

Pana CUSD #8 - Renewal Date: 07/01/2026
Property & General Liability Renewal Form

Insurance Agency Name	Dimond Bros.	Dimond Bros.
Insurance Carrier Name	ICRMT	ICRMT
Property	Current	Renewal
Total Loss Limit Per Occurrence	88,266,331	94,230,179
Building Value	Included	Included
Business Personal Property Including Stationary Electronic Data Processing (EDP)	Included	Included
Personal Property of Others	100,000	100,000
Replacement Cost/ACV	RC	RC
Deductible Per Occurrence	5,000	5,000
Wind/Hail Deductible Per Occurrence	-	25,000
Coinsurance %	None	None
Earthquake Coverage Limit	5,000,000	5,000,000
Earthquake Deductible Per Occurrence	50,000 or 5% of the Damaged Location; Whichever is Greater	50,000 or 5% of the Damaged Location; Whichever is Greater
Rate Level Guaranteed (If yes, how long)	-	One (1) Year
Total Property Premium	\$153,027.00	\$106,181.00

Will the policy provide full coverage, up to maximum policy Limits, for Backup of Sewer/Surface Water coverage?	No	No
<i>If no, please state the Limit.</i>	250,000	250,000
Does the policy provide coverage for Flood Coverage?	Yes	Yes
<i>If yes, please state the Limit.</i>	5,000,000	5,000,000
<i>If yes, please state the Flood Coverage Deductible Per Occurrence.</i>	50,000	50,000
Does the policy provide coverage for Mine Subsidence?	Yes	Yes
<i>If yes, please state the Limit.</i>	Included in Earthquake	Included in Earthquake
<i>Blanket Limit, If Applicable.</i>	-	-
Does the policy provide Ordinance or Law coverage?	Yes	Yes
<i>Limit Per Coverage A.</i>	Combined Limit	Combined Limit
<i>Limit Per Coverage B.</i>	of 10,000,000	of 10,000,000
<i>Limit Per Coverage C.</i>	-	-
<i>Limit Per Building, If Applicable.</i>	-	-
<i>Blanket Limit, If Applicable.</i>	-	-
Does the policy have Time Element (Extra Expense) Coverage, if so please state the Limit(s)?	Yes	Yes
<i>Blanket Limit, If Applicable.</i>	1,000,000	1,000,000
<i>Per Location Limit, If Applicable.</i>	-	-
Does the policy have Business Income Coverage, if so please state the Limit(s)?	Yes	Yes
<i>Blanket Limit, If Applicable.</i>	Included	Included
<i>Per Location Limit, If Applicable.</i>	-	-

Insurance Carrier Name	ICRMT	ICRMT
Boiler & Machinery	Current	Renewal
Per Accident	88,266,331	94,230,179
Deductible Per Occurrence	5,000	5,000
Extra Expense	24 Hours	24 Hours
Total Boiler & Machinery Premium	Included	Included

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Insurance Carrier Name	ICRMT	
General Liability	Current	Renewal
General Aggregate	3,000,000	3,000,000
Products Completed Ops.	1,000,000	1,000,000
Personal & Advertising Injury	1,000,000	1,000,000
Each Occurrence Limit	1,000,000	1,000,000
Fire Damage Limit	Included	Included
Medical Expense Limit	5,000	5,000
Deductible Per Occurrence	1,000	1,000
Employee Benefits Liability	-	-
Aggregate Limit	Included in SBLL	Included in SBLL
Occurrence Limit	Included in SBLL	Included in SBLL
Deductible Per Occurrence	2,500	5,000
Retroactive Date	7/1/2006	7/1/2006
Sexual Abuse and Molestation	-	-
Aggregate Limit	10,000,000	10,000,000
Occurrence Limit	10,000,000	10,000,000
Innocent Party Defense Coverage Limit	Included	Included
Deductible Per Occurrence	2,500	2,500
Policy Form: Claims Made or Occurrence	Occurrence	Occurrence
Violent Event Response Coverage (VERC)	-	-
Aggregate Limit	500,000	500,000
Per Event Limit	500,000	500,000
Deductible Per Occurrence	1,000	1,000
Total Liability Premium	Included	\$14,704.00

Insurance Carrier Name	ICRMT	
Crime	Current	Renewal
Blanket Employee Dishonesty	500,000	500,000
Loss Inside the Premises - Money & Securities	500,000	500,000
Loss Outside the Premises	500,000	500,000
Money Orders and Counterfeit Currency	500,000	500,000
Depositors Forgery or Alterations	500,000	500,000
Computer Fraud Coverage	500,000	500,000
Funds Transfer Fraud	500,000	500,000
Social Engineering/False Pretenses	50,000	50,000
Deductible Per Occurrence	1,000	1,000
Total Crime Premium	Included	\$544.00

Insurance Carrier Name	ICRMT	
Inland Marine	Current	Renewal
Audio/Visual (A/V) Equipment	600,000	600,000
Electronic Data Processing (EDP) Equipment/Media (Including Software)	475,000	475,000
EDP Extra Expense	10,000	10,000
Mobile Equipment Greater Than or Equal to \$10,000 Per Item (Digital Scoreboard)	90,000	90,000
Musical Instruments, Athletic Equipment, & Uniforms	680,000	680,000
Deductible Per Occurrence	1,000	1,000
Total Inland Marine Premium	Included	\$6,375.00

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Insurance Carrier Name	ICRMT	
Premium	Current	Renewal
Total Property Premium	153,027.00	106,181.00
Total Boiler & Machinery Premium	Included	Included
Total Liability Premium	Included	14,704.00
Total Crime Premium	Included	544.00
Total Inland Marine Premium	Included	6,375.00
Total Premium	\$153,027.00	\$127,804.00

Does the coverage & premiums include Terrorism Risk Insurance Act (TRIA) coverage?	Yes	Yes
<i>If yes, please advise the total dollar amount.</i>	Included	Included

Notes:

Illinois Counties Risk Management Trust (ICRMT)

ICRMT added a \$25,000 Wind/Hail Deductible Per Occurrence for the 2026-2027 policy term.

ICRMT increased the Employee Benefits Liability Deductible Per Occurrence from \$2,500 to \$5,000 for the 2026-2027 policy term.

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Pana CUSD #8 - Renewal Date: 07/01/2026
Automobile Renewal Form

Insurance Agency Name	Dimond Bros.	Dimond Bros.
Insurance Carrier Name	ICRMT	ICRMT
Auto Liability	Current	Renewal
Number of Vehicles	28	29
Bodily Injury and Property Damage Liability	1,000,000	1,000,000
Medical Payments (Each Person / Each Occurrence)	5,000 / 25,000	5,000 / 25,000
Uninsured Motorist	1,000,000	1,000,000
Underinsured Motorists	1,000,000	1,000,000
Hired Auto	Included	Included
Non-Owned Auto	Included	Included
Garage Liability	Included	Included
Garage Keepers Legal Liability	100,000	100,000
Deductible Per Occurrence	-	-
Comprehensive	1,000	1,000
Collision	1,000	1,000
Total Automobile Premium	Included	\$26,802.00

Does the coverage & premiums include Terrorism Risk Insurance Act (TRIA) coverage?	Yes	Yes
Will the insurance carrier grant permission to operate the buses under conditions where a charge would be made to the students?	Yes	Yes
Will the insurer provide coverage for all additional insured's, including coverage for Board of Education Members, Employees, and Volunteers while using their own vehicles on behalf of the School District?	Yes - Excess Basis	Yes - Excess Basis
Does the medical payments coverage include students as passengers in vehicles?	Yes	Yes
Will the company accept this coverage without other lines?	No	No
Will the insurer furnish "special trips" coverage for tours, outings, picnics, games, and similar activities? Also, the use of the buses by the elderly as permitted by law shall be included. The carrier will confirm that coverage shall be available for these activities and indicate the audit charge per trip in the proposal.	No	No
Will the insurance carrier provide coverage for rental vehicles?	Yes	Yes
Does the policy include Replacement Cost on Buses? <i>If yes, please provide details.</i>	No -	No -

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Pana CUSD #8 - Renewal Date: 07/01/2026
Umbrella Renewal Form

Insurance Agency Name	Dimond Bros.	Dimond Bros.
Insurance Carrier Name	ICRMT	ICRMT
Limits of Liability - Umbrella	Current	Renewal
General Aggregate Limit	10,000,000	10,000,000
Self-Insured Retention (SIR)	0	0
	The Occurrence Limit is stated for each of the Underlying Coverages	
General Liability	1,000,000	1,000,000
Employee Benefits Liability	Included in SBLL	Included in SBLL
Sexual Misconduct & Molestation	Excluded	Excluded
Automotive Liability	1,000,000	1,000,000
School Board Legal Liability (SBLL)	1,000,000	1,000,000
Employers Liability (Worker's Compensation)	Excluded	Excluded
Total Umbrella Premium	Included	\$12,772.00

Does the coverage & premiums include TRIA (Terrorism Risk Insurance Act) coverage?

Yes

Yes

If yes, please advise the total dollar amount.

Included

Included

Notes:

Illinois Counties Risk Management Trust (ICRMT)

ICRMT excludes Sexual Misconduct & Molestation and Employers Liability (Worker's Compensation) as underlying coverages under the Umbrella Policy.

ICRMT provides a \$10,000,000 Aggregate Limit per underlying line of coverage, for a total of \$11,000,000 per line of underlying coverage.

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**Pana CUSD #8 - Renewal Date: 07/01/2026
School Board Legal Liability Renewal Form**

Insurance Agency Name	Dimond Bros.	Dimond Bros.
Insurance Carrier Name	ICRMT	ICRMT
Limits of Liability - School Board Legal Liability (SBLL)	Current	Renewal
Aggregate Limit	1,000,000	1,000,000
Each Claim Limit	1,000,000	1,000,000
Deductible Per Occurrence	2,500	5,000
Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence	2,500	2,500
<u>Non-Monetary Legal Defense</u>	-	-
Aggregate Limit	100,000	100,000
Each Occurrence Limit	100,000	100,000
Total School Board Legal Liability (SBLL) Premium	Included	\$8,572.00

** All taxes, surplus line charges, fees, etc. must be included in the Annual Premium.*

Does the coverage and premium include Terrorism Risk Insurance Act (TRIA) coverage?	Yes	Yes
Does a Retroactive Date apply? <i>If yes, please specify the date.</i>	Yes 7/1/2014	Yes 7/1/2014
Please indicate whether coverage is on Claims Made or Occurrence Basis.	Claims Made	Claims Made
For Claims Made policies, is Prior Acts coverage available? <i>If yes, please indicate the additional cost.</i>	Full Prior Acts - Up to the Retroactive Date Included	Full Prior Acts - Up to the Retroactive Date Included
If additional requirements must be met prior to binding please indicate.	N/A	None
Does the above proposal provide full coverage for Sexual Misconduct/Abuse/Molestation/Harassment?	Included in General Liability	Included in General Liability
Does the policy provide coverage for Defense Costs, even if not successful?	Yes	Yes
Does the policy provide coverage for Due Process? <i>State Sub-Limit for this, if any. (Non-Monetary / Monetary)</i>	Yes 100,000 / No Sub-Limit	Yes 100,000 / No Sub-Limit
Does the policy provide a Consent to Settle Provision?	Yes	Yes
Are Defense Expenses within the Limit of Liability? <i>State Sub-Limit for Defense Expenses, if any.</i>	Yes 100,000	Yes 100,000
Please Describe any policy Sub-Limits: (Please list other Sub-Limits not included in this list below)		
Limit/Sub-Limit for Special Education.	No Sub-Limit	No Sub-Limit
Limit/Sub-Limit for Breach of Contract.	Excluded	Excluded
Limit/Sub-Limit for Sexual Abuse/Molestation.	Included in General Liability	Included in General Liability

Note:

Illinois Counties Risk Management Trust (ICRMT)

ICRMT increased the School Board Legal Liability (SBLL) Deductible Per Occurrence from \$2,500 to \$5,000 for the 2026-2027 policy term.

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Pana CUSD #8 - Renewal Date: 07/01/2026
Cyber Liability Renewal Form

Insurance Agency Name	Ramza Ins. Group	Ramza Ins. Group
Insurance Carrier Name	CFC	CFC
Cyber Liability	Current	Renewal
Aggregate Limit	1,000,000	1,000,000
Occurrence Limit	1,000,000	1,000,000
Deductible Per Occurrence	5,000	5,000
Total Cyber Liability Premium	\$9,224.00	\$11,145.00

** All taxes, surplus line charges, fees, etc. must be included in the Annual Premium.*

Does the coverage and premium include Terrorism Risk Insurance Act (TRIA) coverage?	Yes	Yes
Does a Retroactive Date apply? <i>If yes, please specify the date.</i>	No -	No -
Please indicate whether coverage is on Claims Made or Occurrence Basis.	Claims Made	Claims Made
For Claims Made policies, is Prior Acts coverage available? <i>If yes, please indicate the additional cost.</i>	Full Prior Acts Included	Full Prior Acts Included
If additional requirements must be met prior to binding please indicate.	N/A	Signed Application
Does the policy provide coverage for Ransom Demand Payments?	Yes	Yes

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Student Accident Renewal Form

Insurance Agency Name	Church Ins. Agency	Church Ins. Agency
Insurance Carrier Name	Guarantee Trust Life	Guarantee Trust Life
Blanket Student Accident Insurance Coverage	Current	Renewal
Limit of Insurance	25,000	25,000
Coinsurance	100%	100%
Deductible Per Occurrence	0	0
Total Blanket Student Accident Premium	\$8,471.00	\$8,471.00

Is this Insurance Primary?	No	No
Is the Student Accident Insurance School Time Coverage Only? <i>If no, please explain the coverage time.</i>	Yes	Yes
<i>If School Time Coverage Only, please define School Time.</i>	-	-
	School Sponsored Events	School Sponsored Events
Does this Insurance cover Student Athletes for Football?	Yes	Yes
Does this Insurance cover Summer Sports Activities?	Yes	Yes
Does this Insurance cover Student Athletes for activities that start before the actual School year begins?	School Sponsored Events	School Sponsored Events

Insurance Agency Name	Church Ins Agency	Church Ins. Agency
Insurance Carrier Name	Guarantee Trust Life	Guarantee Trust Life
Catastrophic Student Accident Insurance Coverage	Current	Renewal
Limit of Insurance	5,000,000	5,000,000
Deductible Per Occurrence	25,000	25,000
Benefit Period	Ten (10) Years	Ten (10) Years
Total Catastrophic Student Accident Premium	\$2,251.56	\$2,248.24

Is this Insurance Primary?	No	No
Is the Student Accident Insurance School Time Coverage Only? <i>If no, please explain the coverage time.</i>	Yes	Yes
<i>If School Time Coverage Only, please define School Time.</i>	-	-
	School Sponsored Events	School Sponsored Events
Does this Insurance cover Student Athletes for Football?	Yes	Yes
Does this Insurance cover Summer Sports Activities?	Yes	Yes
Does this Insurance cover Student Athletes for activities that start before the actual School year begins?	School Sponsored Events	School Sponsored Events

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Totals

Dimond Bros. / Ramza Ins. Group Dimond Bros. / Ramza Ins. Group

Insurance Agency Name

/ Church Ins. Agency

/ Church Ins. Agency

Insurance Carrier Name	ICRMT / CFC / Guarantee Trust Life	ICRMT / CFC / Guarantee Trust Life
Coverage	Current	Renewal
Total Property Premium	153,027.00	106,181.00
Total Boiler & Machinery Premium	Included	Included
Total Liability Premium	Included	14,704.00
Total Crime Premium	Included	544.00
Total Inland Marine Premium	Included	6,375.00
Commercial Auto	Included	26,802.00
Umbrella	Included	12,772.00
School Board Legal Liability	Included	8,572.00
Cyber Liability	9,224.00	11,145.00
Blanket Student Accident	8,471.00	8,471.00
Catastrophic Student Accident	2,251.56	2,248.24
Terrorism (All Lines)	Included	Included
Total Premium	\$172,973.56	\$197,814.24

Savings (\$24,840.68)

Percentage of Increase 14.36%

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For your review, we have prepared an illustrative summary which provides a brief outline of coverages provided.

This summary is for illustrative purposes only, and does not provide a comprehensive overview of your complete policies, please refer to your complete policy for review of all endorsements, limitations, and exclusions. If you feel that any of these coverages or limits are not correct, inadequate, please let us know.