. Joint Loss Agreement with Property insurance company?

 YES NO

 5. Loss caused by the operation of building codes, laws,

 or ordinances?

 a. Indicate limit.

 i. Loss to undamaged portion of buildings $

 ii. Demolition costs $

 iii. Increased cost of construction $

 **IX. Crime Coverages**

 **(Responses reflect the coverages offered by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company)**

 A. Employee Dishonesty

 1. Limit Per Loss $

 Deductible: Per Loss $

 YES NO

 2. Is coverage provided for losses caused by a treasurer?

 3. Is coverage provided for losses caused by students
while handling or possessing property or funds in
connection with sanctioned student activities?

 4. Is coverage provided for all officers and board
members other than the Treasurer?

 5. Is coverage included for individuals required to be
 bonded by law?

 6. Is coverage provided for volunteers?

 7. Is coverage provided for terminated employees for at
 least 60 days after termination?

 8. Is coverage provided for losses caused by the failure
of any employee to faithfully perform duties?

 9. Is coverage provided for losses arising out of the
conversion of property of others?

 10. Is coverage provided for loss caused by temporary help
agency personnel, such as Manpower and Kelly?

 B. Loss of Monies & Securities

 1. Inside Premises – Limit $

 2. Outside Premises – Limit $

 3. Deductible $

 C. Depositors Forgery coverage

 1. Limit $

 2. Deductible $

 **XI. This Proposal Form has been completed and all questions answered by:**

 Agent Name (Please Print)

 Agent Signature

 Company

 Date

 **To be completed by all agents submitting proposals.**

 **Agent Qualification/Service Questionnaire**

A. Name of servicing agent:

B. Formal education:

C. Insurance education and designations:

D. Years in insurance business:

E. Number of support staff available to service our account:

F. Services you will provide: YES NO

 1. Prepare an annual written summary of coverage

 2. Summarize loss/premium statistics annually

 3. Assist in claims processing

 4. Regularly review leases, contracts and purchase orders for

 insurance implications (at least once a year)

 5. Other

 YES NO

G. Does your agency carry Errors & Omissions Insurance?

 If “YES,” please complete the following: Insurance Company

 Limits $

 Policy Number

 Policy Period

H. Number of Kentucky school districts currently served by your agency:

I. References:

J. This checklist has been completed by:

 Agent Signature

 Company

 Date

 **To be completed for all companies quoting this risk.**

 **Insurance Company Qualifications/Services**

A. Company:

B. Coverages quoted:

C. Current Best's Ratings:

 1. Policyholder (A++ Superior is highest rating)

 2. Financial Size (XV is highest rating)

D. Estimated number of Kentucky schools currently insured: #

E. How many consecutive years has the company been insuring schools in Kentucky:

F. Claims Services you will provide:

 YES NO

 1. Staff adjusters in Kentucky

 2. Independent adjusters

 3. Annual loss summaries

G. Loss Prevention:

 1. Number of loss prevention personnel in Kentucky: #

 2. Frequency of inspection:

 3. Are written reports issued?

H. Other services you will provide:

 1. Building valuations

 2. Review of construction plans

 3. Other

**Premium Summary Sheet**

 Subject to Audit

 Premium YES NO

I. Workers Compensation:

 A. Net premium after premium discount $

 B. Anticipated dividend % $

II. Comprehensive General Liability $

III. Auto Liability $

IV. Auto Comprehensive:

 $250 deductible $

 500 deductible $

V. Auto Collision:

 $250 deductible $

 500 deductible $

VI. Umbrella Liability $

VII. Errors & Omissions Liability: $

 Deductible Quoted $

VIII. Property insurance with mandatory
 coverage provisions: $

 $\_\_\_\_\_\_ deductible $

 $\_\_\_\_\_\_ deductible $

 Subject to Audit

 Premium YES NO

IX. Inland Marine Coverage:

 Special Portable Property $

 Fine Arts $

 Contractors Equipment $

 Electronic Data Processing $

X. Boiler & Machinery $

XI. Crime Coverage $

**Educators Legal Liability**

**Does your policy cover the following items? Please check the appropriate box and explain any limitations on coverage.**

|  |
| --- |
| **Carrier:**  |
| **Coverage Period:**  |
| **Coverage Provided** | **YES** | **NO** | **LIMITATIONS** |
| District consent required to settle |  |  |  |
| Mental anguish/mental injury |  |  |  |
| Race/National origin discrimination in enrollment, education or extra-curricular activities |  |  |  |
| Failure to integrate or desegregate schools |  |  |  |
| Claims arising under ERISA |  |  |  |
| Claims arising from Employee Benefit Plan |  |  |  |
| Sexual Molestation |  |  |  |
| Negligent hiring, retention or supervision of employee who commits sexual molestation |  |  |  |
| Sexual harassment of employee |  |  |  |
| Sexual harassment of student |  |  |  |
| Punitive Damages |  |  |  |
| Suits brought by governmental entity |  |  |  |
| Retaliation Claims |  |  |  |
| Claims arising from Workers Adjustment & Retraining Act (W.A.R.N.) |  |  |  |
| Discrimination against employee |  |  |  |
| Wrongful termination of employee |  |  |  |
| Reorganization or downsizing of more than 5% of employees in 30-day period |  |  |  |
| School Closing |  |  |  |
| Breach of written or oral employment contract |  |  |  |
| EEOC and other administrative hearings to address employment discrimination complaints |  |  |  |
| Special education due process hearings |  |  |  |
| 504 Hearings |  |  |  |
| 504 Hearing Officers |  |  |  |
| Temporary employees |  |  |  |
| Removal proceedings by State Board against superintendents or board members |  |  |  |
| Limits of Liability |  |  |  |
| Retroactive Date |  |  |  |

**General Liability Check Sheet**

**Does your policy cover the following items? Please check the appropriate box and explain any limitations on coverage.**

|  |
| --- |
| **CARRIER:**  |
| **Coverage Period:**  |
| **Coverage Provided** | **YES** | **NO** | **LIMITATIONS** |
| Bodily Injury Liability |  |  |  |
| Property Damage |  |  |  |
| Medical payments for students |  |  |  |
| Mental Anguish/Mental Injury |  |  |  |
| Medical payments for volunteers |  |  |  |
| Deductible |  |  |  |
| Criminal Defense (if exonerated) |  |  |  |
| Sexual Abuse/molestation -Alleged Abuser -Board/Superintendent or other insured |  |  |  |
| Trampolines |  |  |  |
| Scuba Diving, mountain climbing, white water rafting and survival camps |  |  |  |
| Corporal Punishment |  |  |  |
| Lessor of Premises |  |  |  |
| Lessor of leased equipment |  |  |  |
| Incidental Medical Malpractice Liability |  |  |  |
| Personal Injury (Libel/Slander) |  |  |  |
| Damage to Professional Reputation |  |  |  |
| Employee Benefits Liability |  |  |  |
| Limits of Liability |  |  |  |

**Auto Liability and Physical Damage\***

**Does your policy cover the following items? Please check the appropriate box and explain any limitations on coverage.**

|  |
| --- |
| **Carrier:**  |
| **Coverage Period:**  |
| **Coverage Provided** | YES | NO | **LIMITATIONS** |
| $2,000,000 liability limit per occurrence – no aggregate |  |  |  |
| $500,000 uninsured/underinsured motorist limit - no aggregate |  |  |  |
| $20,000 Personal Injury Protection (PIP) limit per passenger |  |  |  |
| Policy in full compliance with Kentucky Standard School Bus Endorsement |  |  |  |
| Liability coverage for Hired/Nonowned vehicles |  |  |  |
| Physical Damage coverage for Hired/Nonowned vehicles |  |  |  |
| Losses related to loading/unloading of vehicle |  |  |  |
| Liability coverage for Contract Drivers |  |  |  |
| Liability coverage for district employees using their personal auto for district business |  |  |  |
| Transportation of individuals other than students |  |  |  |
| Comprehensive and collision coverage |  |  |  |
| Fleet automatic coverage |  |  |  |

**COMMERCIAL PROPERTY**

Does your policy cover the following items? Please check the appropriate box and explain any limitations on coverage.

|  |
| --- |
| **CARRIER** |
| **Coverage Period:**  |
| Coverage Provided | Yes | No | **LIMITATIONS**  |
| Accounts Receivable |  |  |  |
| Arson Reward |  |  |  |
| Boiler & Machinery |  |  |  |
| Accident Expediting Expense |  |  |  |
| Brands and Label |  |  |  |
| Change In Temperature/ Contamination by Refrigerant |  |  |  |
| Computers & Computerized Equipment |  |  |  |
| \* Contractors Equipment |  |  |  |
| Debris Removal, Ordinance or Law Deficiency, Loss to Undamaged Portion of Building and Demolition and Increased Cost of Construction |  |  |  |
| Data and Media Reproduction |  |  |  |
| Earthquake Deductible |  |  |  |
| Earthquake |  |  |  |
| \* Errors & Omissions |  |  |  |
| Exhibition & Off Premises Functions |  |  |  |
| \* Extra Expense |  |  |  |
| Fine Arts |  |  |  |
| Fire Department Service Charge |  |  |  |
| Fire Protection Equipment |  |  |  |
| Backup of Sewer & Drain |  |  |  |
| Foundation and Underground Pipes |  |  |  |
| Glass |  |  |  |
| Inland Marine Including EDP, Audio Visual Musical Instruments and Band Uniforms |  |  |  |
| Marring and Scratching |  |  |  |
| Newly Acquired Building & Contents |  |  |  |
| \* Off-Premises Interruption  |  |  |  |
| Outdoor Property |  |  |  |
| \* Owned Vehicles on Premises |  |  |  |
| Personal Effects and Property of Others |  |  |  |
| \* Pollution contamination & cleanup |  |  |  |
| Premises Boundary |  |  |  |
| Project Research & Development Documentation & Prototypes |  |  |  |
| \* Property In Transit |  |  |  |
| Rate Change Notice |  |  |  |
| \* Rental Income & Rental Value  |  |  |  |
| \* Royalties |  |  |  |
| \* Unnamed Locations |  |  |  |
| \* Valuable Papers and Records |  |  |  |
| Flood deductible |  |  |  |
| \* Flood |  |  |  |
| \* Trees, shrubs or plants |  |  |  |