

Richland County CUSD #1 - Renewal Date: 07/01/2026
Property & General Liability Renewal Form

Insurance Agency Name	Blank's Insurance Agency	
Insurance Carrier Name	ICRMT	ICRMT
Property	Current	Renewal
Total Loss Limit Per Occurrence	144,673,881	144,522,944
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	10,000	10,000
Wind/Hail Deductible Per Occurrence	-	50,000
Coinurance %	None	None
Earthquake Coverage Limit	5,000,000	5,000,000
Earthquake Deductible Per Occurrence	50,000 or 5% of Each Damaged Location; Whichever is Greater	50,000 or 5% of Each Damaged Location; Whichever is Greater
Rate Level Guaranteed (If yes, how long)	-	One (1) Year
Total Property Premium	\$268,092.00	\$156,963.00

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	
Boiler & Machinery	Current	Renewal
Per Accident	100,000,000	100,000,000
Deductible Per Occurrence	10,000	10,000
Business Income / Extra Expense Utility Deductible Per Occurrence	24 Hours	24 Hours
Total Boiler & Machinery Premium	Included	Included

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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
Non-Monetary Legal Defense	-	-
Aggregate Limit	100,000	100,000
Each Occurrence Limit	100,000	100,000
Employee Benefits Liability	-	-
Aggregate Limit	Included in SBLL	Included in SBLL
Occurrence Limit	Included in SBLL	Included in SBLL
Deductible Per Occurrence	5,000	5,000
Retroactive Date	11/1/1995	11/1/1995
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	5,000	5,000
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	\$23,277.00

Insurance Carrier Name	ICRMT	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	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	\$937.00

Insurance Carrier Name	ICRMT	ICRMT
Inland Marine	Current	Renewal
Cameras, Radios, & Communication Equipment	350,000	350,000
Electronic Data Processing (EDP) Equipment/Media	2,700,000	2,700,000
Mobile Equipment Greater Than or Equal to \$10,000 Per Item	350,000	350,000
Mobile Equipment Less Than \$10,000 Per Item	109,000	109,000
Musical Instruments, Athletic Equipment, & Uniforms	415,000	415,000
Deductible Per Occurrence	1,000	1,000
Total Inland Marine Premium	Included	\$7,192.00

Insurance Carrier Name	ICRMT	ICRMT
Premium	Current	Renewal
Total Property Premium	268,092.00	156,963.00
Total Boiler & Machinery Premium	Included	Included
Total Liability Premium	Included	23,277.00
Total Crime Premium	Included	937.00
Total Inland Marine Premium	Included	7,192.00
Total Premium	\$268,092.00	\$188,369.00

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

If yes, please advise the total dollar amount. Included Included

Note:
 Illinois Counties Risk Management Trust (ICRMT)
 ICRMT added a Wind/Hail Deductible Per Occurrence of \$50,000 for the 2026-2027 term.

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Richland County CUSD #1 - Renewal Date: 07/01/2026
Automobile Renewal Form

Insurance Agency Name	Blank's Insurance Agency	Blank's Insurance Agency
Insurance Carrier Name	ICRMT	ICRMT
Auto Liability	Current	Renewal
Number of Vehicles	64	58
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	2,500	2,500
Collision	2,500	2,500
Total Automobile Premium	Included	\$49,953.00

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 N/A	No N/A

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Richland County CUSD #1 - Renewal Date: 07/01/2026
Umbrella Renewal Form

Insurance Agency Name	Blank's Insurance Agency	Blank's Insurance Agency
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	\$30,328.00

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 \$10,000,00 Aggregate Limit per underlying line of coverage, for a total of \$11,000,000 per line of underlying coverage.

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Richland County CUSD #1 - Renewal Date: 07/01/2026
School Board Legal Liability Renewal Form

Insurance Agency Name	Blank's Insurance Agency	Blank's Insurance Agency
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	5,000	5,000
Employment Practices Liability Insurance (EPLI) Deductible Per Occurrence	5,000	5,000
<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	\$15,006.00

* 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 7/1/1997	Yes 7/1/1997
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>	Yes - Full Prior Acts Up To The Retroactive Date Included	Yes - 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

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Richland County CUSD #1 - Renewal Date: 07/01/2026
Worker's Compensation Renewal Form

Jim Lyons Insurance

Insurance Agency Name	Agency		Jim Lyons Insurance Agency	
Insurance Carrier Name	MEM (Previsor)		MEM (Previsor)	
Employers Liability Limits	Current		Renewal	
Bodily Injury Accident	2,000,000		2,000,000	
Bodily Injury Disease	2,000,000		2,000,000	
Bodily Injury Disease - Employee	2,000,000		2,000,000	
Codes	Estimated Payroll	Rate Per \$100	Estimated Payroll	Rate Per \$100
8868: Colleges or Schools, Teachers	\$14,424,195	0.33	\$13,856,824	0.390
7380: Drivers, Chauffeurs, and Their Helpers	\$972,000	8.55	\$667,310	9.248
9101: All Other Employees	\$1,387,000	3.34	\$1,993,669	3.417
Total Worker's Compensation Premium	\$133,557.00		\$117,989.00	

Experience Modification 1.26 1.06

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Richland County CUSD #1 - Renewal Date: 07/01/2026
Cyber Liability Renewal Form

Insurance Agency Name	Blank's Insurance Agency	Blank's Insurance Agency
Insurance Carrier Name	Beazley	Beazley
Cyber Liability	Current	Renewal
Aggregate Limit	2,000,000	2,000,000
Deductible Per Occurrence	10,000	10,000
<u>Breach Response</u>	-	-
Legal, Forensic, & Public Relations/Crisis Management	1,000,000	1,000,000
Deductible Per Occurrence	5,000 / 1,000 for Legal	5,000 / 1,000 for Legal
Total Cyber Liability Premium	\$18,137.00	\$20,722.00

** 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>	Yes - Full Prior Acts Included	Yes - Full Prior Acts Included
If additional requirements must be met prior to binding please indicate.	N/A	None
Does the policy provide coverage for Ransom Demand Payments?	Yes	Yes

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Totals

Insurance Agency Name	Blank's Insurance Agency / Jim Lyons Insurance Agency	Blank's Insurance Agency / Jim Lyons Insurance Agency
Insurance Carrier Name	ICRMT / MEM (Previsor) / Beazley	ICRMT / MEM (Previsor) / Beazley
Coverage	Current	Renewal
Total Property Premium	268,092.00	156,963.00
Total Boiler & Machinery Premium	Included	Included
Total Liability Premium	Included	23,277.00
Total Crime Premium	Included	937.00
Total Inland Marine Premium	Included	7,192.00
Commercial Auto	Included	49,953.00
Umbrella	Included	30,328.00
School Board Legal Liability	Included	15,006.00
Worker's Compensation	133,557.00	117,989.00
Cyber Liability	18,137.00	20,722.00
Terrorism (All Lines)	Included	Included
Total Premium	\$419,786.00	\$422,367.00
Savings		(\$2,581.00)
Percentage of Increase		0.61%

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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.