



May 31, 2022

Core Educational Cooperative
PO Box 518
Platte, SD 57369

07/01/2022 to 07/01/2023 EMC Insurance

Commercial Property **\$2,562.00**

\$ 880,409 Building special/replacement cost
212,180 Business personal property special/replacement cost
33,063 Storage building special/replacement cost

\$2,500 deductible

Commercial General Liability **4,009.00**

\$1,000,000 Each Occurrence Limit
\$1,000,000 Personal and Advertising Injury Limit
\$2,000,000 General Aggregate Limit
\$2,000,000 Products and Completed Operations Aggregate Limit
\$ 500,000 Rented to You
\$ 10,000 Medical Expense Limit (Any One Person)

Employee Benefits Liability

\$1,000,000 Each Employee
\$2,000,000 Aggregate
1,000 Deductible

Retroactive date 2/9/2017

\$ 500,000 School Violent Event Response

Linebacker**\$3,011.00**

\$1,000,000 Each Loss
\$2,000,000 Aggregate
\$ 5,000 Self Insured Retention (Deductible)
Retroactive date 12/12/2016

Cyber Solutions**444.00**

\$50,000 annual aggregate

To increase to \$100,000 aggregate would be \$673.00 or additional \$229.00.

Commercial Auto**\$30,698.00**

\$1,000,000 Combined Single limit liability
1,000,000 Uninsured/Uninsured motorists
5,000 Medical payments
\$ 500 deductible comprehensive
\$1,000 deductible collision
\$1,000,000 Hired & Non-owned Limit

2014 Ford Fusion
2015 Chevrolet Impala
2010 Chevrolet Impala
2011 Chevrolet Malibu
2011 Chevrolet Impala
2013 Chevrolet Impala
2018 Chevrolet Malibu
2020 Chevrolet Malibu
2020 Ford Fusion
2018 Chevrolet Malibu
2018 Ford Fusion
2019 Ford Fusion
2017 Ford Fusion
2020 Ford Fusion
2014 Ford Fusion
2015 Ford Fusion
2014 Chevrolet Impala
2014 Ford Fusion
2014 Ford Fusion
2014 Chevrolet Impala (liability only due to hail damage)
2014 Chevrolet Impala
2018 Chevrolet Malibu
2017 Ford Fusion
2016 Ford Fusion

Total 24 last year 22

Commercial Umbrella**\$1,928.00**

\$1,000,000 Each Occurrence
\$1,000,000 Aggregate
10,000 Retention

To increase to \$2,000,000 liability would be \$2,943.00 a year, additional \$1,015.00

7/1/2022 to 07/01/2023 Risk Administration Services WC020-0032665

Workers Compensation**\$4,904.00**

\$1,000,000 each accident Bodily Injury by Accident
\$1,000,000 policy limit Bodily Injury by Disease
\$1,000,000 Each employee Bodily Injury by Disease

Payroll \$1,469,102 increased from \$1,200,000 due to audit
Experience mode went from .90 to .85

Annual Premiums:**2022/2023**

Commercial Property	\$ 2,562.00
Commercial General Liability	\$ 4,009.00
Linebacker	\$ 3,011.00
Cyber Solutions	\$ 444.00
Commercial Auto	\$30,698.00
Commercial Umbrella	\$ 1,928.00
Workers Compensation	\$ 4,904.00

Total Annual Premium	\$47,556.00
Terrorism	174.00
Total Annual Premium without terrorism	\$47,382.00