



"To Build Knowledge and Skills for Success Today and Tomorrow"

AGENDA for June 29, 2026











5:30 PM Special Board Meeting - School Board Study Session & Work Retreat (Executive Session to follow)
























Board Room, Williams Administration Building









YouTube:





-
1. Call meeting to order/roll call
 2. Pledge of Allegiance
 3. Agenda
 4. Open Forum
 5. Presentation
 - 5.a. Presentation on Professional Learning Communities (PLC) and Instructional Council Work
 6. Discussion Items
 - 6.a. District Goal Outcomes
 - 6.b. School Board Self-Evaluations
 - 6.c. Property Liability
 7. SDCL 1-25-2 Executive or closed meetings--Purposes--Authorization--Violation as misdemeanor. Executive or closed meetings may be held for the sole purposes of : View SDCL 1-25-2 for all reasons for executive session.
 - 7.a. School board members will enter into executive session to discuss Personnel (SDCL-1-25-2.1) Superintendent Evaluation.
 - 7.a.1. Superintendent Evaluation
 8. Adjournment

Professional Learning At-A-Glance

Month	Leadership & Curriculum Instructional Council Scheduled	PLCs @ Bldg 2x/mo	District Professional Learning During Inservices
	<i>On-Going</i> Training & Planning Mtgs	<i>On-Going</i> Alignment/Proficiency	<i>New Learning</i> Literacy & New Curriculum
June / July	Instructional Council  June 8-9 ELA CLT June 10-11 K-4 June 16-17 ELA/K-4 Lit. Conf. *optional June 23-24 MATH CLT June 30-July 1: Science CLT July 28-29: Social Studies CLT NonCore- Schedule 1-1 with Curriculum Director	<div style="border: 1px solid black; padding: 5px; width: fit-content;"> Pillars Key  Student Success  Excellent Staff  District Unity </div>	New Teacher Orientation- July 21- 23  Day 1: District Practices and Procedures  Day 2: Serving All Learners  Day 3: Curriculum Orientation
	Principals  June 3 - Global PD SoR training for Principals (am) - June 4 - Studer Training- Clean up progress monitoring and strategic planning reboot.		In town PLCs will be scheduled the first and third weeks of each month beginning Sept 21st Valley PLCs will be scheduled the second and fourth weeks of each month beginning Sept 28. SBHS will schedule PLCs per department. MASTER TEMPLATE PLCS
Aug	Curriculum Leadership Council  1.5 hour mtg. / Presentation August 18- Professional Learning Plan & Global PD		Kickoff -  August 25th Performance Overview & Goal Setting New Curriculum Launch (6-12 Science & K-5 ELA)

	Principals   1.5 mtg./ Presentation August 18- Professional Learning Plan		
Sept	CLT Meetings 3pm - 5:30pm (Tues.)    Sept 1- Math Sept 2- ELA Sept 8- K-4 Sept 15- Science Sept 22- Social Studies Sept 29 - Non-core	1st Mtg. The Why of Essential Standards 2nd Mtg. Revisit what we selected and revise <u>SBHS</u> September 7-10 September 28-30 & 1	
	Principals    Sept. 29 Global PD: Goal Setting with Teams (Dufour, 139)		
Oct	CLT Meetings 3pm - 5:30pm (Tues.)    Oct 6- K-4 Oct 13- Math Oct 27- ELA	<u>SBHS</u> October 19-22	
	Principals    Oct 27 Global PD	1st Mtg: 2nd Mtg:	
			Leveraging Tools for Impact   October 9th Reading & Writing in the Content Area Alignment Focus for District PLCs Proficiency Data in New Curriculum
Nov	CLT Meetings 3pm - 5:30pm (Tues.)    Oct 29- Science Nov 3- Social Studies Nov 5- Non-core	<u>SBHS</u> November 9-12	Safety Drill (Early Release)   November 4th ----- TITLE   November 13th Reading & Writing in the Content Area

	Principals  Nov 24 Global PD		Alignment Focus for PLCs Proficiency Data in New Curriculum
Dec		<u>SBHS</u> December 7-10	
Jan	CLT Meetings 3pm - 5:30pm (Tues.)  Jan 14 - Math Jan 19 - ELA Jan 26- K-4 Jan 28- Science	<u>SBHS</u> January 11-14	
	Principals  Jan 26 Global PD	1st Mtg: 2nd Mtg:	
Feb	CLT Meetings 3pm - 5:30pm (Tues.)  Feb 2 - Social Studies Feb 4 - Non-core Feb 16 - Math Feb 18- ELA	<u>SBHS</u> February 1-4 February 22-25	Combined PL with Belle Fourche, Spearfish, and BHSU  February 12
	Principals  Feb 23 Progress May split 1 hour before and 1 hour after.		May need to pull my ELA for Training :(unless I can build it into PLC time or slide into health and wellness day.
March	CLT Meetings 3pm - 5:30pm (Tues.)  March 2- K-4 March 4- Science March 9 - Social Studies March 11 - Non-core	<u>SBHS</u> March 15-18	Health & Wellness  March 19, 2027 AM- New Curriculum Training 6-12 ELA PM- Planning ahead & Intentional focus on wellbeing.
	Principals		

	 March 30 Global PD		
April	Principals  April 27	<u>SBHS</u> April 5-8 April 26-29	
May	Instructional Council 3:30- 5pm  May 4 Forward Planning & summer work schedule	<u>SBHS</u> May 17-20	
	Principals		
June	<u>Curriculum Leadership Council</u>  CLT Dates TBD		
	<hr/> Principals June 11		

MEADE SCHOOL DISTRICT 46-1

Professional Learning Communities

A Strategic Investment in Student Achievement

Strategic Plan Objectives 1.1 & 2.2 | 2026–27 School Year

Presented to the Meade School District School Board

June 2026

THE CASE FOR URGENCY

2025–26 SDSA District Performance

54%

District ELA
Proficiency
State avg: 49%

49%

District Math
Proficiency
State avg: 46%

-26pt

3rd Grade Math
Trend (5yr)
78% → 52% proficient

-6pt

4th Grade Math
Trend (4yr)
55% → 49% proficient



Key Pattern: Math proficiency is declining across multiple grade levels and cohorts. ELA performance remains above the state average but is not growing. Flat or declining scores over 5 years signal a need for more intentional, collaborative instructional response — which is precisely what PLCs are designed to provide.

Source: 2025–26 South Dakota State Assessment (SDSA)

FOLLOWING OUR STUDENTS OVER TIME

Cohort tracking reveals where students gain — and lose — ground

Cohort (Grad Year)	School	ELA Change	Math Change	Current Grade
Class of 2031	SMS	+17%	+18%	7th Grade
Class of 2031	SWMS	-2%	-3%	7th Grade
Class of 2033	SMS	-2%	-22%	5th Grade
Class of 2033	SWMS	+11%	-9%	5th Grade

The mixed results show some cohorts are growing, while others — particularly in Math — show persistent, multi-year decline. No cohort can sustain improvement without systematic, collaborative instructional planning.

WHAT THE RESEARCH TELLS US

Hattie's Visible Learning — The Most Comprehensive Education Meta-Analysis Ever Conducted



1.57

Effect Size

Collective Teacher Efficacy

The single most powerful influence on student achievement identified in Hattie's research. When teachers believe — collectively — that their work makes a difference, student learning accelerates dramatically. PLCs are the primary structural vehicle for building collective efficacy.



>3x

Greater Impact

Than Average Instruction

An effect size of 0.90 is nearly three times the threshold (0.40) that Hattie identifies as a "year's worth of growth." Collective efficacy outperforms factors like home environment, socioeconomic status, and even the quality of individual teaching in isolation.



0.57

Effect Size

Explicit, Job-embedded, Collaborative Professional Learning

Hattie's research shows sustained collaborative professional learning is among the highest-yield investments a school system can make.

WHY PROFESSIONAL LEARNING COMMUNITIES

Connecting our strategic goals to the DuFour framework

WITHOUT PLCs

- Teachers plan in isolation — student experience depends on which classroom they're in
- Data is collected but rarely used to change instruction
- There is no systematic response when students don't learn
- Professional development is episodic, not job-embedded
- Improvement is individual, not organizational

WITH PLCs

- Teachers share clear expectations — every student has consistent access to learning
- Teams regularly examine data and adjust together
- Systematic intervention and extension for every student
- Embedded professional growth happens every two weeks
- Collective efficacy grows — the organization learns

DuFour & DuFour: "The most promising strategy for sustained, substantive school improvement is developing the capacity of school personnel to function as professional learning communities."

THE FOUR CRITICAL PLC QUESTIONS

DuFour & DuFour | Guiding Every Instructional Decision

1

**What do we want
students to learn?**

*Essential Standards & Learning
Targets*

2

**How will we know
they've learned it?**

Common Assessments & Evidence

3

**What do we do when
they haven't learned?**

Reteach & Intervention Support

4

**What do we do when
they already know it?**

Extension & Enrichment

OUR STRATEGIC ALIGNMENT

PLCs connect directly to the board-approved Strategic Scorecard

1.1

Pillar 1: Student Success & Well-Being

Strengthen Academic Achievement

Through aligned curriculum, effective instruction, and clear family communication. Goal: increase district-wide ELA & Math proficiency by 2% by year end.

PLC Action: Teams identify & unpack essential standards; develop common formative assessments; complete one full PDSA improvement cycle.

2.2

Pillar 2: Excellent Staff & Instruction

Meaningful Professional Development

Establish and sustain PLCs that meet minimum 2x per month in all buildings throughout the 2026–27 school year.

Metric: 80% of PLC notes reflect agendas focused on the learning process and Four Critical Questions.

THE PROFESSIONAL LEARNING INFRASTRUCTURE

Solution Tree's Global PD — grounding all PLC work in a shared, expert-facilitated framework



Solution Tree's Global PD provides the video module library that trains every level of Meade's leadership — ensuring the PLC learning that guides building practice is grounded in the same expert framework, regardless of role.



PRINCIPALS

Monthly Global PD Module

- One video module per month — delivered by the Curriculum Director
- Focus: how to support, observe, and sustain PLCs as building leaders
- Builds principal capacity to read PLC notes, ask the right questions, and coach teams
- As the year progresses, modules shift toward supporting PLCs in practice — not just understanding the model
- Principals move from learning the "what" to leading the "how"



Shared Modules

Early year overlap builds common vocabulary



INSTRUCTIONAL COUNCIL

Every Six Weeks Global PD Module

- One module every six weeks — deeper content, longer processing time
- Focus: how to lead PLCs — facilitating the Four Critical Questions with teacher teams
- Council leaders learn to design PLC agendas, analyze CFA data, and guide improvement cycles
- As the year progresses, modules advance into leading PLCs through data and instructional response
- Instructional Council members move from learning the model to facilitating it with fidelity

UNIVERSITY PARTNERSHIP: BHSU

A two-year, grant-supported book study embedded in the PLC at Work framework



Black Hills State University is leading Meade 46-1's Math and Social Studies teachers through a structured, two-year book study — "**Reading and Writing in the [Content] Area: A PLC at Work Guide**" — designed to build cross-content literacy through the PLC framework.

YEAR 1 | 2026–27

Math & Social Studies Focus

- BHSU leads Math and Social Studies teachers through Reading & Writing in the Content Area
- Focus: literacy strategies embedded in math and SS content through PLC collaboration
- K-4 teams: concentrated on Math — tackling our most urgent data problem directly
- 6-week module cadence mirrors Curriculum Director training schedule



YEAR 2 | 2027–28

ELA Expansion — K-4 Ready

- K-4 teachers engage the ELA content-area literacy strand once grounded in new curriculum
- Teachers enter Year 2 with PLC habits established — ready for deeper content work
- Grant continues BHSU facilitation across all content areas
- Vertical alignment between K-4 ELA and 5-12 ELA work fully connected

K-4 FOCUS: MATH IS OUR PRIORITY

A deliberate, data-driven decision about where to invest first

52%

3rd Grade Math
2025–26

Down from 78% in 2021–22

41%

6th Grade Math
2025–26

District, below state avg of 41%

45%

5th Grade Math
2025–26

Critical K-5 exit point

Why Math First — and Why Year 2 for ELA

The data demands it. K-4 math proficiency has declined steadily for five years across multiple buildings. This is our most urgent student learning problem.

Sequencing is good instructional design. Year 1 builds PLC habits and tackles math. Year 2 extends those habits into ELA content-area literacy — when teachers are ready and grounded. This mirrors the same logic we ask teachers to apply with their students.

New ELA curriculum needs time. K-4 teachers are navigating a new ELA curriculum in 2026–27. Their curriculum training will include best literacy practices already. This allows for an emphasis on both areas without too much extra for teachers.

BHSU facilitates both years. The grant-funded partnership ensures expert facilitation is sustained across the transition — giving teachers continuity and accountability across both content areas.

WHAT WE'RE DOING: THE 2026–27 PLAN

Structured, sustainable, and tied to the Four Critical Questions



PLCs in Every Building



Leadership Teams



**BHSU Book Study
Partnership**



**Essential Standards &
CFAs**



**Monitored &
Documented**



**Inservice Days Aligned to
the Work**

Student Achievement Goals

A Shared Goal Hierarchy — District · Leaders · Teachers
2026-27

DISTRICT
GOAL

Strengthen Academic Achievement

Aligned curriculum, effective instruction & clear family communication **Outcome:** Improve ELA & Math proficiency by 2%

LEADERSHIP TEAMS

Improve Achievement Through PLCs

PLCs scheduled 2x per month in all buildings · PLC notes focus on the Four Critical Questions · Leadership Engages in PLC Training

LEADERSHIP TEAMS

Improve Student Attendance

Monitor data · Support chronically absent students · Proactive family communication

TEACHER TEAMS

Q1

Essential Standards

Teachers engage in embedded PLC Training

What must every student learn?

TEACHER TEAMS

Q2

Common Formatives

How will we know they learned it?
Design & administer common assessments; analyze results together.

TEACHER TEAMS

Q3 & 4

Response to Data

What do we do for those who learned and what do we do for those who didn't?

WHAT SUCCESS LOOKS LIKE

Measurable outcomes we are accountable for — Year 1 and Year 2

STUDENT OUTCOMES

- 2% increase in district-wide ELA proficiency
- 2% increase in district-wide Math proficiency
- Cohort math declines arrested in 3rd–5th grade

TEACHER PRACTICE

- K–12 teachers: essential standards mapped in grade-level documents for the focus area
- K–12 teachers: one complete Essential Learning Target Plan per grade level and common assessments

BHSU BOOK STUDY — YEAR 1

- Math & SS teachers complete Reading & Writing in the Content Area modules to support cross content literacy (.62 Hattie's Visible Learning model)

PLC IMPLEMENTATION

- 80% of PLC agendas focused on the Four Critical Questions as reviewed by leadership
- All buildings: PLCs meet minimum 2x per month

A STRUCTURAL INVESTMENT IN LEARNING

The data is clear. Meade students are capable of more — and our teachers are ready to do this work together. PLCs are not an add-on. They are the systematic structure that turns isolated good teaching into collective, sustainable improvement.

01

What we are doing

Implementing the PLC framework as the primary vehicle for achieving Strategic Objectives 1.1 & 2.2 in the 2026–27 school year

02

How the board can help

Continued investment in professional learning time, inservice days, and curriculum leadership capacity — the infrastructure this work requires

03

Accountability Partnership

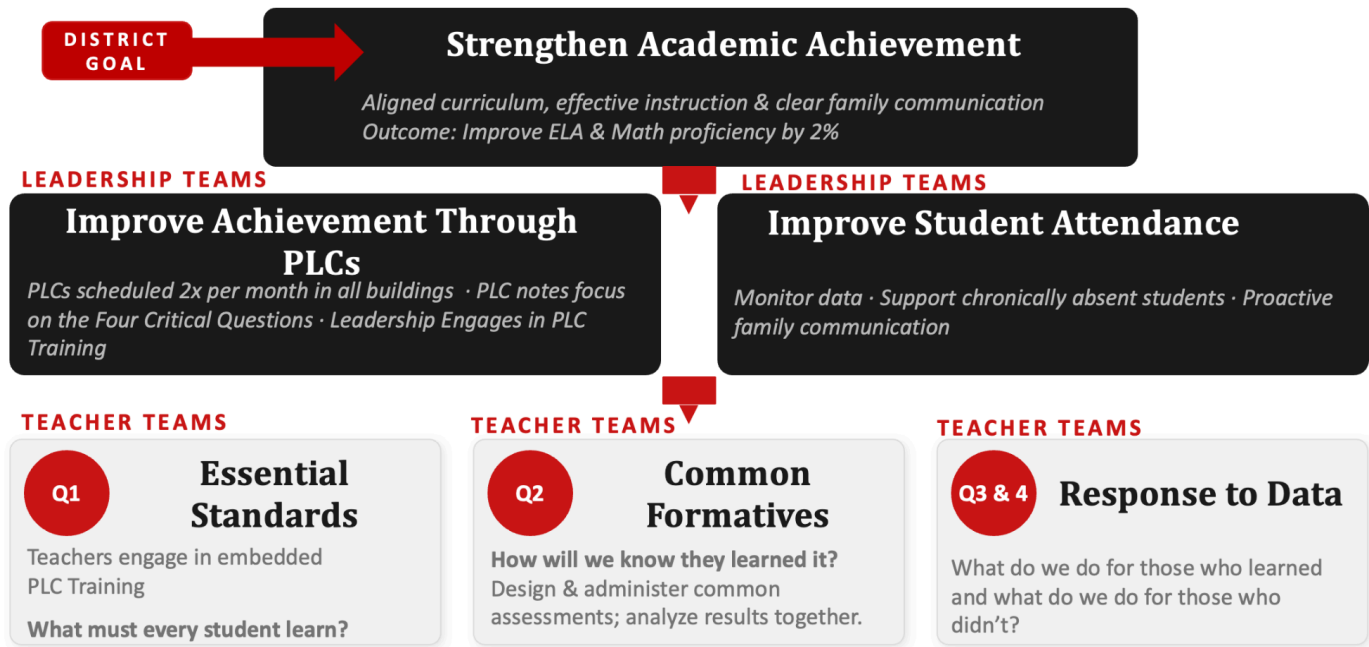
Receive progress through board reports from the curriculum director

When teachers share clear expectations for what students should know, regularly check for understanding, and respond to what the data tells them, students experience more consistent and effective instruction.



Student Achievement Goals

A Shared Goal Hierarchy — District · Leaders · Teachers
2026-27



Strategic Goal Color Key

■ Pillar 1: Student Success and Well Being

Strategic Plan Objective 1.1 Strengthen academic achievement through aligned curriculum, effective instruction, and clear, timely communication with families about student progress.

Goal 1: By the end of the school year, Meade will increase district-wide proficiency in Math and ELA by 2%.

ELA Actions:

Action: PLCs, led by instructional council members, will identify and unpack essential standards in the writing and language bands
Metric: By the end of the school year, 5-12 ELA and Social Studies teachers will have the identified essential standards mapped in their grade level documents.
Action: PLCs will identify and/or develop common formative assessments to measure student proficiency
Metric: By the end of the school year, 5-12 ELA and Social Studies teachers will have the identified common assessments for their essential standards linked in their grade level documents for each standard.
Action: PLCs will get through a minimum of one full cycle of improvement
Metric: By the end of the school year, 5-12 teachers in ELA and Social Studies will have completed one Essential Learning Target Plan per grade level

Math Action Plans

Action: PLCs, lead by instructional council members, will identify and unpack essential standards.
Metric: By the end of the school year, K-12 Math teachers will have the identified standards mapped in their grade level documents.
Action: PLCs will identify and/or develop common formative and summative assessments to measure student proficiency
Metric: By the end of the school year, <ul style="list-style-type: none">● 5-8 Math teachers will have the identified all common assessments within a Target● K-4 Teachers will have the identified all common assessments within content starting with Topic 5.● 9-12 Teachers will have identified common assessments for ACT standards through their alignment with the South Dakota State Standards. And all will link their shared resources in the Essential Standards planning documents.
Action: PLCs will get through a minimum of one full cycle of improvement
Metric: By the end of the school year, K-12 Math teachers will have completed one Essential Learning Target Plan per grade level

Rationale: When teachers share clear expectations for what students should know, regularly check for understanding, and respond to what the data tells them, students experience more consistent and effective instruction regardless of which classroom they are in. Professional Learning Communities serve as the structured vehicle through which teachers do this work together — connecting daily instructional practice directly to improved student outcomes.

Pillar 2 Excellent Staff and Instruction

Strategic Plan Objective: 2.2 Provide meaningful professional development, instructional support, and collaborative planning time.

Goal: Meade 46-1 will establish and sustain a culture of professional collaboration by implementing and monitoring Professional Learning Communities (PLCs) that meet a minimum of 2 times per month for instructional staff across all buildings during the 26-27 school year.

PLC Actions:

Action: The curriculum director will provide PLC training modules to instructional council leaders every six weeks throughout the year so they can ensure that the PLCs they facilitate focus on learning.
Action: The curriculum director will provide PLC training modules to principals every month throughout the year so they can ensure that the PLCs they facilitate, observe, or read about focus on learning.
Implementation & Monitoring Metric: By the end of the 2026–2027 school year, all building-level PLC teams will produce PLC notes based on 80% of the agendas that are focused on teachers learning about the PLC process and the four critical questions.

Rationale: High-quality PLCs do not sustain themselves through meeting schedules alone — they require intentional leadership, clear accountability structures, and ongoing monitoring to

move from compliance to true collaboration. This goal focuses on building the *leadership infrastructure* that ensures those meetings remain purposeful, consistent, and connected to student outcomes across every building in Meade 46-1.

Pillar 4 District Unity and Engagement

Strategic Plan Objective: 4.2 Improve communication systems to share progress, set clear expectations, and demonstrate accountability.









Goal 3: Increase staff engagement through district communication to 75% as measured by the staff engagement survey.

Curriculum Leadership Actions







Action: The Instructional Council will provide clear, transparent, and timely communication sent before Inservice days that include objectives that align to the district’s hierarchy for student achievement goals.
Action: The Curriculum Director will ensure all professional learning and instructional goal-setting reflects a unified direction by providing all leadership with 2-3, annotated slides that anchor the district’s focus on learning for the school year. Leadership will ensure these slides are presented to staff at staff meetings and inservices.
Action: The Curriculum Director will complete a comprehensive map for all Professional Learning, leadership and staff, through December by August 15th and from January through June by November 1st
Metric: By the end of the year, when asked, 80% of staff can name at least one district goal or initiative and describe how their work connects to it.










Rationale: Focusing on how communication builds understanding and trust, not just how it is delivered, will strengthen relationships, increase confidence in district leadership, and support successful implementation of district priorities



Professional Learning At-A-Glance

Month	Leadership & Curriculum Instructional Council Scheduled	PLCs @ Bldg 2x/mo	District Professional Learning During Inservices
On-Going Training & Planning Mtgs		On-Going Alignment/Proficiency	New Learning Literacy & New Curriculum
June / July	<p>Instructional Council (IC)  Global PD -PLC @ WORK</p> <p>Big Idea #1: Focus on Learning Module #1- Urgency of Now Teaching Vs. Learning Focus (Back to School Staff Meeting)</p> <p>June 8-9 ELA CLT June 10-11 K-4 June 16-17 ELA/K-4 Lit. Conf. *optional June 23-24 MATH CLT June 30-July 1: Science CLT July 28-29: Social Studies CLT NonCore- Schedule 1-1 with Curriculum Director</p>	<div data-bbox="976 495 1365 690" style="border: 1px solid black; padding: 5px;"> <p>Pillars Key</p> <ul style="list-style-type: none">  Student Success  Excellent Staff  District Unity </div>	<p>New Teacher Orientation- July 21- 23</p> <ul style="list-style-type: none">  Day 1: District Practices and Procedures  Day 2: Serving All Learners  Day 3: Curriculum Orientation
	<p>Principals  June 3 - PLC Big Idea #1: Focus on Learning Module #1- Urgency of Now (Mattos video) Teaching Vs. Learning Focus (Twadell Video)</p>		<p>In town PLCs will be scheduled the first and third weeks of each month beginning Sept 21st</p> <p>Valley PLCs will be scheduled the second and fourth weeks of each month beginning Sept 28.</p> <p>SBHS will schedule PLCs per</p>

	June 4 - Studer Training- Clean up progress monitoring and strategic planning reboot.	department. MASTER TEMPLATE PLCS	
Aug	Curriculum Leadership Council ■ ■ 1.5 hour mtg. / Presentation August 18- Professional Learning Plan & Global PD- Module Overview with Tools		Kickoff - ■ ■ August 25th A Focus on Learning Module #1- Urgency of Now (Video) New Curriculum Launch (6-12 Science & K-5 ELA) Department Meetings with PLC introductory slides and Self assessments
	Principals ■ ■ 1.5 mtg./ Presentation August 18- Professional Learning Plan		
Sept	IC Meeting 3pm - 5:30pm ■ ■ ■ Module #2: Teaching Vs. Learning Focus (2 mins) Module #3 Goal Setting with Teams (Dufour, 139) Sept 1- Math Sept 2- ELA Sept 8- K-4 Sept 15- Science Sept 22- Social Studies Sept 29 - Non-core	1st Mtg. Module #1 article: "The 3 Big Ideas That Drive the Work of a PLC" (15 mins.) Get acquainted with system 2nd Mtg: Module #2: Teaching Vs. Learning Focus (2 mins) SBHS September 7-10 September 28-30 & 1	
	Principals (9am - 10am) ■ ■ ■ Module #2 refresher: Teaching Vs. Learning Focus Module #3 Goal Setting with Teams (Dufour, 139) Sept. 29		

<p>Oct</p>	<p>IC Meetings 3pm - 5:30pm  Oct 6- K-4 Oct 13- Math Oct 27- ELA</p> <p><u>Module 4:</u> <u>Module 5</u></p>	<p>1st Mtg. Module #3 Goal Setting with Teams (Dufour, 139)</p> <p>2nd Mtg: Module #4</p> <p><u>SBHS</u> October 19-22</p>	
	<p>Principals: 9am - 10am Oct 27</p> <p><u>Module 4:</u> <u>Module 5:</u></p>		<p>Leveraging Tools for Impact  October 9th</p> <p>Reading & Writing in the Content Area Alignment Focus for District PLCs Proficiency Data in New Curriculum</p>
<p>Nov</p>	<p>IC Meetings 3pm - 5:30pm  Oct 29- Science Nov 3- Social Studies Nov 5- Non-core</p> <p><u>Module 4:</u> <u>Module 5:</u></p>	<p>1st Mtg. Module #5 2nd Mtg:</p> <p><u>SBHS</u> November 9-12</p>	<p>Safety Drill (Early Release)  November 4th</p> <p>-----</p> <p> November 13th Reading & Writing in the Content Area Alignment Focus for PLCs Proficiency Data in New Curriculum</p>
	<p>Principals 9am - 10 am Nov 24  <u>Module 6:</u></p>		
<p>Dec</p>		<p><u>SBHS</u> December 7-10</p>	

Jan	IC Meetings 3pm - 5:30pm (Tues.)  Jan 14 - Math Jan 19 - ELA Jan 26- K-4 Jan 28- Science	<u>SBHS</u> January 11-14	
	Principals  Jan 26 Global PD	1st Mtg: 2nd Mtg:	
Feb	IC Meetings 3pm - 5:30pm (Tues.)  Feb 2 - Social Studies Feb 4 - Non-core Feb 16 - Math Feb 18- ELA	<u>SBHS</u> February 1-4 February 22-25	Combined Professional Learning conference with Belle Fourche, Spearfish, and BHSU  February 12
	Principals  Feb 23 Progress May split 1 hour before and 1 hour after.		
March	IC Meetings 3pm - 5:30pm (Tues.)  March 2- K-4 March 4- Science March 9 - Social Studies March 11 - Non-core	<u>SBHS</u> March 15-18	Health & Wellness  March 19, 2027 AM- New Curriculum Training 6-12 ELA PM- Planning ahead & Intentional focus on wellbeing.
	Principals  March 30 Global PD		
April	Principals  April 27	<u>SBHS</u> April 5-8 April 26-29	
May	IC meeting 3:30- 5pm (full council)	<u>SBHS</u>	

	 May 4 Forward Planning & summer work schedule	May 17-20	
	Principals		
June	<u>Instructional Council</u>  IC Dates TBD <hr/> Principals June 11		



2025-2030 Strategic Plan

Student Success and Well-Being	Excellent Staff and Instruction	Facilities and Operations	District Unity and Engagement
<p>Mission: We will ensure every student is prepared for academic, career, and life success in a safe and supportive environment for all.</p> <p>Goal 1.1: Strengthen academic achievement through aligned curriculum, effective instruction, and clear, timely communication with families about student progress.</p> <p>Goal 1.2: Expand hands-on learning and career exploration opportunities at all grade levels.</p> <p>Goal 1.3: Improve student behavior support systems and promote positive conduct through consistent expectations and staff training.</p> <p>Goal 1.4: Ensure access for all students to enrichment opportunities such as music, arts, CTE, athletics, and extracurricular programs, regardless of location.</p>	<p>Mission: We will support and retain highly qualified professionals through a culture of trust, growth, and respect.</p> <p>Goal 2.1: Offer competitive pay, benefits, and healthy working conditions for all staff roles.</p> <p>Goal 2.2: Provide meaningful professional development, instructional support, and collaborative planning time.</p> <p>Goal 2.3: Strengthen mentoring, onboarding, and teacher leadership to build staff pride and long-term retention.</p> <p>Goal 2.4: Promote professionalism and shared leadership through transparent decision-making and strong relationships.</p> <p>Goal 2.5: Explore alternative and innovative scheduling.</p>	<p>Mission: We will provide safe, modern, and well-maintained learning environments with appropriate resources for all operational facilities.</p> <p>Goal 3.1: Develop and implement a master facilities schedule to address present and future needs.</p> <p>Goal 3.2: Ensure consistency in staffing, resources, and services across all operational campuses.</p> <p>Goal 3.3: Improve transportation, food services, and custodial operations to support safe and effective school functioning.</p> <p>Goal 3.4: Upgrade critical infrastructure (e.g., security systems, HVAC, technology) and design engaging environments that foster student success.</p>	<p>Mission: We will strengthen the connection between schools and the community by reflecting shared values and delivering consistent, visible improvements.</p> <p>Goal 4.1: Promote a districtwide identity with aligned expectations and community pride.</p> <p>Goal 4.2: Improve communication systems to share progress, set clear expectations, and demonstrate accountability.</p> <p>Goal 4.3: Build meaningful partnerships with families and community members through shared governance and engagement efforts.</p>

Proposed 2025–2030 Meade School District 46-1 Strategic Plan

Pillar 1: Student Success and Well-Being

We will ensure every student is prepared for academic, career, and life success in a safe and supportive environment for all.

Goal 1.1: Strengthen academic achievement through aligned curriculum, effective instruction, and clear, timely communication with families about student progress.

Goal 1.2: Expand hands-on learning and career exploration opportunities at all grade levels.

Goal 1.3: Improve student behavior support systems and promote positive conduct through consistent expectations and staff training.

Goal 1.4: Ensure access for all students to enrichment opportunities such as music, arts, CTE, athletics, and extracurricular programs, regardless of location.

Pillar 2: Excellent Staff and Instruction

We will support and retain highly qualified professionals through a culture of trust, growth, and respect.

Goal 2.1: Offer competitive pay, benefits, and healthy working conditions for all staff roles.

Goal 2.2: Provide meaningful professional development, instructional support, and collaborative planning time.

Goal 2.3: Strengthen mentoring, onboarding, and teacher leadership to build staff pride and long-term retention.

Goal 2.4: Promote professionalism and shared leadership through transparent decision-making and strong relationships.

Goal 2.5: Explore alternative and innovative scheduling.

Pillar 3: Facilities and Operations

We will provide safe, modern, and well-maintained learning environments with appropriate resources for all operational facilities.

Goal 3.1: Develop and implement a master facilities schedule to address present and future needs.

Goal 3.2: Ensure consistency in staffing, resources, and services across all operational campuses.

Goal 3.3: Improve transportation, food services, and custodial operations to support safe and effective school functioning.

Goal 3.4: Upgrade critical infrastructure (e.g., security systems, HVAC, technology) and design engaging environments that foster student success.

Pillar 4: District Unity and Engagement

We will strengthen the connection between schools and the community by reflecting shared values and delivering consistent, visible improvements.

Goal 4.1: Promote a districtwide identity with aligned expectations and community pride.

Goal 4.2: Improve communication systems to share progress, set clear expectations, and demonstrate accountability.

Goal 4.3: Build meaningful partnerships with families and community members through shared governance and engagement efforts.

Meade 46-1 Strategic Plan Focus for 2025-26

DISTRICT SCORECARD TRACKING		Review Cycle			
Pillar 1 Student Success and Well Being Principals - Curriculum/Special Education Directors Responsible		Sept.	Dec.	Mar.	EOY June
Goal Objective: By the end of Academic Year 2025-26, Meade 46-1 will increase district-wide proficiency in Math and ELA.					
Annual Outcomes: Meade 46-1 will improve Math and ELA 2-5% as measured by state assessment.					
	Action: By Sept 23, all teachers will be able to access and use baseline fall assessment data.		N/A	N/A	
	Action: By Sept 23, the Instructional Council will guide teachers in identifying the SMART Goals, aligned to essential standards and common formative assessment.		N/A	N/A	
	Action: By October 10, each grade level team will set grade level goals pertaining to their areas of weakness in ELA and Math (Curriculum Director- District goal)		N/A	N/A	
	Action: Grade level PDSA with Progress Monitoring. Guided PLC progress monitoring discussions (new action)				
	Action: IC Leadership alignment progress on formative assessments.				
Goal Objective: By the end of Academic 2025-26, Meade 46-1 will improve district-wide attendance.					
Annual Outcomes: Meade 46-1 will improve attendance across grade levels by 5%.					
	Action: Implementation of new attendance policy and communication.				
	Action: Letters to parents to inform them of attendance.				
Pillar 2 Excellent Staff and Instruction Leadership Team		Sept.	Dec.	Mar.	EOY June
Goal Objective: Meade 46-1 will continue to refine and elevate district culture.					
Annual Outcomes: Meade 46-1 will administer the employee experience survey to determine baseline data regarding district culture.					
	Action: Preparation for the survey with advance emails. Set aside time for all staff on October 10 inservice (October 6-17). Rollout of Survey Data		N/A		
	Sub Action: Data Rollout and discussion at building level before Feb. 24. Work Balance is focus by district.				
	Action: District Service Survey November				
	Action: Parent and Student (grades 3-12) Survey third week in February. Note change to 2 weeks later.				
Pillar 3 Facilities and Operations Supt./Bus. Office/Bldgs. & Grounds/Food Service/Technology		Sept.	Dec.	Mar.	EOY June
Goal Objective: Meade 46-1 will develop an easy-to-understand and accessible master facilities summary that includes a routine maintenance schedule.					
Annual Outcomes: Meade 46-1 will fully develop the facilities master schedule by end of FY25-26					
	Action: Draft completed presented to Buildings and Grounds				
Goal Objective: Meade 46-1 will continue to refine and elevate excellence to staff, students, and parents/caregivers.					
Annual Outcomes: Meade 46-1 will administer the district services survey to determine baseline data regarding service excellence for Meade 46-1.					
Pillar 4 District Unity and Engagement Leadership Team		Sept.	Dec.	Mar.	EOY June
Goal Objective: Meade 46-1 will develop a consistent communication system for internal and external communities.					
Annual Outcomes: Meade 46-1 will fully develop internal and external communication plans by the end of the FY25-26					
	Action: Internal - Weekly Update through superintendent office on news from superintendent, business office, food service, technology, and buildings & grounds.				
	Action: Internal - Rounding implementation by Leadership Team will be 4 times per year per staff member selected with reporting in December and June.				
	Action: Internal - Rounding implementation by Leadership Team track number of staff recognized for their support and sent thank you.				
	Action: External - beyond parents - continue with monthly online newsletters. Need to expand reach.				

Meade 46-1 Strategic Plan Focus for 2026-27

DISTRICT SCORECARD TRACKING				Review Cycle			
Pillar 1 Student Success and Well Being							
Principals - Curriculum/Special Education Directors Responsible				Tri 1	Tri 2	Tri 3	EOY June
Strategic Plan Objective: 1.1 Strengthen academic achievement through aligned curriculum, effective instruction, and clear, timely communication with families about student progress.							
Goal: Meade 46-1 will improve Math scores by 2% or more as measured by the state assessment.							
Action: Implement PLC's in all school buildings.							
Action: Utilize the PLC process to make informed instructional decisions.							
Goal: Meade 46-1 will improve ELA scores by 2% or more as measured by the state assessment.							
Action: Implement PLC's in all school buildings.							
Action: Utilize the PLC process to make informed instructional decisions.							
Goal: By the end of the 26-27 academic year, Meade 46-1 will improve student attendance by 1% across all grade levels.							
Action: Establish district consistency in attendance coding and practices							
Action: Each building will establish attendance plans to increase student attendance							
Pillar 2 Excellent Staff and Instruction							
Leadership Team				Tri 1	Tri 2	Tri 3	EOY June
Strategic Plan Objective: 2.4 Promote professionalism and shared leadership through transparent decision-making and strong relationships.							
Goal: Meade 46-1 will increase staff participation in completing the employee experience survey from 51% in (25-26 school year) to 70% in (26-27 school year) and communication of results to all staff.							
Action: Increased opportunity of survey participation by setting staff time to complete the survey. Building administration will promote the completion of the survey.							
Action: Rollout of data by building or department within 2 weeks of data receipt							
Strategic Plan Objective: 2.2 Provide meaningful professional development, instructional support, and collaborative planning time.							
Goal: PLCs will meet a minimum of 2 times per month for instructional staff across all buildings during the 26-27 school year.							
Action: In the fall of 2026 we will provide PLC training to staff.							
Action: Building administrators will review PLC notes to ensure the PLC process is followed and the 4 critical questions are answered.							
Pillar 3 Facilities and Operations							
Supt./Bus. Office/Bldgs. & Grounds/Food Service/Technology				Tri 1	Tri 2	Tri 3	EOY June
Strategic Plan Objective: 3.4 Upgrade critical infrastructure (e.g., security systems, HVAC, technology) and design engaging environments that foster student success.							
Goal: A safe secure single high school campus will be developed with ground breaking in 2028-29.							
Action: Engage in contract with Architecture Inc. to facilitate planning and design for SBHS under one facility 26-27.							
Action: Design and implement restricted access to back campus at SBHS construct summer 2027.							
Goal: Finish 100% district-wide building access controls and door security for student/staff safety by 2027-28.							
Action: Designation of needs and Marco estimates for Exterior door entry.							
Action: Identify final interior door lock security per School Safety Evaluation.							
Pillar 4 District Unity and Engagement							
Leadership Team				Tri 1	Tri 2	Tri 3	EOY June
Strategic Plan Objective: 4.2 Improve communication systems to share progress, set clear expectations, and demonstrate accountability.							
Goal: Determine specific staff communication tool for 100% staff understanding of how communication will be sent.							
Action: Increase staff engagement through District Wide Weekly Update to 75% of staff.							
Action: Building principal will send the District Wide Weekly Update link out to staff.							
Action: District standard practice for non emergency communication by building through thrillshare.							
Goal: Administration will do roundings with all district employees 2x per year.							
Action: What are the key findings from the roundings and the changes we are making.							
Action: Communicate the key findings from the roundings and the changes being made.							



PREPARED FOR:

Meade School District 46-1

PREPARED BY:

Derrick Linn

Leavitt Heartland Insurance Services, Inc.
942 14th Street
Sturgis, SD 57785

06/22/2026 (Option 2)

Disclaimer

This quotation is offered based upon exposures to losses that were made known to Leavitt Heartland Insurance Services, Inc. at the time of this quotation. If any of the information you provided is inaccurate, the terms and conditions, premium, or even availability of the insurance summarized here may be subject to change. If you have changes in your business operations at any time, notify us as soon as possible so coverage can be discussed.

This presentation is intended as a summary only and does not include all of the policy terms, conditions, limitations, and exclusions. Sample copies are available for your review prior to the binding of coverage, upon your request. Please refer to your actual policies for specific coverage information. In the event of a discrepancy between this presentation and the policy, the policy will supersede this presentation.

Requests to bind or change coverage through email, voice mail or other means will not take effect until you receive written communication from a Leavitt Heartland Insurance Services, Inc. representative confirming coverage is bound.

Helping you Succeed

We help you reduce risk, increase your assets, and attract and retain your key employees. You can benefit from the strength and experience of a large national broker and still enjoy the personal touch of a locally owned independent insurance agency.

We are committed to building lasting relationships with you and the insurance companies we represent on your behalf. Together, we can develop long-term solutions to help you manage your business risks and your personal exposures.

You will be supported by our licensed insurance team, offering a broad range of knowledge to help you. They will help you explore risk management solutions at fair prices.

With that in mind, we have prepared a sound, competitively priced insurance proposal for your review. Please read it carefully and note questions you would like to discuss with us. No insurance product addresses every potential risk exposure. Additional coverages and higher limits may be available upon request.

We appreciate the opportunity to help you evaluate your company's needs and provide a quotation for a program tailored especially for you.

Resources

Claims Management - We will take an active role in the management of your claims. Our service team is committed to helping you receive the fairest treatment on every claim.

Loss Control/Risk Management - We provide technical advice, resources, and assistance in developing, improving, and monitoring an effective loss control/risk management program.

- Review of current loss control/risk management programs
- Analyze loss data to identify specific areas which generate the greatest claim frequency
- Review of current operations, physical assets, personnel practices, and organization of management
- Help you develop, improve, and implement a loss control risk management program with a written plan of expectations
- Establish a schedule to meet with you and review safety and loss analysis reports with management and/or staff as required with selected insurance carriers

Employee Benefits - We provide a full range of employee benefits designed to fit the needs of your company. With access to major benefit companies in the nation, we have the resources, knowledge, and experience to help customize your benefits program.

- Our employee benefits offerings include: Health, Life, Dental, Disability and Retirement

Introduction

The benefit of choosing us:

We represent many of the top insurance companies in the nation, which allows us to provide you with multiple quotes. This gives you the flexibility to choose the coverage best suited to your individual needs. Our local owners are in your community; they are backed by national strength, negotiating power, and experience.



260+ locations

IN 28 STATES

- **Commercial Insurance**
- **Life Insurance**
- **Individual and Group Benefits**
- **Industry-Specific Programs**



\$520 million
IN CONSOLIDATED
REVENUE



\$4.5 billion
IN PLACED PREMIUMS



19th largest
INDEPENDENT PROPERTY
& CASUALTY BROKERAGE

Leavitt Heartland Insurance

Service Team

Your peace of mind is our priority and achieving that comes from both your comfort level with our service team and consistency with requests.

We believe you deserve top quality individuals and responsiveness from our support staff, and that is the foundation on which we have built our teams.

ACCOUNT EXECUTIVE

Derrick Linn

Derrick-linn@leavitt.com

Responsibilities: Your Account Executive provides overall account supervision and coordination of services including negotiations with the insurance company, assisting with problem and dispute resolution and coverage questions.

ACCOUNT MANAGER

Kamilla Janitell

kamilla-janitell@leavitt.com

Responsibilities: Your Account Manager responds to questions and is your main point of contact on a day-to-day basis. Your Account Manager assists with billing, audits, policy changes and other details pertaining to your account.

EMC Premium Summary

Insured: Meade School District 46-1

Premium Comparison

LINE OF BUSINESS	RENEWAL TERM
Commercial Property	\$409,340.00
General Liability	\$29,723.00
Inland Marine	\$711.00
Cyber	\$3,686.00
Business Auto	\$55,102.00
Commercial Umbrella	\$28,357.00
Govt Crime/Fidelity Package	\$1,641.00
Linebacker	\$14,537.00
Total Premium	\$ 543,097.00

Premiums shown without coverage for Terrorism (\$4,635 +/-)

Premiums shown without Flood Coverage (\$11,827 +/-)

Premiums shown without Earthquake Coverage (\$4,000 +/-)

Premiums shown lowering contents limits and removing some property coverage (see statement of values)

*Margin Clause - 105% (\$29,630 +/-)

Premiums shown increasing All Other Peril Deductible to \$25,000 (\$13,374 +/-)

CRC Property Summary

Insured: Meade School District 46-1

Premium Comparison

LINE OF BUSINESS	RENEWAL TERM
CRC Commercial Property	\$43,805.00
Surplus Lines Taxes & Fees	\$1,248.45
Total Premium	\$ 45,053.45

Subject to a minimum earned premium of 35% in the event the policy is cancelled for any reason.

Wind/Hail Deductible Buyback

Insured: Meade School District 46-1

Premium Comparison

LINE OF BUSINESS	RENEWAL TERM
Whitewood Elementary \$75,000 to \$50,000	\$1,438.00
• Surplus Lines Taxes & Fees	\$ 38.47
Sturgis Elementary & Piedmont Elementary 1% to \$100,000	\$24,251.00
• Surplus Lines Taxes & Fees	\$648.72
Total Premium	\$ 26,376.19

Subject to a minimum earned premium of 100% in the event the policy is cancelled for any reason.

Premium Summary

Insured: Meade School District 46-1

Premium Comparison

LINE OF BUSINESS	RENEWAL TERM
EMC Package	\$543,097.00
CRC Property*	\$45,053.45
Wind/Hail Deductible Buyback**	\$26,376.19
Total Premium	\$ 614,526.64

*Subject to a minimum earned premium of 35% in the event the policy is cancelled for any reason.

**Subject to a minimum earned premium of 100% in the event the policy is cancelled for any reason.

Please note - premiums may change with property value changes and other considerations.

Please note - this revised proposal includes changes that lowered or removed coverages as discussed. Please see quote for terms and conditions.

CONDITIONAL



Personalized Proposal Prepared for

MEADE SCHOOL DISTRICT 46-1



LEAVITT HEARTLAND INSURANCE SERVICES

3820 JACKSON BLVD STE
1
RAPID CITY, SD
57702-3249



MEADE SCHOOL DISTRICT 46-1

Your Business

MEADE SCHOOL DISTRICT 46-1
1230 DOUGLAS ST
STURGIS, SD 57785-1869

Your Agent

LEAVITT HEARTLAND INSURANCE SERVICES
3820 JACKSON BLVD STE 1
RAPID CITY, SD 57702-3249

Your Quote

Quote: 6X20865 009
Prepared on 06/22/2026
Policy Term: 07/01/2026-07/01/2027

Valid Through: 08/06/2026

Your Account Summary

Your Premium Estimate

Commercial Property (Version #13)	\$409,340.00
General Liability (Version #4)	\$29,723.00
Inland Marine (Version #3)	\$711.00
Cyber (Version #1)	\$3,686.00
Business Auto (E-04)	\$55,102.00
Commercial Umbrella (J-10)	\$28,357.00
Govt Crime/Fidelity Package (F-02)	\$1,641.00
Linebacker - Claims Made (K-03)	\$14,537.00

Total Account Premium Estimate **\$543,097.00**

Your Policy

Benefits Include...

- 1** Industry leading loss control services to help protect your business
- 2** Flexible payment options designed to fit your needs
- 3** Fast, responsive claims service when you need it

Your Payment Options



Electronic Funds Transfer (EFT)

Set up automatic payments and skip transaction fees with EFT. Sign up in Policyholder Access or contact your agent to get started.



Online

www.emcinsurance.com
Visit our website to make a single payment by eCheck or credit/debit card.



Mail

Submit check, money order or cashier's check to our centralized lockbox.



Commercial Property Declarations

Prepared For

Presented By

MEADE SCHOOL DISTRICT 46-1
 1230 DOUGLAS ST
 STURGIS, SD 57785-1869
 DIRECT BILL

LEAVITT HEARTLAND INSURANCE SERVICES
 2011 N MAIN ST
 SPEARFISH, SD 57783-2918
 AGENT NO. B5360
 AGENT PHONE: 605-642-2624
 CLAIM REPORTING: 888-362-2255
 SERVICING CARRIER: 402-951-8300

This policy renewal is offered contingent upon the receipt of payment which is due on 08/01/2026.

See attached schedule for description of locations, special interests and deductibles.

Coverages

Coverages Provided	Premium
Blanket ID Number - 1 - See Schedule for Description	\$408,990.00
Property off Premises and In Transit	\$350.00
Property Premium	\$409,340.00
Total Property Premium	\$409,340.00

Forms Applicable

CP0090(07/88), CP0119(10/11), CP0140(07/06), CP0321(10/12), CP0329(04/18), CP0412(09/17), CP1075(12/20), CP1218(10/12), CP1420(07/88), CP1615A(02/12), CP7001A(02/12), CP7123.4(10/20), CP7123(11/23), CP7173(12/19), CP7175(03/25), CP7358(02/17), CP8036(07/21), IL0017(11/98), IL0030(01/06), IL0184(09/07), IL0953(01/15), IL7004(03/20), IL7131A(04/01), IL7153(09/22), IL7170(09/24), IL7306(08/98), IL8493(01/25), IL8720(08/15)

Commercial Property Summary Proposal

Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
CP 00 90	07 88	Commercial Property Conditions	
CP 01 19	10 11	South Dakota Changes	
CP 01 40	07 06	Exclusion Of Loss Due To Virus Or Bacteria	
CP 03 21	10 12	Windstorm Or Hail Percentage Deductible	
CP 03 29	04 18	Deductibles By Location Location 1 Building 1 Covered Cause Of Loss 1 Location 1 Building 2 Covered Cause Of Loss 1 Location 1 Building 3 Covered Cause Of Loss 1 Location 1 Special Class 1 Covered Cause Of Loss 1 Location 2 Building 1 Covered Cause Of Loss 1 Location 2 Special Class 1 Covered Cause Of Loss 1 Location 2 Special Class 2 Covered Cause Of Loss 1 Location 3 Building 1 Covered Cause Of Loss	



Form	Edition Date	Description/Additional Information	Premium
		1 Location 3 Special Class 1 Covered Cause Of Loss	
		1 Location 3 Special Class 2 Covered Cause Of Loss	
		1 Location 4 Building 1 Covered Cause Of Loss	
		1 Location 4 Building 2 Covered Cause Of Loss	
		1 Location 4 Building 3 Covered Cause Of Loss	
		1 Location 4 Special Class 1 Covered Cause Of Loss	
		1 Location 4 Special Class 2 Covered Cause Of Loss	
		1 Location 5 Building 1 Covered Cause Of Loss	
		1 Location 6 Building 1 Covered Cause Of Loss	
		1 Location 7 Building 1	



Form	Edition Date	Description/Additional Information	Premium
		<p>Covered Cause Of Loss 1 Location 7 Special Class 1 Covered Cause Of Loss 1 Location 8 Building 1 Covered Cause Of Loss 1 Location 9 Building 1 Covered Cause Of Loss 1 Location 9 Building 2 Covered Cause Of Loss 1 Location 9 Building 3 Covered Cause Of Loss 1 Location 9 Special Class 1 Covered Cause Of Loss 1 Location 9 Special Class 2 Covered Cause Of Loss 1 Location 9 Special Class 3 Covered Cause Of Loss 1 Location 9 Special Class 4 Covered Cause Of Loss 1 Location 10</p>	



Form	Edition Date	Description/Additional Information	Premium
		Building 1 Covered Cause Of Loss 1 Location 11 Building 1 Covered Cause Of Loss 1 Location 11 Building 2 Covered Cause Of Loss 1	
CP 04 12	09 17	South Dakota Protective Safeguards	
CP 10 75	12 20	Cyber Incident Exclusion	
CP 12 18	10 12	Loss Payable Provisions	
CP 14 20	07 88	Additional Property Not Covered Location 1 Building 1 Description of Additional Property Not Covered LOC 1- 11: AG WHITE SHED COMPLEX, LOC 1-12: AG RED BARN COMPLEX & LOC 1-13: AG BARN	
CP 16 15A	02 12	Statement Of Values	
CP 70 01A	02 12	Commercial Property Schedule	
CP 71 23	11 23	Building and Personal Property Coverage Form - Schools	
CP 71 23.4	10 20	School Quick Reference	
CP 71 73	12 19	Cannabis Exclusion	
CP 71 75	03 25	Limitations On Coverage For Roof System Location 1 Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 1 Building 2 Paragraphs A and B Apply Roof Age (Years) : 15 Location 1	



Form	Edition Date	Description/Additional Information	Premium
		<p>Building 3 Paragraphs A and B Apply Roof Age (Years) : 15 Location 2</p> <p>Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 3</p> <p>Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 4</p> <p>Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 4</p> <p>Building 2 Paragraphs A and B Apply Roof Age (Years) : 15 Location 4</p> <p>Building 3 Paragraphs A and B Apply Roof Age (Years) : 15 Location 5</p> <p>Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 6</p> <p>Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 7</p> <p>Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 8</p> <p>Building 1 Paragraphs A and B Apply Roof Age (Years) : 15</p>	



Form	Edition Date	Description/Additional Information	Premium
		Location 9 Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 9 Building 2 Paragraphs A and B Apply Roof Age (Years) : 15 Location 9 Building 3 Paragraphs A and B Apply Roof Age (Years) : 15 Location 10 Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 11 Building 1 Paragraphs A and B Apply Roof Age (Years) : 15 Location 11 Building 2 Paragraphs A and B Apply Roof Age (Years) : 15	
CP 73 58	02 17	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)	
CP 80 36	07 21	Commercial Property Valuation Increase	
IL 00 17	11 98	Common Policy Conditions	
IL 00 30	01 06	Exclusion Of Terrorism States Applicable -SD	
IL 01 84	09 07	South Dakota Changes - Appraisal	
IL 09 53	01 15	Exclusion Of Certified Acts Of Terrorism States Applicable -SD	
IL 70 04	03 20	Mutual Policy Provisions	
IL 71 31A	04 01	Commercial Policy Endorsement Schedule	
IL 71 53	09 22	South Dakota Schools Safety Dividend Participation Endorsement	



Employers Mutual Casualty Company

Quote: BCTY968 - Option 009

Prepared on 06/22/2026

Policy Term: 07/01/2026-07/01/2027

Valid Through: 08/06/2026

Form	Edition Date	Description/Additional Information	Premium
		(Plan Explanation)	
IL 71 70	09 24	Actual Cash Value Definition	
IL 73 06	08 98	Exclusion Of Certain Computer-Related Losses	
IL 84 93	01 25	Actual Cash Value Definition - PHN	
IL 87 20	08 15	Advisory Notice To Policyholders	



Commercial Property Summary Proposal

Blanket coverage applies only as indicated by an entry below:

Blanket: 1

Building & Personal Property Combined: Only at Locations/Buildings as indicated in the Schedule below

Blanket Limit of Insurance **\$197,994,576** **Coinsurance: 100%**

Locations

For inspection contact: See agent on Dec page

Location 1

12930 Sd Highway 34

Sturgis, SD 57785

Location Description: Includes 12901 & 12940 SD HWY 34

Description: 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building

In Protection Class: 6

Occupancy: STURGIS HIGH SCHOOL

Deductible Per Occurrence: \$25,000

Except: 1% On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)

Protective Safeguards: P-1 Automatic Sprinkler System

Building 1

Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000

CONDITIONAL



Employers Mutual Casualty Company

Quote: BCTY968 - Option 009

Prepared on 06/22/2026

Policy Term: 07/01/2026-07/01/2027

Valid Through: 08/06/2026

	All Personal Property	See Blkt 1	Special	See Blkt 1	1,2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%
Building 2	<p>Description: 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building In Protection Class: 6 Occupancy: BUILDING & GROUNDS BUILDING COMPLEX Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000	
All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4%	
Building 3	<p>Description: 1 Story Frame Building In Protection Class: 6 Occupancy: MAINTENANCE BUILDING - WATER TRUCK SHED COMPLEX Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					



Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4%

Special Class 1	Description: EXTERIOR LIGHTING/ MESSAGE BOARD/ FENCES Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%

Location 2
 1121 Ballpark Rd
 Sturgis, SD 57785-2272

Building 1	Description: 1 Story Frame Building In Protection Class: 8 Occupancy: Sturgis Elementary School Deductible Per Occurrence: \$25,000 Except: 1% On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply) Protective Safeguards: P-1 Automatic Sprinkler System
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Building 1	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Limit of Insurance</th> <th>Covered Causes of Loss</th> <th>Coinsurance</th> <th>Spec Int</th> <th>Optional Coverages</th> </tr> </thead> <tbody> <tr> <td>Building</td> <td>See Blkt 1</td> <td>Special</td> <td>See Blkt 1</td> <td></td> <td>Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000</td> </tr> <tr> <td>All Personal Property</td> <td>See Blkt 1</td> <td>Special</td> <td>See Blkt 1</td> <td>2</td> <td>Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%</td> </tr> </tbody> </table>	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000	All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages													
Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000														
All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%														
Special Class 1	<p>Description: PLAYGROUND EQUIPMENT Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p> <table border="1"> <thead> <tr> <th>Coverage</th> <th>Limit of Insurance</th> <th>Covered Causes of Loss</th> <th>Coinsurance</th> <th>Spec Int</th> <th>Optional Coverages</th> </tr> </thead> <tbody> <tr> <td>Property In The Open</td> <td>See Blkt 1</td> <td>Special</td> <td>See Blkt 1</td> <td></td> <td>Replacement Cost Agreed Value Inflation Guard 4%</td> </tr> </tbody> </table>					Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%		
Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages														
Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%														
Special Class 2	<p>Description: EXTERIOR LIGHTING/ FENCES/ LAWN IRRIGATION Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>																		



Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%

Location 3

16159 2nd St

Piedmont, SD 57769-7375

Building 1	<p>Description: 2 Story Non-Combustible - Light Steel Building In Protection Class: 5 Occupancy: Piedmont Valley Elementary School Deductible Per Occurrence: \$25,000 Except: 1% On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply) Protective Safeguards: P-1 Automatic Sprinkler System</p>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
	All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%
Special Class 1	<p>Description: PLAYGROUND EQUIPMENT Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible</p>					



	Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%
Special Class 2	Description: EXTERIOR LIGHTING / MESSAGE BOARD / FENCES					
	Deductible Per Occurrence: \$25,000					
	Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%

Location 4

12500 Sturgis Rd
Summerset, SD 57769

Building 1	Description: 1 Story Non-Combustible - Light Steel - Superior Roofing Building
	In Protection Class: 5
	Occupancy: Stagebarn Middle School
	Deductible Per Occurrence: \$25,000
	Except: 1% On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)
	Protective Safeguards: P-1 Automatic Sprinkler System



	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
	All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%
Building 2	Description: 1 Story Frame Building In Protection Class: 5 Occupancy: 24 X 24 GARAGE Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000



Building 3	<p>Description: 1 Story Frame Building In Protection Class: 5 Occupancy: SHED Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>																	
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Limit of Insurance</th> <th>Covered Causes of Loss</th> <th>Coinsurance</th> <th>Spec Int</th> <th>Optional Coverages</th> </tr> </thead> <tbody> <tr> <td>Building</td> <td>See Blkt 1</td> <td>Special</td> <td>See Blkt 1</td> <td></td> <td> Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000 </td> </tr> </tbody> </table>						Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages												
Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000													
<p>Description: EXTERIOR LIGHTING/ MESSAGE BOARD/ FENCES/ LAWN IRRIGATION Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>																		
Special Class 1	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Limit of Insurance</th> <th>Covered Causes of Loss</th> <th>Coinsurance</th> <th>Spec Int</th> <th>Optional Coverages</th> </tr> </thead> <tbody> <tr> <td>Property In The Open</td> <td>See Blkt 1</td> <td>Special</td> <td>See Blkt 1</td> <td></td> <td> Replacement Cost Agreed Value Inflation Guard 4% </td> </tr> </tbody> </table>						Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages												
Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%													
<p>Description: BLEACHERS Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>																		
Special Class 2	<p>Description: BLEACHERS Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>																	



	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%

Location 5

603 Garfield St

Whitewood, SD 57793-2122

Building 1	<p>Description: 1 Story Frame Building In Protection Class: 6 Occupancy: Whitewood Elementary School Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
	All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%

Location 6

1230 Douglas St

Sturgis, SD 57785-1869



Building 1	<p>Description: 1 Story Joisted Masonry - Other Than Reinforced Building In Protection Class: 6 Occupancy: Williams Admin Bldg/5th Grade Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply) Protective Safeguards: P-1 Automatic Sprinkler System</p>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
	All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%

Location 7

1425 Cedar St
Sturgis, SD 57785-1807

Building 1	<p>Description: 1 Story Non-Combustible - Other Than Light Steel Building In Protection Class: 6 Occupancy: STURGIS WILLIAMS MIDDLE SCHOOL Deductible Per Occurrence: \$25,000 Except: 1% On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply) Protective Safeguards: P-1 Automatic Sprinkler System</p>
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Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%

Special Class 1	Description: BLEACHERS/ FENCES/ LAWN IRRIGATION Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%

Location 8
 1610 Fulton St
 Sturgis, SD 57785

Building 1	Description: 1 Story Joisted Masonry - Other Than Reinforced Building In Protection Class: 6 Occupancy: STURGIS FRANCIS CASE TECH SHOP COMPLEX Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)
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	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
Building 1	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
	YOUR BUSINESS PERSONAL PROPERTY	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%

Location 9

600 WOODLE FIELD
Sturgis, SD 57785

Building 1	<p>Description: 1 Story Frame Building In Protection Class: 6 Occupancy: FOOTBALL STORAGE COMPLEX Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000



	All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4%
Building 2	<p>Description: 1 Story Frame Building In Protection Class: 6 Occupancy: TRACK STORAGE COMPLEX Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					
Building 2	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
	All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4%
Building 3	<p>Description: 1 Story Frame Building In Protection Class: 6 Occupancy: CONCESSIONS/RESTROOMS COMPLEX INCLUDING CANOPY Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					



	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
	All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%
Special Class 1	<p>Description: GRANDSTANDS/PRESS BOX/MEDIA PLATFORM/DECKS COMPLEX INCL PUMP HOUSE/ GRANDSTANDS/ PRESS BOX/ BLEACHERS</p> <p>Deductible Per Occurrence: \$25,000</p> <p>Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%
Special Class 2	<p>Description: PERSONAL PROPERTY IN GRANDSTANDS/PRESS BOX</p> <p>Deductible Per Occurrence: \$25,000</p> <p>Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					



	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%
Special Class 3	Description: SYNTHETIC TRACK COMPLEX AND SYNTHETIC TURF Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%
Special Class 4	Description: EXTERIOR LIGHTING/ SCOREBOARD/ FENCES/ FIELD/ WELL/ PUMP/ CONTROLS/ LAWN IRRIGATION Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Property In The Open	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4%

Location 10

18010 Opal Rd
Opal, SD 57758-7059



Building 1	<p>Description: 1 Story Frame Building In Protection Class: 10 Occupancy: OPAL ELEMENTARY SCHOOL COMPLEX INCLUDING SHED Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					
	Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
	Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
	All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4% Margin Clause-105%

Location 11

19625 Ball Field Rd
 Union Center, SD 57787-8432

Building 1	<p>Description: 1 Story Frame Building In Protection Class: 10 Occupancy: Central Meade County School Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>
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Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4%
<p>Description: 1 Story Frame Building In Protection Class: 10 Occupancy: GARAGE COMPLEX Deductible Per Occurrence: \$25,000 Except: \$75,000 On Windstorm Or Hail (Deductible Provisions Under CP0329 apply), (Deductible Provisions Under CP0329 apply)</p>					
Coverage	Limit of Insurance	Covered Causes of Loss	Coinsurance	Spec Int	Optional Coverages
Building	See Blkt 1	Special	See Blkt 1		Replacement Cost Agreed Value Inflation Guard 4% Limitations On Coverage For Roof System Debris Removal \$250,000
All Personal Property	See Blkt 1	Special	See Blkt 1	2	Replacement Cost Agreed Value Inflation Guard 4%

Building 2



Miscellaneous Location Level Coverages

See coverage form for deductible amounts applicable to these coverages.

Location	Coverage	Limit of Insurance
1	School Location Additional Coverages and Coverage Extensions	See Coverage Form
1	Fire Department Service Charge	\$50,000
2	School Location Additional Coverages and Coverage Extensions	See Coverage Form
2	Fire Department Service Charge	\$50,000
3	School Location Additional Coverages and Coverage Extensions	See Coverage Form
3	Fire Department Service Charge	\$50,000
4	School Location Additional Coverages and Coverage Extensions	See Coverage Form
4	Fire Department Service Charge	\$50,000
5	School Location Additional Coverages and Coverage Extensions	See Coverage Form
5	Fire Department Service Charge	\$50,000
6	School Location Additional Coverages and Coverage Extensions	See Coverage Form
6	Fire Department Service Charge	\$50,000
7	School Location Additional Coverages and Coverage Extensions	See Coverage Form
7	Fire Department Service Charge	\$50,000
8	School Location Additional Coverages and Coverage Extensions	See Coverage Form
8	Fire Department Service Charge	\$50,000
9	School Location Additional Coverages and Coverage Extensions	See Coverage Form
9	Fire Department Service Charge	\$50,000
10	School Location Additional Coverages and Coverage Extensions	See Coverage Form
10	Fire Department Service Charge	\$50,000
11	School Location Additional Coverages and Coverage Extensions	See Coverage Form
11	Fire Department Service Charge	\$50,000

Miscellaneous Policy Level Coverages

School Line Additional Coverages and Coverage Extensions	See Coverage Form
Unreported Buildings, Structures and Outdoor Fixtures	\$50,000



Miscellaneous Policy Level Coverages

School - Property off Premises and In Transit	
Limit	\$250,000
Deductible: Deductible - \$2,500	

Equipment Breakdown Endorsement See Coverage Form

Coverages

Expediting Expenses	\$100,000
Hazardous Substances	\$100,000
Perishable Goods/Spoilage	\$100,000

Special Interest(s)

1 Loss Payable

APPLE INC & ITS ASSIGNS
 216 W Jackson Blvd Ste 200A
 Chicago, IL 60606-6917

2 Loss Payable

US BANK EQUIPMENT FINANCE - (APPLIES TO LEASED COMPUTERS ONLY)
 1310 Madrid St
 Marshall, MN 56258-4099



Statement of Values

Location 1
 12930 Sd Highway 34
 Sturgis, SD 57785
 Location Description: Includes 12901 & 12940 SD HWY 34

Building 1	Description: 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building In Protection Class: 6 Occupancy: STURGIS HIGH SCHOOL		
	Coverage	100% Values	Value Type
	Building	\$52,523,670.00	Replacement Cost
	All Personal Property	\$6,500,000.00	Replacement Cost
Building 2	Description: 1 Story Masonry Non-Combustible - Other Than Reinforced - Light Steel Building In Protection Class: 6 Occupancy: BUILDING & GROUNDS BUILDING COMPLEX		
	Coverage	100% Values	Value Type
	Building	\$592,941.00	Replacement Cost
	All Personal Property	\$118,588.00	Replacement Cost
Building 3	Description: 1 Story Frame Building In Protection Class: 6 Occupancy: MAINTENANCE BUILDING - WATER TRUCK SHED COMPLEX		
	Coverage	100% Values	Value Type
	Building	\$71,500.00	Replacement Cost
	All Personal Property	\$14,300.00	Replacement Cost



Special Class 1	In Protection Class: 6		
	Coverage	100% Values	Value Type
	EXTERIOR LIGHTING/ MESSAGE BOARD/ FENCES	100,000	Replacement Cost

Location 2

1121 Ballpark Rd
Sturgis, SD 57785-2272

Building 1	Description: 1 Story Frame Building		
	In Protection Class: 8		
	Occupancy: Sturgis Elementary School		
	Coverage	100% Values	Value Type
	Building	\$25,424,915.00	Replacement Cost
	All Personal Property	\$2,500,000.00	Replacement Cost

Special Class 1	In Protection Class: 6		
	Coverage	100% Values	Value Type
	PLAYGROUND EQUIPMENT	350,000	Replacement Cost

Special Class 2	In Protection Class: 6		
	Coverage	100% Values	Value Type
	EXTERIOR LIGHTING/ FENCES/ LAWN IRRIGATION	12,773	Replacement Cost

Location 3

16159 2nd St
Piedmont, SD 57769-7375



Building 1	Description: 2 Story Non-Combustible - Light Steel Building In Protection Class: 5 Occupancy: Piedmont Valley Elementary School		
	Coverage	100% Values	Value Type
	Building	\$26,698,596.00	Replacement Cost
	All Personal Property	\$2,670,000.00	Replacement Cost
Special Class 1	In Protection Class: 5		
	Coverage	100% Values	Value Type
	PLAYGROUND EQUIPMENT	89,436	Replacement Cost
Special Class 2	In Protection Class: 5		
	Coverage	100% Values	Value Type
	EXTERIOR LIGHTING / MESSAGE BOARD / FENCES	50,000	Replacement Cost

Location 4

12500 Sturgis Rd
 Summerset, SD 57769

Building 1	Description: 1 Story Non-Combustible - Light Steel - Superior Roofing Building In Protection Class: 5 Occupancy: Stagebarn Middle School		
	Coverage	100% Values	Value Type
	Building	\$27,750,682.00	Replacement Cost
	All Personal Property	\$2,700,000.00	Replacement Cost



Building 2	Description: 1 Story Frame Building In Protection Class: 5 Occupancy: 24 X 24 GARAGE							
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>100% Values</th> <th>Value Type</th> </tr> </thead> <tbody> <tr> <td>Building</td> <td>\$50,000.00</td> <td>Replacement Cost</td> </tr> </tbody> </table>	Coverage	100% Values	Value Type	Building	\$50,000.00	Replacement Cost	
Coverage	100% Values	Value Type						
Building	\$50,000.00	Replacement Cost						
Building 3	Description: 1 Story Frame Building In Protection Class: 5 Occupancy: SHED							
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>100% Values</th> <th>Value Type</th> </tr> </thead> <tbody> <tr> <td>Building</td> <td>\$12,497.00</td> <td>Replacement Cost</td> </tr> </tbody> </table>	Coverage	100% Values	Value Type	Building	\$12,497.00	Replacement Cost	
Coverage	100% Values	Value Type						
Building	\$12,497.00	Replacement Cost						
Special Class 1	In Protection Class: 5							
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>100% Values</th> <th>Value Type</th> </tr> </thead> <tbody> <tr> <td>EXTERIOR LIGHTING/ MESSAGE BOARD/ FENCES/ LAWN IRRIGATION</td> <td>20,000</td> <td>Replacement Cost</td> </tr> </tbody> </table>	Coverage	100% Values	Value Type	EXTERIOR LIGHTING/ MESSAGE BOARD/ FENCES/ LAWN IRRIGATION	20,000	Replacement Cost	
Coverage	100% Values	Value Type						
EXTERIOR LIGHTING/ MESSAGE BOARD/ FENCES/ LAWN IRRIGATION	20,000	Replacement Cost						
Special Class 2	In Protection Class: 5							
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>100% Values</th> <th>Value Type</th> </tr> </thead> <tbody> <tr> <td>BLEACHERS</td> <td>17,888</td> <td>Replacement Cost</td> </tr> </tbody> </table>	Coverage	100% Values	Value Type	BLEACHERS	17,888	Replacement Cost	
Coverage	100% Values	Value Type						
BLEACHERS	17,888	Replacement Cost						

Location 5

603 Garfield St
 Whitewood, SD 57793-2122



Building 1	Description: 1 Story Frame Building In Protection Class: 6 Occupancy: Whitewood Elementary School		
	Coverage	100% Values	Value Type
	Building	\$6,130,575.00	Replacement Cost
	All Personal Property	\$550,000.00	Replacement Cost

Location 6
 1230 Douglas St
 Sturgis, SD 57785-1869

Building 1	Description: 1 Story Joisted Masonry - Other Than Reinforced Building In Protection Class: 6 Occupancy: Williams Admin Bldg/5th Grade		
	Coverage	100% Values	Value Type
	Building	\$9,081,615.00	Replacement Cost
	All Personal Property	\$910,000.00	Replacement Cost

Location 7
 1425 Cedar St
 Sturgis, SD 57785-1807

Building 1	Description: 1 Story Non-Combustible - Other Than Light Steel Building In Protection Class: 6 Occupancy: STURGIS WILLIAMS MIDDLE SCHOOL		
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Building 1	Coverage	100% Values	Value Type
	Building	\$21,519,808.00	Replacement Cost
	All Personal Property	\$2,160,000.00	Replacement Cost
Special Class 1	In Protection Class: 6		
	Coverage	100% Values	Value Type
	BLEACHERS/ FENCES/ LAWN IRRIGATION	10,000	Replacement Cost

Location 8

1610 Fulton St
Sturgis, SD 57785

Building 1	Description: 1 Story Joisted Masonry - Other Than Reinforced Building		
	In Protection Class: 6		
	Occupancy: STURGIS FRANCIS CASE TECH SHOP COMPLEX		
	Coverage	100% Values	Value Type
	Building	\$1,456,539.00	Replacement Cost
	YOUR BUSINESS PERSONAL PROPERTY	\$375,000.00	Replacement Cost

Location 9

600 WOODLE FIELD
Sturgis, SD 57785



Building 1	Description: 1 Story Frame Building In Protection Class: 6 Occupancy: FOOTBALL STORAGE COMPLEX		
	Coverage	100% Values	Value Type
	Building	\$53,052.00	Replacement Cost
	All Personal Property	\$7,962.00	Replacement Cost
Building 2	Description: 1 Story Frame Building In Protection Class: 6 Occupancy: TRACK STORAGE COMPLEX		
	Coverage	100% Values	Value Type
	Building	\$53,052.00	Replacement Cost
	All Personal Property	\$6,634.00	Replacement Cost
Building 3	Description: 1 Story Frame Building In Protection Class: 6 Occupancy: CONCESSIONS/RESTROOMS COMPLEX INCLUDING CANOPY		
	Coverage	100% Values	Value Type
	Building	\$214,501.00	Replacement Cost
	All Personal Property	\$5,000.00	Replacement Cost
Special Class 1	In Protection Class: 6		
	Coverage	100% Values	Value Type
	GRANDSTANDS/PRESS BOX/MEDIA PLATFORM/DECKS COMPLEX INCL PUMP HOUSE/ GRANDSTANDS/ PRESS BOX/ BLEACHERS	650,000	Replacement Cost



Special Class 2	In Protection Class: 6							
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>100% Values</th> <th>Value Type</th> </tr> </thead> <tbody> <tr> <td>PERSONAL PROPERTY IN GRANDSTANDS/PRESS BOX</td> <td>12,773</td> <td>Replacement Cost</td> </tr> </tbody> </table>	Coverage	100% Values	Value Type	PERSONAL PROPERTY IN GRANDSTANDS/PRESS BOX	12,773	Replacement Cost	
Coverage	100% Values	Value Type						
PERSONAL PROPERTY IN GRANDSTANDS/PRESS BOX	12,773	Replacement Cost						
Special Class 3	In Protection Class: 6							
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>100% Values</th> <th>Value Type</th> </tr> </thead> <tbody> <tr> <td>SYNTHETIC TRACK COMPLEX AND SYNTHETIC TURF</td> <td>1,600,000</td> <td>Replacement Cost</td> </tr> </tbody> </table>	Coverage	100% Values	Value Type	SYNTHETIC TRACK COMPLEX AND SYNTHETIC TURF	1,600,000	Replacement Cost	
Coverage	100% Values	Value Type						
SYNTHETIC TRACK COMPLEX AND SYNTHETIC TURF	1,600,000	Replacement Cost						
Special Class 4	In Protection Class: 6							
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>100% Values</th> <th>Value Type</th> </tr> </thead> <tbody> <tr> <td>EXTERIOR LIGHTING/ SCOREBOARD/ FENCES/ FIELD/ WELL/ PUMP/ CONTROLS/ LAWN IRRIGATION</td> <td>150,000</td> <td>Replacement Cost</td> </tr> </tbody> </table>	Coverage	100% Values	Value Type	EXTERIOR LIGHTING/ SCOREBOARD/ FENCES/ FIELD/ WELL/ PUMP/ CONTROLS/ LAWN IRRIGATION	150,000	Replacement Cost	
Coverage	100% Values	Value Type						
EXTERIOR LIGHTING/ SCOREBOARD/ FENCES/ FIELD/ WELL/ PUMP/ CONTROLS/ LAWN IRRIGATION	150,000	Replacement Cost						

Location 10

18010 Opal Rd
Opal, SD 57758-7059

Building 1	Description: 1 Story Frame Building In Protection Class: 10 Occupancy: OPAL ELEMENTARY SCHOOL COMPLEX INCLUDING SHED											
	<table border="1"> <thead> <tr> <th>Coverage</th> <th>100% Values</th> <th>Value Type</th> </tr> </thead> <tbody> <tr> <td>Building</td> <td>\$500,501.00</td> <td>Replacement Cost</td> </tr> <tr> <td>All Personal Property</td> <td>\$70,000.00</td> <td>Replacement Cost</td> </tr> </tbody> </table>	Coverage	100% Values	Value Type	Building	\$500,501.00	Replacement Cost	All Personal Property	\$70,000.00	Replacement Cost		
	Coverage	100% Values	Value Type									
Building	\$500,501.00	Replacement Cost										
All Personal Property	\$70,000.00	Replacement Cost										

Location 11

19625 Ball Field Rd
Union Center, SD 57787-8432



Building 1	Description: 1 Story Frame Building In Protection Class: 10 Occupancy: Central Meade County School		
	Coverage	100% Values	Value Type
	Building	\$3,676,519.00	Replacement Cost
	All Personal Property	\$471,578.00	Replacement Cost
Building 2	Description: 1 Story Frame Building In Protection Class: 10 Occupancy: GARAGE COMPLEX		
	Coverage	100% Values	Value Type
	Building	\$51,402.00	Replacement Cost
	All Personal Property	\$10,279.00	Replacement Cost

Total Building	\$175,862,365.00 RC
Total Personal Property	\$19,069,341.00 RC
Total Property in the Open	\$3,062,870.00 RC
Combined Total	\$197,994,576.00

1. Values shown must be 100% actual cash value or replacement cost and should reflect coverage basis for each item of buildings, personal property or both.
2. Value shall be submitted to insurance company, subject to its acceptance.
3. Nothing contained in these instructions shall be construed as changing in any manner the conditions of this policy.
4. The company may require this statement of values to be signed by the insured or in the case of firms, by a partner or an officer.



All values submitted are correct to the best of my knowledge and belief.

Signed: _____

Title: _____ Date: _____



General Liability Summary Proposal

Prepared For

Presented By

MEADE SCHOOL DISTRICT 46-1
 1230 DOUGLAS ST
 STURGIS, SD 57785-1869
 DIRECT BILL

LEAVITT HEARTLAND INSURANCE SERVICES
 2011 N MAIN ST
 SPEARFISH, SD 57783-2918
 AGENT NO. B5360
 AGENT PHONE: 605-642-2624
 CLAIM REPORTING: 888-362-2255
 SERVICING CARRIER: 402-951-8300

Limits of Insurance

Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You Limit	\$500,000 (any one premises)
Medical Expense Limit	\$10,000 (any one person)
Personal and Advertising Injury Limit	\$1,000,000 (any one person or organization)
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000

Coverages Provided

Other Than Products/Completed Operations	\$29,723.00
Total Estimated Policy Premium	\$29,723.00

See attached schedule for location of all premises owned, rented or occupied.

Forms Applicable

CG0001(04/13), CG0069(12/23), CG0070(01/26), CG0144(10/11), CG2106(12/23), CG2147(12/07), CG2167(12/04), CG2173(01/15), CG2190(01/06), CG2268(09/97), CG2271(12/19), CG2426(04/13), CG2645(12/04), CG4032(05/23), CG4035(12/23), CG7001A(10/12), CG7003(10/13), CG7114(01/21), CG7131(01/06), CG7551(10/19), CG7614(10/19), CG7626(03/09), CG7699(01/21), CG7748(10/22), CG9909(12/19), IL0017(11/98), IL0021(09/08), IL0232(09/08), IL7004(03/20), IL7131A(04/01), IL7153(09/22), IL7168(01/22), IL7338(05/15), IL8576(10/17)

General Liability Summary Proposal

Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
CG 00 01	04 13	Commercial General Liability Coverage Form	
CG 00 69	12 23	Exclusion - Violation of Law Addressing Data Privacy	
CG 00 70	01 26	Exclusion - War	
CG 01 44	10 11	South Dakota Changes	
CG 21 06	12 23	Exclusion- Access or Disclosure of Confidential or Personal Material or Information	
CG 21 47	12 07	Employment-Related Practices Exclusion	
CG 21 67	12 04	Fungi Or Bacteria Exclusion	
CG 21 73	01 15	Exclusion Of Certified Acts Of Terrorism	
CG 21 90	01 06	Exclusion Of Terrorism	
CG 22 68	09 97	Operation Of Customers Autos On Particular Premises	
CG 22 71	12 19	Colleges Or Schools (Limited Form)	
CG 24 26	04 13	Amendment Of Insured Contract Definition	
CG 26 45	12 04	South Dakota Changes - Non-Binding Arbitration	
CG 40 32	05 23	Exclusion-Perfluoroalkyl and Polyfluoroalkyl Substances	
CG 40 35	12 23	Exclusion - Cyber Incident	
CG 70 01A	10 12	General Liability Schedule	
CG 70 03	10 13	GL Quick Reference (Occurrence)	
CG 71 14	01 21	Trampoline Exclusion	
CG 71 31	01 06	Exclusion - Designated Operations	
CG 75 51	10 19	Abuse Or Molestation Liability	
CG 76 14	10 19	School Violent Event Response Coverage Aggregate Limit \$1,000,000 Each Event Limit \$1,000,000 Each Person Limit \$25,000	
CG 76 26	03 09	Employee Benefits Liability Coverage Each Employee Limit \$1,000,000 Aggregate Limit \$2,000,000 Each Employee Deductible \$1,000	



Form	Edition Date	Description/Additional Information	Premium
CG 76 99	01 21	General Liability Schools Elite Extension	
CG 77 48	10 22	Cannabis Exclusion With Limited Exception For Retail Sales Of CBD Products And Hemp Exception	
CG 99 09	12 19	Premium Audit Noncompliance Charge Audit Noncompliance Charge Factor 1 Number of Written Attempts To Obtain Audit Information 2 Reassessment Charge 0	
IL 00 17	11 98	Common Policy Conditions	
IL 00 21	09 08	Nuclear Energy Liability Exclusion Endorsement	
IL 02 32	09 08	South Dakota Changes - Cancellation And Nonrenewal	
IL 70 04	03 20	Mutual Policy Provisions	
IL 71 31A	04 01	Commercial Policy Endorsement Schedule	
IL 71 53	09 22	South Dakota Schools Safety Dividend Participation Endorsement (Plan Explanation)	
IL 71 68	01 22	Asbestos Exclusion	
IL 73 38	05 15	Notice Of Cancellation Provided By Us - Designated Entity Name of Entity - APPLE INC. AND ITS ASSIGNS Mailing Address - 216 W JACKSON BLVD SUITE 200A CHICAGO IL 60606 Number of Days Notice - 30 Name of Entity - The American National Red Cross Mailing Address - 431 18 Street NW, Washington, DC 20006 Number of Days Notice - 30	
IL 85 76	10 17	Important Notice To Policyholders	



General Liability Summary Proposal

Code No./Exposure/Classification	Products/ Compl Ops Rate	Products/ Compl Ops Advance Prem	All Other Rate	All Other Advance Prem
Location 000				
Abuse Or Molestation Liability				\$1,260
Employee Benefits Liability				\$384
Fungi Or Bacteria Exclusion				(\$260)
Location SD				
School Violent Event Response				\$1,750
Location 001				
44194 Grandstands or Bleachers - Not-For-Profit only Prem Basis: Number of Grandstands or Bleachers Exposure: 2 Products/Completed Operations are subject to the General Aggregate Limit			157.050	\$314
45539 Land-occupied by prsn other than insured for busn purposes-(lessor's risk only) Prem Basis: Acres Exposure: 186 Products/Completed Operations are subject to the General Aggregate Limit			1.483	\$276
47469 Schools - faculty liability for corporal punishment of students Prem Basis: Number of Faculty Members Exposure: 232 Products/Completed Operations are subject to the General Aggregate Limit			8.876	\$2,059



Code No./Exposure/Classification	Products/ Compl Ops Rate	Products/ Compl Ops Advance Prem	All Other Rate	All Other Advance Prem
47471 Schools - public - elementary, kindergarten or junior high Prem Basis: Per Student Exposure: 2,120 Products/Completed Operations are subject to the General Aggregate Limit			7.155	\$15,168
47473 Schools - public - high Prem Basis: Per Student Exposure: 847 Products/Completed Operations are subject to the General Aggregate Limit			9.338	\$7,909
49452 Vacant Land - Not-For-Profit only Prem Basis: Acres Exposure: 114 Products/Completed Operations are subject to the General Aggregate Limit			2.153	\$246
Location 002 49452 Vacant Land - Not-For-Profit only Prem Basis: Acres Exposure: 8 Products/Completed Operations are subject to the General Aggregate Limit			2.153	\$17

Policy Level Coverages

Coverages	Limit of Insurance	Premium
General Liability Elite Extension		\$600
Total Estimated Policy Premium		\$29,723.00



Location of All Premises Owned, Rented or Occupied

Rated Locations	
Location 1	12930 Sd Highway 34 Sturgis, SD 57785-6400
Location 2	TRACT 2R OF STAGE STOP Summerset, SD 57769
Location 5	12500 Sturgis Rd Summerset, SD 57769-4002
Location 22	1770 SD HWY 34 Union Center, SD 57787
Location 23	12901, 12930, 12940 SD HWY 34 Sturgis, SD 57785
Location 24	600 WOODLE FIELD Sturgis, SD 57785
All Other Locations	
Location: 3	1121 Ballpark Rd Sturgis, SD 57785-2272
Location: 4	16159 2nd St Piedmont, SD 57769-7375
Location: 11	1770 SD HWY 34 Union Center, SD 57787
Location: 12	18010 Opal Rd Opal, SD 57758-7059
Location: 13	19625 Ball Field Rd Union Center, SD 57787-8432
Location: 14	1230 Douglas St Sturgis, SD 57785-1869
Location: 15	1610 Fulton St Sturgis, SD 57785-2152
Location: 16	1121 Ballpark Rd Sturgis, SD 57785-2272
Location: 17	12500 Sturgis Rd Summerset, SD 57769-4002



Location: 26	15998 Cross S Rd Hereford, SD 57785-7707
Location: 27	600 WOODLE FIELD Sturgis, SD 57785
Location: 28	16375 Atall Rd Union Center, SD 57787-8415
Location: 29	603 Garfield St Whitewood, SD 57793-2122
Location: 30	1425 Cedar St Sturgis, SD 57785-1807



Commercial Inland Marine Summary Proposal

Prepared For

Presented By

MEADE SCHOOL DISTRICT 46-1
 1230 DOUGLAS ST
 STURGIS, SD 57785-1869
 DIRECT BILL

LEAVITT HEARTLAND INSURANCE SERVICES
 2011 N MAIN ST
 SPEARFISH, SD 57783-2918
 AGENT NO. B5360
 AGENT PHONE: 605-642-2624
 CLAIM REPORTING: 888-362-2255
 SERVICING CARRIER: 402-951-8300

Coverages

See attached schedule for limits and description of coverages.

Coverage Headings	Premium
Electronic Data Processing	\$340.00
Contractors Equipment	\$371.00
Inland Marine Premium	\$711.00
Total Inland Marine Premium	\$711.00

A deductible may apply for the coverage provided. In the event a loss (other than earthquake) involves covered property at more than one location or in more than one class, only one deductible, the largest deductible shown on the schedule for the location or classes involved in the loss, will apply per occurrence.

Forms applicable to the above coverages indicated with an asterisk (*):

CM7000A(03/20), IL7131A(04/01), IL8383.2A(12/20), CM7001A(09/97), CM8068(12/19), IL7306(08/98), IL7153(09/22), IL7004(03/20), IL0017(11/98), CM9905(12/19)

Refer to prior distribution(s) for any forms not attached.

Forms applicable to all other coverages:

CM7004(09/06), CL0700(10/06), CL0600(01/15), CL0291(02/02), CL0100(03/99), IM7000(04/04), IM2085(08/09), IM7238(10/02)

Refer to prior distribution(s) for any forms not attached.

Inland Marine Summary Proposal

Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
CL 01 00	03 99	Common Policy Conditions	
CL 02 91	02 02	Amendatory Endorsement South Dakota	
CL 06 00	01 15	Certified Terrorism Loss	
CL 07 00	10 06	Virus Or Bacteria Exclusion	
CM 70 00A	03 20	Commercial Inland Marine Declarations	
CM 70 01A	09 97	Commercial Inland Marine Schedule	
CM 70 04	09 06	Quick Reference- Commercial Inland Marine Coverage Part	
CM 80 68	12 19	Cannabis Exclusion Endorsement- Advisory Notice To Policyholders	
CM 99 05	12 19	Cannabis Exclusion	
IL 00 17	11 98	Common Policy Conditions	
IL 70 04	03 20	Mutual Policy Provisions	
IL 71 31A	04 01	Commercial Policy Endorsement Schedule	
IL 71 53	09 22	South Dakota Schools Safety Dividend Participation Endorsement (Plan Explanation)	
IL 73 06	08 98	Exclusion Of Certain Computer-Related Losses	
IL 83 83.2A	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act	Waived
IM 20 85	08 09	Amendatory Endorsement-South Dakota	
IM 70 00	04 04	Contractors' Equipment Coverage	
IM 72 02	10 02	Electronic Data Processing Equipment Coverage Part Blanket Limits	
IM 72 38	10 02	Earthquake, Flood And Sewer Backup Endorsement	



This endorsement is attached to and made part of your policy in response to the disclosure requirements of the Terrorism Risk Insurance Act. This endorsement does not grant any coverage or change the terms and conditions of any coverage under the policy.

Disclosure Pursuant to Terrorism Risk Insurance Act

Schedule

Terrorism Premium (Certified Acts)	(Waived)
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A. Disclosure Of Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorism acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rate allocations in accordance with the procedures established by the Secretary of the Treasury.

The following statement is required to be part of the disclosure notice in MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



Commercial Inland Marine Summary Proposal

Policywide Coverage

Class Description	Special Interest	Limits
Electronic Data Processing		
Electronic Data Processing - Blanket Limits		
\$500 Deductible Applies to All Covered Perils Unless A Different Deductible is Indicated Below		
\$5,000 Deductible - Earthquake and Volcanic Eruption		
\$500 Deductible - "Mechanical Breakdown", "Electrical Disturbance" and "Power Supply Disturbance"		
Coinsurance - "Hardware", "Media", & "Programs and Applications"		Waived
Coinsurance - "Software", "Media", & "Programs and Applications"		Waived
Earthquake "Aggregate" Limit		\$60,000
Earthquake "Occurrence" Limit		\$60,000
Earthquake "Catastrophe" Limit		\$60,000
Flood "Aggregate" Limit		Not Covered
Flood "Occurrence" Limit		Not Covered
Flood "Catastrophe" Limit		Not Covered
Sewer Backup "Aggregate" Limit		\$60,000
Sewer Backup "Occurrence" Limit		\$60,000
Sewer Backup "Catastrophe" Limit		\$60,000
Coverage Limits		
Catastrophe Limit - The Most "We" Pay For Any Combination Of Or Total Of Losses Arising Under One Or More Coverages In Any One Occurrence		\$60,000
Equipment Limits		
Equipment Limits - Equipment		\$50,000
Included Hardware - The Most "We" Pay For Loss At Any One Location		
Included Protection and Control Systems - The Most "We" Pay For Loss At Any One Location		



Policywide Coverage

Class Description	Special Interest	Limits
Included Telecommunications Equipment - The Most "We" Pay For Loss At Any One Location		
Included Reproduction Equipment - The Most "We" Pay For Loss At Any One Location		
Software Limits		
Software Limits - Software		\$10,000
Included Data Records - The Most "We" Pay For Loss At Any One Location		
Included Proprietary Programs - The Most "We" Pay For Loss At Any One Location		
Included Programs and Applications - The Most "We" Pay For Loss At Any One Location		
Included Media - The Most "We" Pay For Loss At Any One Location		
Income Coverage		Not Covered
Coverage Extensions		
Additional Debris Removal Expenses		\$25,000
Electrical and Power Supply Disturbance		Covered
Emergency Removal		365 Days
Emergency Removal Expenses		\$5,000
Fraud and Deceit		\$5,000
Mechanical Breakdown Coverage		Covered
Supplemental Coverages		
Acquired Locations		\$500,000
Earthquake Coverage		Covered
Flood Coverage		Not Covered
Foreign Transit and Location Coverage		\$5,000
Incompatible Hardware and Media		\$10,000
Newly Purchased or Leased Hardware		\$500,000
Off-Site Computers		\$10,000



Policywide Coverage

Class Description	Special Interest	Limits
Pollutant Cleanup and Removal		\$15,000
Property In Transit		\$15,000
Recharge of Fire Extinguishing Equipment		\$15,000
Sewer Backup		Covered
Rewards		\$5,000
Software Storage		\$50,000
Virus and Hacking Coverage		Covered
Virus and Hacking Limit - Any One Occurrence		\$50,000
Virus and Hacking Limit - Each Separate 12 Month Period		\$150,000
EDP Blanket Annual Premium		\$340.00
Contractors Equipment		
\$5,000 Deductible Applies Per Occurrence To The Following Items		
Coinsurance		80%
Catastrophe Limit - The Most "We" Pay For Loss in Any One Occurrence		\$93,733
Coverage Extensions		
Additional Debris Removal Expenses		\$5,000
Supplemental Coverages		
Employee Tools (Actual Cash Value)		\$5,000
Newly Purchased Equipment Percentage of Catastrophe Limit		30%
Pollutant Cleanup and Removal		\$25,000
Rental Reimbursement Limit		\$5,000
Waiting Period		72 Hrs.
Spare Parts and Fuel		\$5,000
Scheduled Items		
Actual Cash Value 1) MOWER SN: TC1420G06006 Manufacturer JOHN DEERE Model 1420		\$4,000



Policywide Coverage

Class Description	Special Interest	Limits
Actual Cash Value 2) SKID STEER SN: T00325A121523 Manufacturer JOHN DEERE Model 325 Model Year 2012		\$10,000
Actual Cash Value 3) TOWABLE BOOM LIFT SN: M051R13X010441 Manufacturer BIL-JAX Model 3632T Model Year 2012		\$5,000
Actual Cash Value 4) MOWER SN: 1TC1420GJDT130014 Manufacturer JOHN DEERE Model 1420 Model Year 2016		\$6,000
Actual Cash Value 5) MOWER SN: 18061191 Manufacturer HUSTLER Model M937219 Model Year 2017		\$8,000
Actual Cash Value 6) MOWER SN: 022312B001005 Manufacturer DIXON Model DX272 Model Year 2015		\$5,000
Actual Cash Value 7) SUB COMPACT UTILITY TRACTOR SN: 1LV1025RCMM405141 Manufacturer JOHN DEERE Model 1025R Model Year 2021		\$18,150
Actual Cash Value 8) LOADER SN: 70254 Manufacturer JOHN DEERE Model 120R Model Year 2021		\$3,899
Actual Cash Value 9) 60 INCH QUICK-HITCH FRONT BLADE SN: 1M060FBYPMM050315 Manufacturer JOHN DEERE Model Year 2021		\$1,931
Actual Cash Value 10) 7-IRON MID-MOUNT SIDE DISCHARGE MOWER60D AUTOCONNECT SN: 1M02060DTMM054572 Manufacturer JOHN DEERE Model 60D Model Year 2021		\$3,060
Actual Cash Value 11) QUICK-HITCH ROTARY BROOM SN: 1M052RBXLM0060437 Manufacturer JOHN DEERE Model 52 INCH Model Year 2021		\$3,504



Policywide Coverage

Class Description	Special Interest	Limits
Actual Cash Value 12) ECONOMY CORE AERATOR SN: 1XFCA20ELM0384246 Manufacturer FRONTIER Model CA2060E Model Year 2021		\$2,439
Actual Cash Value 13) MOWER SN: CP3022-3-002333 Manufacturer STIHL Model RZ972K Model Year 2025		\$14,250
Actual Cash Value 14) LIFT SN: GS3210P-142950 Manufacturer GENIE Model GS3232 Model Year 2008		\$8,500
Contractors Equipment Premium		\$371.00
Contractors Equipment - Leased or Rented From Others		
Limits of Insurance		
The Most "We" Pay For Loss To Any One Item		\$25,000
The Most "We" Pay For Loss In Any One Occurrence		\$25,000
Actual Cash Value		
Deductible \$500		
CE Leased or Rented From Others Premium		\$0.00

Total Premium For Changes

\$711.00



Cyber Suite Elite Summary Proposal

Prepared For

Presented By

MEADE SCHOOL DISTRICT 46-1
 1230 DOUGLAS ST
 STURGIS, SD 57785-1869
 DIRECT BILL

LEAVITT HEARTLAND INSURANCE SERVICES
 2011 N MAIN ST
 SPEARFISH, SD 57783-2918
 AGENT NO. B5360
 AGENT PHONE: 605-642-2624
 CLAIM REPORTING: 888-362-2255
 SERVICING CARRIER: 402-951-8300

Defense within limits.
 You are advised to read the policy provisions carefully.

Cyber Suite

Cyber Suite Annual Aggregate Limit	\$1,000,000.00
First Party Annual Aggregate Limit	\$1,000,000.00
Third Party Defense Annual Aggregate Limit	\$500,000.00
Third Party Liability Annual Aggregate Limit	\$500,000.00
Cyber Suite Deductible Per Occurrence	\$10,000.00

First Party Coverages

Data Compromise Response Expenses	Included
Sublimits Per Occurrence	
Public Relations	\$10,000.00
Reputational Harm	\$25,000.00
Computer Attack	Included
Sublimits Per Occurrence	
Public Relations	\$10,000.00
Sublimited Coverages Per Occurrence	
Cyber Extortion	\$25,000.00
Misdirected Payment Fraud	\$50,000.00
Computer Fraud	\$50,000.00



Employers Mutual Casualty Company

Quote: BCTT085 - Option 009

Prepared on 06/22/2026

Policy Term: 07/01/2026-07/01/2027

Valid Through: 08/06/2026

Sublimited Coverages Per Occurrence

Telecommunication Fraud \$50,000.00

Reward Payments

Included

Sublimit Per Policy Period \$25,000.00

Third Party Coverages

Privacy Incident Liability **Included**

Privacy Incident Defense

Privacy Incident Liability

Network Security Liability **Included**

Network Security Defense

Network Security Liability

Electronic Media Liability **Included**

Electronic Media Defense

Electronic Media Liability

Identity Recovery Coverage

Annual Aggregate Limit Per "Identity Recovery Insured" **\$25,000.00**

Deductible Per Occurrence **None**

Sublimits Per Occurrence

Lost Wages and Child and Elder Care Expenses \$5,000.00

Mental Health Counseling \$1,000.00

Miscellaneous Unnamed Costs \$1,000.00

Total Premium **\$3,686.00**

Forms Applicable

DC7077(10/22), DC7314(10/22), IL7004(03/20), IL7131A(04/01), IL7149(01/08), IL8383.2A(12/20)



Employers Mutual Casualty Company

Quote: BCTT085 - Option 009

Prepared on 06/22/2026

Policy Term: 07/01/2026-07/01/2027

Valid Through: 08/06/2026

Cyber Summary Proposal

Endorsement Schedule

Form	Edition Date	Description/Additional Information	Premium
DC 70 77	10 22	Cyber Suite Elite Coverage Form	
DC 72 00A	10 22	Cyber Suite Supplemental Declarations	
DC 73 14	10 22	South Dakota Changes	
IL 70 04	03 20	Mutual Policy Provisions	
IL 71 31A	04 01	Common Policy Endorsement Schedule	
IL 71 49	01 08	Common Policy Conditions	
IL 83 83.2A	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act	Waived



This endorsement is attached to and made part of your policy in response to the disclosure requirements of the Terrorism Risk Insurance Act. This endorsement does not grant any coverage or change the terms and conditions of any coverage under the policy.

Disclosure Pursuant to Terrorism Risk Insurance Act

Schedule

Terrorism Premium (Certified Acts)	(Waived)
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A. Disclosure Of Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorism acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses:

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rate allocations in accordance with the procedures established by the Secretary of the Treasury.

The following statement is required to be part of the disclosure notice in MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY

QUOTE NUMBER: E184899-04

Q U O T A T I O N - B U S I N E S S A U T O P O L I C Y

QUOTATION IS VALID: FROM 06/19/26 TO 08/03/26
PROPOSED POLICY PERIOD: FROM 07/01/26 TO 07/01/27

P R E P A R E D F O R P R E S E N T E D B Y

MEADE SCHOOL DISTRICT 46-1
1230 DOUGLAS ST
STURGIS SD 57785-1869

LEAVITT HEARTLAND INSURANCE
SERVICES
3820 JACKSON BLVD STE 1
RAPID CITY SD 57702-3249

DIRECT BILL

AGENT: HB 5360
AGENT PHONE: (605) 642-2624

INSURED IS: SCHOOL DISTRICT BUSINESS DESC: SCHOOL DISTRICT

Table with columns: COVERAGES, COV AUTOS, LIMITS/DEDUCTIBLES, PREMIUM. Rows include Covered Autos Liability, Auto Medical Payments, Uninsured Motorists, Underinsured Motorists, Physical Damage Coverage (Comprehensive, Collision), Hired or Borrowed Auto, Non-Ownership Liability, and Estimated Total Policy Premium.



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY

QUOTE NUMBER: E184899-04

MEADE SCHOOL DISTRICT 46-1

EFF DATE: 07/01/26

EXP DATE: 07/01/27

COMMERCIAL AUTO POLICY QUOTE

ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CA0001	11-20	BUSINESS AUTO COVERAGE FORM	
CA0123	06-25	SOUTH DAKOTA CHANGES	
CA0445	10-13	GOLF CARTS AND LOW-SPEED VEHICLES	
*CA2141	01-26	SD UNINSURED/UNDERINS MOTORISTS COV	
CA2384	10-13	EXCLUSION OF TERRORISM	
CA7001A	02-22	COMM AUTO DECLARATIONS/ADDIT'L ITEMS	
CA7002A	02-22	COMM AUTO DECLARATIONS - ITEMS 4 & 5	
CA7007	11-20	QUICK REFERENCE BUSINESS AUTO FORM	
*CA7093A	02-22	UM/UIM SUPPLEMENTAL SCHEDULE	
CA7209.9	07-97	REMEDIES AGAINST PUBLIC ENTITIES - SD	
CA7312	11-15	RENTAL VEHICLE EXTENSIONS	
CA7313	11-15	PREJUDGMENT INTEREST	
CA7493	09-24	COMMERCIAL AUTO ELITE EXT SCHOOLS	
CA8139	01-02	AFTERMARKET PARTS POLICYHOLDER NOTIC	
CA8312	03-18	SD SEL OF UM/UIM COVERAGE LIMITS	
*CA8361	05-25	UNINSURED/UNDERINSURED MOTORISTS PHN	
CA9903	10-13	AUTO MEDICAL PAYMENTS COVERAGE	
CA9933	10-13	EMPLOYEES AS INSUREDS	
IL0017	11-98	COMMON POLICY CONDITIONS	
IL0021	09-08	NUCLEAR ENERGY LIAB EXCL/BROAD FORM	
IL0184	09-07	SOUTH DAKOTA CHANGES - APPRAISAL	
IL0232	09-08	SD CHANGES - CANCELLATION/NONRENEWAL	
IL7004	03-20	MUTUAL POLICY PROVISIONS	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	
IL7153	09-22	SD SCHOOLS-DIV PARTICIPATION ENDRSMT	
*IL8576	10-17	MEDICARE IMPT NOTICE TO POLICYHOLDER	

AS QUOTED ON: 06/19/26



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

EFF DATE: 07/01/26

QUOTE NUMBER E184899-04
EXP DATE: 07/01/27

COMMERCIAL AUTO DECLARATIONS - BUSINESS AUTO COVERAGE FORM

SUPPLEMENTARY SCHEDULE
ITEM TWO - UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE

THE LIMIT OF INSURANCE FOR THE COVERAGE SHOWN BELOW IS THE LIMIT OF INSURANCE SHOWN FOR THE STATE WHERE A COVERED 'AUTO' IS PRINCIPALLY GARAGED. REFER TO THE SPECIFIC COVERAGE ENDORSEMENT FOR THE DESCRIPTION OF THE COVERAGE PROVIDED FOR EACH STATE LISTED BELOW.

COVERAGE
UNINSURED MOTORISTS LIMIT OF INSURANCE

"BODILY INJURY" AND "PROPERTY DAMAGE" COMBINED	"BODILY INJURY" EACH PERSON EACH "ACCIDENT"	"BODILY INJURY" EACH "ACCIDENT"	"PROPERTY DAMAGE" EACH "ACCIDENT"
ST SINGLE LIMIT			
SD		\$ 1,000,000	

UNDERINSURED MOTORISTS LIMIT OF INSURANCE
(WHEN NOT INCLUDED IN UNINSURED MOTORISTS COVERAGE)

"BODILY INJURY" AND "PROPERTY DAMAGE" COMBINED	"BODILY INJURY" EACH PERSON EACH "ACCIDENT"	"BODILY INJURY" EACH "ACCIDENT"	"PROPERTY DAMAGE" EACH "ACCIDENT"
ST SINGLE LIMIT			
SD		\$ 1,000,000	



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

COMMERCIAL AUTO DECLARATIONS - BUSINESS AUTO

ITEM THREE - SCHEDULE OF COVERED AUTOS YOU OWN

COVERED AUTO DESCRIPTION / COVERAGE . PREMIUM

LOC: 001 12930 SD HIGHWAY 34
STURGIS SD. 57785-6400

VEH NO 1 TERR: 109
2006 CHEVROLET IMPALA ID NO 2G1WT58K069109120.
ADDITIONAL INFORMATION:
COST NEW: 21860 RADIUS: NA USE: NA .
AGE: LIAB-Q PHYS- .
PRIV PASSENGER - COMM CLASS: 7398 .
COVERED AUTOS LIABILITY . \$ 768.00
AUTO MEDICAL PAYMENTS . 13.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
TOTAL VEHICLE PREMIUM . \$ 830.00

VEH NO 2 TERR: 109
2004 CHEVROLET SUBURBAN ID NO 3GNFK16Z84G339355.
ADDITIONAL INFORMATION:
COST NEW: 39850 RADIUS: LOCAL USE: NA .
AGE: LIAB-T PHYS- .
SCHOOL BUS-PUBLIC CLASS: 6181 .
COVERED AUTOS LIABILITY . \$ 798.00
AUTO MEDICAL PAYMENTS . 42.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
TOTAL VEHICLE PREMIUM . \$ 865.00

VEH NO 3 TERR: 109
2004 FORD EXCURSION ID NO 1FMNU41L64ED01046.
ADDITIONAL INFORMATION:
COST NEW: 37530 RADIUS: LOCAL USE: NA .
AGE: LIAB-T PHYS- .
SCHOOL BUS-PUBLIC CLASS: 6181 .
COVERED AUTOS LIABILITY . \$ 798.00
AUTO MEDICAL PAYMENTS . 42.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
TOTAL VEHICLE PREMIUM . \$ 865.00



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

VEH NO 4 TERR: 109 .
 2006 CHEVROLET SUBURBAN ID NO 1GNFK16Z46J149795 .
 ADDITIONAL INFORMATION:
 COST NEW: 52425 RADIUS: LOCAL USE: NA .
 AGE: LIAB-Q PHYS- .
 SCHOOL BUS-PUBLIC CLASS: 6181 .
 COVERED AUTOS LIABILITY . \$ 798.00
 AUTO MEDICAL PAYMENTS . 42.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 865.00

VEH NO 5 TERR: 109 .
 2006 FORD FOCUS ID NO 1FAHP34N66W210328 .
 ADDITIONAL INFORMATION:
 COST NEW: 15775 RADIUS: NA USE: NA .
 AGE: LIAB-Q PHYS- .
 PRIV PASSENGER - COMM CLASS: 7398 .
 COVERED AUTOS LIABILITY . \$ 783.00
 AUTO MEDICAL PAYMENTS . 13.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 845.00

VEH NO 6 TERR: 109 .
 2000 FORD F-150 ID NO 2FTZF1826YCB03770 .
 ADDITIONAL INFORMATION:
 COST NEW: 19560 RADIUS: LOCAL USE: SERVICE .
 AGE: LIAB-Y PHYS- .
 LIGHT TRUCK CLASS: 01499 .
 COVERED AUTOS LIABILITY . \$ 585.00
 AUTO MEDICAL PAYMENTS . 12.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 622.00

VEH NO 7 TERR: 109 .
 2010 FORD F350SD ID NO 1FTWF3B51AEA51322 .
 ADDITIONAL INFORMATION:
 COST NEW: 39641 RADIUS: LOCAL USE: SERVICE .
 AGE: LIAB-L PHYS- .
 LIGHT TRUCK CLASS: 01499 .
 COVERED AUTOS LIABILITY . \$ 763.00
 AUTO MEDICAL PAYMENTS . 12.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 800.00



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

VEH NO 8 TERR: 109 .
 2004 DODGE 2500 ID NO 3D7KU26D54G191814.
 ADDITIONAL INFORMATION:
 COST NEW: 32235 RADIUS: LOCAL USE: SERVICE .
 AGE: LIAB-T PHYS- .
 LIGHT TRUCK CLASS: 01499 .
 COVERED AUTOS LIABILITY . \$ 678.00
 AUTO MEDICAL PAYMENTS . 12.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 715.00

 VEH NO 9 TERR: 109 .
 2015 FORD F-350 ID NO 1FTRF3B64FEA88538.
 ADDITIONAL INFORMATION:
 COST NEW: 34740 RADIUS: LOCAL USE: SERVICE .
 AGE: LIAB-G PHYS-G .
 MEDIUM TRUCK CLASS: 21499 .
 COVERED AUTOS LIABILITY . \$ 811.00
 AUTO MEDICAL PAYMENTS . 12.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 COMPREHENSIVE ACV 1000 DED . 715.00
 \$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
 (A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
 FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 290.00
 TOTAL VEHICLE PREMIUM . \$ 1,853.00

 VEH NO 10 TERR: 109 .
 2018 TEXTRON STAMPEDE ID NO 4UFT20AB8J9004021.
 ADDITIONAL INFORMATION: ALL TERRAIN VEHICLE
 COST NEW: 19548 RADIUS: USE: NA .
 AGE: LIAB-D PHYS- .
 GOLF CARTS CLASS: 9463 .
 COVERED AUTOS LIABILITY . \$ 245.00
 AUTO MEDICAL PAYMENTS . 9.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 275.00

AS QUOTED ON: 06/19/26 (BPP)



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

VEH NO 11 TERR: 109 .
 2019 DODGE RAM 2500 ID NO 3C6MR5AJ5KG565359.
 ADDITIONAL INFORMATION:
 COST NEW: 45395 RADIUS: LOCAL USE: SERVICE .
 AGE: LIAB-C PHYS-C .
 LIGHT TRUCK CLASS: 01499 .
 COVERED AUTOS LIABILITY . \$ 950.00
 AUTO MEDICAL PAYMENTS . 12.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 COMPREHENSIVE ACV 1000 DED . 1,074.00
 \$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
 (A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
 FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 600.00
 TOTAL VEHICLE PREMIUM . \$ 2,661.00

 VEH NO 12 TERR: 109 .
 2013 PJ 77 TRAILER ID NO 3CVU71218D2505383.
 ADDITIONAL INFORMATION:
 COST NEW: 2000 RADIUS: LOCAL USE: NA .
 AGE: LIAB-I PHYS- .
 TRAILER CLASS: 68499 .
 COVERED AUTOS LIABILITY . \$ 41.00
 TOTAL VEHICLE PREMIUM . \$ 41.00

 VEH NO 13 TERR: 109 .
 2015 YACHT CLUB TRAILER ID NO 4H1011414F0493660.
 ADDITIONAL INFORMATION:
 COST NEW: 1400 RADIUS: LOCAL USE: NA .
 AGE: LIAB-G PHYS- .
 TRAILER CLASS: 68499 .
 COVERED AUTOS LIABILITY . \$ 34.00
 TOTAL VEHICLE PREMIUM . \$ 34.00

 VEH NO 14 TERR: 109 .
 2013 PJ 8X20 TRAILER ID NO 4P5CC2228D1180588.
 ADDITIONAL INFORMATION:
 COST NEW: 4475 RADIUS: LOCAL USE: NA .
 AGE: LIAB-I PHYS- .
 TRAILER CLASS: 68499 .
 COVERED AUTOS LIABILITY . \$ 50.00
 TOTAL VEHICLE PREMIUM . \$ 50.00

AS QUOTED ON: 06/19/26 (BPP)



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

VEH NO 15 TERR: 109
2010 DUMP TRAILER 8314D ID NO 5LEBK1824A1009427.
ADDITIONAL INFORMATION:
COST NEW: 6500 RADIUS: LOCAL USE: NA
AGE: LIAB-L PHYS-
TRAILER CLASS: 68479
COVERED AUTOS LIABILITY . \$ 49.00
TOTAL VEHICLE PREMIUM . \$ 49.00

VEH NO 16 TERR: 109
2013 FORD E350 ID NO 1FDWE3FS1DDA72745.
ADDITIONAL INFORMATION:
COST NEW: 37759 RADIUS: LOCAL USE: NA
AGE: LIAB-I PHYS-I
SCHOOL BUS-PUBLIC CLASS: 6182
COVERED AUTOS LIABILITY . \$ 864.00
AUTO MEDICAL PAYMENTS . 45.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
COMPREHENSIVE ACV 1000 DED . 409.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 226.00
TOTAL VEHICLE PREMIUM . \$ 1,569.00

VEH NO 17 TERR: 109
2015 CHEVROLET SUBURBAN 1 ID NO 1GNSKHKC9FR276083.
ADDITIONAL INFORMATION:
COST NEW: 50300 RADIUS: LOCAL USE: NA
AGE: LIAB-G PHYS-G
SCHOOL BUS-PUBLIC CLASS: 6181
COVERED AUTOS LIABILITY . \$ 798.00
AUTO MEDICAL PAYMENTS . 42.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
COMPREHENSIVE ACV 1000 DED . 528.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 324.00
TOTAL VEHICLE PREMIUM . \$ 1,717.00

AS QUOTED ON: 06/19/26 (BPP)



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

VEH NO 18 TERR: 109
2016 CHEVROLET SUBURBAN 1 ID NO 1GNSKKEC7GR268512.
ADDITIONAL INFORMATION:
COST NEW: 51250 RADIUS: LOCAL USE: NA
AGE: LIAB-F PHYS-F
SCHOOL BUS-PUBLIC CLASS: 6181
COVERED AUTOS LIABILITY . \$ 798.00
AUTO MEDICAL PAYMENTS . 42.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
COMPREHENSIVE ACV 1000 DED . 549.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 339.00
TOTAL VEHICLE PREMIUM . \$ 1,753.00

VEH NO 19 TERR: 109
2019 CHEVROLET SUBURBAN ID NO 1GNSKKEC6KR336831.
ADDITIONAL INFORMATION:
COST NEW: 52500 RADIUS: LOCAL USE: NA
AGE: LIAB-C PHYS-C
SCHOOL BUS-PUBLIC CLASS: 6181
COVERED AUTOS LIABILITY . \$ 798.00
AUTO MEDICAL PAYMENTS . 42.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
COMPREHENSIVE ACV 1000 DED . 661.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 467.00
TOTAL VEHICLE PREMIUM . \$ 1,993.00



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

VEH NO 20 TERR: 109 .
 2003 DODGE CARAVAN ID NO 1D4PG25313B232966.
 ADDITIONAL INFORMATION:
 COST NEW: 34555 RADIUS: LOCAL USE: NA .
 AGE: LIAB-U PHYS- .
 SCHOOL BUS-PUBLIC CLASS: 6181 .
 COVERED AUTOS LIABILITY . \$ 798.00
 AUTO MEDICAL PAYMENTS . 42.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 865.00

VEH NO 21 TERR: 109 .
 2003 CHEVROLET EXPRESS ID NO 1GCGG25V231218272.
 ADDITIONAL INFORMATION:
 COST NEW: 27285 RADIUS: LOCAL USE: NA .
 AGE: LIAB-U PHYS- .
 SCHOOL BUS-PUBLIC CLASS: 6182 .
 COVERED AUTOS LIABILITY . \$ 864.00
 AUTO MEDICAL PAYMENTS . 45.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 934.00

VEH NO 22 TERR: 109 .
 2013 FORD EXPEDITION ID NO 1FMJU2A5XDEF24923.
 ADDITIONAL INFORMATION:
 COST NEW: 49205 RADIUS: LOCAL USE: NA .
 AGE: LIAB-I PHYS-I .
 SCHOOL BUS-PUBLIC CLASS: 6181 .
 COVERED AUTOS LIABILITY . \$ 798.00
 AUTO MEDICAL PAYMENTS . 42.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 COMPREHENSIVE ACV 1000 DED . 458.00
 \$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
 (A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
 FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 264.00
 TOTAL VEHICLE PREMIUM . \$ 1,587.00



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

VEH NO 23 TERR: 109 .
 2010 CHEVROLET SUBURBAN 1 ID NO 1GNUMKKE34AR269259 .
 ADDITIONAL INFORMATION:
 COST NEW: 55625 RADIUS: LOCAL USE: NA .
 AGE: LIAB-L PHYS- .
 SCHOOL BUS-PUBLIC CLASS: 6181 .
 COVERED AUTOS LIABILITY . \$ 798.00
 AUTO MEDICAL PAYMENTS . 42.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 865.00

 VEH NO 24 TERR: 109 .
 2009 DODGE GRAND CARA ID NO 1D8HN44E59B516469 .
 ADDITIONAL INFORMATION:
 COST NEW: 27825 RADIUS: LOCAL USE: NA .
 AGE: LIAB-M PHYS- .
 SCHOOL BUS-PUBLIC CLASS: 6181 .
 COVERED AUTOS LIABILITY . \$ 798.00
 AUTO MEDICAL PAYMENTS . 42.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 865.00

 VEH NO 25 TERR: 109 .
 2014 CHEVROLET IMPALA LIM ID NO 2G1WB5E34E1145938 .
 ADDITIONAL INFORMATION:
 COST NEW: 26840 RADIUS: NA USE: NA .
 AGE: LIAB-H PHYS-H .
 PRIV PASSENGER - COMM CLASS: 7398 .
 COVERED AUTOS LIABILITY . \$ 863.00
 AUTO MEDICAL PAYMENTS . 13.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 COMPREHENSIVE ACV 1000 DED . 394.00
 \$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
 (A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
 FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 160.00
 TOTAL VEHICLE PREMIUM . \$ 1,479.00



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

VEH NO 26 TERR: 109 .
 2014 CHEVROLET IMPALA LIM ID NO 2G1WA5E3XE1168644.
 ADDITIONAL INFORMATION:
 COST NEW: 25830 RADIUS: NA USE: NA .
 AGE: LIAB-H PHYS- .
 PRIV PASSENGER - COMM CLASS: 7398 .
 COVERED AUTOS LIABILITY . \$ 863.00
 AUTO MEDICAL PAYMENTS . 13.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 925.00

VEH NO 27 TERR: 109 .
 2014 FORD FUSION ID NO 3FA6P0H7XER272513.
 ADDITIONAL INFORMATION:
 COST NEW: 23855 RADIUS: NA USE: NA .
 AGE: LIAB-H PHYS- .
 PRIV PASSENGER - COMM CLASS: 7398 .
 COVERED AUTOS LIABILITY . \$ 872.00
 AUTO MEDICAL PAYMENTS . 13.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 TOTAL VEHICLE PREMIUM . \$ 934.00

VEH NO 28 TERR: 109 .
 2019 JEEP GRAND CHER ID NO 1C4RJFAG2KC766381.
 ADDITIONAL INFORMATION:
 COST NEW: 39940 RADIUS: NA USE: NA .
 AGE: LIAB-C PHYS-C .
 PRIV PASSENGER - COMM CLASS: 7398 .
 COVERED AUTOS LIABILITY . \$ 920.00
 AUTO MEDICAL PAYMENTS . 13.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 COMPREHENSIVE ACV 1000 DED . 841.00
 \$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
 (A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
 FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 326.00
 TOTAL VEHICLE PREMIUM . \$ 2,149.00



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

VEH NO 29 TERR: 109 .
 2014 CHEVROLET IMPALA LIM ID NO 2G1WC5E35E1131320.
 ADDITIONAL INFORMATION:
 COST NEW: 30535 RADIUS: NA USE: NA .
 AGE: LIAB-H PHYS-H .
 PRIV PASSENGER - COMM CLASS: 7398 .
 COVERED AUTOS LIABILITY . \$ 855.00
 AUTO MEDICAL PAYMENTS . 13.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 COMPREHENSIVE ACV 1000 DED . 445.00
 \$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
 (A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
 FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION	ACV	1000 DED	.	160.00
		TOTAL VEHICLE PREMIUM	.\$	1,522.00

 VEH NO 30 TERR: 109 .
 2021 CHEVROLET SUBURBAN ID NO 1GNSKAKD4MR253128.
 ADDITIONAL INFORMATION:
 COST NEW: 53700 RADIUS: LOCAL USE: NA .
 AGE: LIAB-A PHYS-A .
 SCHOOL BUS-PUBLIC CLASS: 6181 .
 COVERED AUTOS LIABILITY . \$ 798.00
 AUTO MEDICAL PAYMENTS . 42.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED
 COMPREHENSIVE ACV 1000 DED . 731.00
 \$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
 (A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
 FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION	ACV	1000 DED	.	565.00
		TOTAL VEHICLE PREMIUM	.\$	2,161.00

 VEH NO 31 TERR: 109 .
 2021 FORD T250 ID NO 1FTBR2C84MKB00527.
 ADDITIONAL INFORMATION: DELIVERY VAN
 COST NEW: 48214 RADIUS: LOCAL USE: SERVICE .
 AGE: LIAB-A PHYS-A .
 LIGHT TRUCK CLASS: 01499 .
 COVERED AUTOS LIABILITY . \$ 1,015.00
 AUTO MEDICAL PAYMENTS . 12.00
 UNINSURED MOTORISTS . INCLUDED
 UNDERINSURED MOTORISTS . INCLUDED

AS QUOTED ON: 06/19/26 (BPP)



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

COMPREHENSIVE ACV 1000 DED . 1,193.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 742.00
TOTAL VEHICLE PREMIUM . \$ 2,987.00

VEH NO 32 TERR: 109 .
2020 DL UTILITY TRAILER ID NO 1DGRS2022NM057515.
ADDITIONAL INFORMATION:
COST NEW: 5600 RADIUS: LOCAL USE: NA .
AGE: LIAB-B PHYS-B .
TRAILER CLASS: 68499 .
COVERED AUTOS LIABILITY . \$ 63.00
COMPREHENSIVE ACV 1000 DED . 231.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 184.00
TOTAL VEHICLE PREMIUM . \$ 478.00

VEH NO 33 TERR: 109 .
2010 DODGE GRAND CARA MINI VAN ID NO 2D4RN4DE2AR331243.
ADDITIONAL INFORMATION:
COST NEW: 23175 RADIUS: LOCAL USE: NA .
AGE: LIAB-L PHYS- .
SCHOOL BUS-PUBLIC CLASS: 6181 .
COVERED AUTOS LIABILITY . \$ 798.00
AUTO MEDICAL PAYMENTS . 42.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
TOTAL VEHICLE PREMIUM . \$ 865.00

VEH NO 34 TERR: 109 .
2014 FORD E350 VAN ID NO 1FDWE3FL4EDA72054.
ADDITIONAL INFORMATION:
COST NEW: 35950 RADIUS: LOCAL USE: NA .
AGE: LIAB-H PHYS-H .
SCHOOL BUS-PUBLIC CLASS: 6182 .
COVERED AUTOS LIABILITY . \$ 864.00
AUTO MEDICAL PAYMENTS . 45.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED

AS QUOTED ON: 06/19/26 (BPP)



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

COMPREHENSIVE ACV 1000 DED . 430.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 241.00
TOTAL VEHICLE PREMIUM . \$ 1,605.00

VEH NO 35 TERR: 109 .
2021 CHEVROLET SILVERADO ID NO 1GC2YLE78MF221860.
ADDITIONAL INFORMATION:
COST NEW: 50065 RADIUS: LOCAL USE: SERVICE .
AGE: LIAB-A PHYS-A .
LIGHT TRUCK CLASS: 01499 .
COVERED AUTOS LIABILITY . \$ 1,024.00
AUTO MEDICAL PAYMENTS . 12.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
COMPREHENSIVE ACV 1000 DED . 1,241.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 763.00
TOTAL VEHICLE PREMIUM . \$ 3,065.00

VEH NO 36 TERR: 109 .
2024 JEEP GRAND CHER ID NO 1C4RJHAG6R8951767.
ADDITIONAL INFORMATION:
COST NEW: 46140 RADIUS: NA USE: NA .
AGE: LIAB-3 PHYS-3 .
PRIV PASSENGER - COMM CLASS: 7398 .
COVERED AUTOS LIABILITY . \$ 928.00
AUTO MEDICAL PAYMENTS . 13.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

COMPREHENSIVE ACV 1000 DED . 1,608.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 626.00
TOTAL VEHICLE PREMIUM . \$ 3,224.00

VEH NO 37 TERR: 109 .
2023 CHEVROLET EQUINOX ID NO 3GNAXUEG3PL114916.
ADDITIONAL INFORMATION:
COST NEW: 29000 RADIUS: NA USE: NA .
AGE: LIAB-4 PHYS-4 .
PRIV PASSENGER - COMM CLASS: 7398 .
COVERED AUTOS LIABILITY . \$ 1,004.00
AUTO MEDICAL PAYMENTS . 13.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
COMPREHENSIVE ACV 1000 DED . 969.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 428.00
TOTAL VEHICLE PREMIUM . \$ 2,463.00

VEH NO 38 TERR: 109 .
2018 DODGE CARAVAN W/ADAPTIVE ID NO 2C7WDGBG0JR209976.
ADDITIONAL INFORMATION: CONVERSION EQUIPMENT
COST NEW: 32090 RADIUS: LOCAL USE: NA .
AGE: LIAB-D PHYS-D .
SCHOOL BUS-PUBLIC CLASS: 6181 .
COVERED AUTOS LIABILITY . \$ 798.00
AUTO MEDICAL PAYMENTS . 42.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

COMPREHENSIVE ACV 1000 DED . 486.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 316.00
TOTAL VEHICLE PREMIUM . \$ 1,667.00

VEH NO 39 TERR: 109 .
2025 FORD TRANSIT-35 ID NO 1FBVU5XG5SKB06515.
ADDITIONAL INFORMATION:
COST NEW: 67995 RADIUS: LOCAL USE: SERVICE .
AGE: LIAB-2 PHYS-2 .
MEDIUM TRUCK CLASS: 21499 .
COVERED AUTOS LIABILITY . \$ 1,055.00
AUTO MEDICAL PAYMENTS . 12.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
COMPREHENSIVE ACV 1000 DED . 1,792.00
\$ 1000 DEDUCTIBLE FOR ALL PERILS FOR EACH COVERED AUTO
(A MAXIMUM DEDUCTIBLE MAY ALSO APPLY REFER TO COVERAGE FORM
FOR DETAILS.)

SEE ITEM FOUR FOR HIRED OR BORROWED AUTOS

COLLISION ACV 1000 DED . 1,179.00
TOTAL VEHICLE PREMIUM . \$ 4,063.00

VEH NO 40 TERR: 109 .
2017 GMC-CHEVY 3500 ID NO 1GB0GRFF6H1144030.
ADDITIONAL INFORMATION:
COST NEW: 37513 RADIUS: LOCAL USE: SERVICE .
AGE: LIAB-E PHYS- .
LIGHT TRUCK CLASS: 01499 .
COVERED AUTOS LIABILITY . \$ 870.00
AUTO MEDICAL PAYMENTS . 12.00
UNINSURED MOTORISTS . INCLUDED
UNDERINSURED MOTORISTS . INCLUDED
TOTAL VEHICLE PREMIUM . \$ 907.00



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

QUOTE NUMBER E184899-04
EFF DATE: 07/01/26 EXP DATE: 07/01/27

PREMIUM SUMMARY

COVERED AUTOS LIABILITY	.\$	29,055.00
AUTO MEDICAL PAYMENTS	.	915.00
UNINSURED MOTORISTS	.	300.00
UNDERINSURED MOTORISTS	.	787.00
COMPREHENSIVE	.	14,755.00
COLLISION	.	8,200.00

TOTAL	.\$	54,012.00



CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

EFF DATE: 07/01/26

QUOTE NUMBER E184899-04
EXP DATE: 07/01/27

COMMERCIAL AUTO DECLARATIONS - BUSINESS AUTO

ITEM FOUR: SCHEDULE OF HIRED OR BORROWED COVERED AUTO
COVERAGE AND PREMIUMS

COVERED AUTOS LIABILITY COVERAGE - COST OF HIRE BASIS

FOR AUTOS NOT USED IN YOUR MOTOR

CARRIER OPERATIONS (OTHER THAN MOBILE OR FARM EQUIPMENT)

COVERED AUTOS STATE ESTIMATED ANNUAL COST OF	RATE	PREMIUM
LIABILITY COVERAGE	HIRER FOR ALL STATES	

EXCESS	SD	IF ANY	0	\$	300.00
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FOR 'AUTOS' NOT USED IN YOUR MOTOR CARRIER OPERATIONS, COST OF HIRE MEANS THE TOTAL AMOUNT YOU INCUR FOR THE HIRE OF 'AUTOS' YOU DON'T OWN (NOT INCLUDING 'AUTOS' YOU BORROW OR RENT FROM YOUR PARTNERS OR 'EMPLOYEES' OR THEIR FAMILY MEMBERS). COST OF HIRE DOES NOT INCLUDE CHARGES FOR SERVICES PERFORMED BY MOTOR CARRIERS OF PROPERTY OR PASSENGERS.

TOTAL PREMIUM	\$	300.00
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ITEM FIVE: SCHEDULE FOR NON-OWNERSHIP COVERED AUTOS LIABILITY

PREMIUM

OTHER THAN A SOCIAL SERVICE AGENCY

NUMBER OF EMPLOYEES	0 - 25	\$	190.00
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TOTAL NON-OWNERSHIP COVERED AUTOS PREMIUM	\$	190.00
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CONDITIONAL

EMC PROPERTY & CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

EFF DATE: 07/01/26

QUOTE NUMBER E184899-04
EXP DATE: 07/01/27

ENDORSEMENT PREMIUM DETAIL

ENDORSEMENTS	CLASS	PREMIUM
RENTAL VEHICLE EXTENSION	8047	\$ 100.00
Auto Elite Extension School	8579	\$ 500.00

Commercial Auto

Coverage Highlights CA7450



EMC's Elite Commercial Auto Extension CA7450 is available for most policies.

Commercial Auto Coverage	CA7450
Airbag Accidental Discharge	Included; mechanical breakdown exclusion does not apply
Audio, Visual, Electronic Equipment Coverage	\$5,000 limit
Auto Loan Lease Gap Coverage	\$10,000; \$500 max for fees and penalties
Autos Rented or Hired by Employees	Included
Blanket Additional Insureds	Written agreement
Blanket Waiver of Subrogation	Included
Business Auto Conditions	Included
Duties in event of accident	Included
Unintentional failure to disclose exposures	Included
Data Electronic Equipment	\$5,000
Employees as Additional Insureds	Included
Extra Expense for Stolen Auto	\$1,000 limit
Fellow Employee	Included
Glass Repair or Replacement	No deductible glass repair; \$500 glass replacement
Hired Auto Physical Damage	\$100,000 limit
Hired Auto Physical Damage Lessors Loss	\$1,000
Liberalization	Automatic revisions
Lockout/Key Expense (including electronic)	\$250 private passenger
Loss of Two or More Covered Autos Same Accident	2X Highest Deductible
Mental Anguish	Included in definition of "bodily injury"
Newly Formed or Acquired Organizations	Up to 180 days after acquisition
Personal Effects	\$500 limit
Personal Property of Others	\$500 limit
Primary and NonContributory Other Insurance	Included
Rental Reimbursement: Not theft	\$75 day; 30 days; \$2,250 max
Replacement Cost on New Autos	Included; if less than 180 days
Subsidiaries as Insureds	When you own 50% of the voting stock on the effective date of this policy
Supplementary Payments	\$5,000 for bail bonds; \$500 loss of earnings
Temporary Substitute Autos: Physical damage coverage	Included
Towing	\$100 private passenger type; \$500 other than private passenger type
Transportation Expense: For total theft	\$75 per day; \$2,500 max
Vehicle Wrap Coverage	\$2,000
Vehicle Tracking	Included; 50% Comprehensive Deductible

Disclaimer: This is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

Quote Number: J184899-10

Q U O T A T I O N
C O M M E R C I A L U M B R E L L A

Quotation is Valid From 06/19/26 to 08/03/26
Proposed Policy Period: From 07/01/26 to 07/01/27
(Quote may be subject to change)

P R E P A R E D F O R : P R E S E N T E D B Y :
MEADE SCHOOL DISTRICT 46-1 LEAVITT HEARTLAND INSURANCE
1230 DOUGLAS ST SERVICES
STURGIS SD 57785-1869 3820 JACKSON BLVD STE 1
RAPID CITY SD 57702-3249

DIRECT BILL AGENT: AB 5360
AGENT PHONE: (605) 642-2624

Insured is SCHOOL DISTRICT Business Desc: SCHOOL DISTRICT

L I M I T S O F I N S U R A N C E

Each Occurrence Limit (Liability Coverage) \$ 10,000,000
Personal & Advertising Injury Limit \$ 10,000,000
(Any one person or organization)
Aggregate Limit (Liability Coverage) \$10,000,000
(except with respect to "covered autos")

PREMIUM NOT SUBJECT TO AUDIT \$ 28,357.00

A \$100 MINIMUM POLICY PREMIUM APPLIES
IF POLICY IS CANCELLED AFTER THE EFFECTIVE DATE.



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: J184899-10

MEADE SCHOOL DISTRICT 46-1

EFF DATE: 07/01/26

EXP DATE: 07/01/27

COMMERCIAL UMBRELLA POLICY QUOTE

ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CU0001	04-13	COMM LIABILITY UMBRELLA COV FORM	
CU0005	12-23	EXCL-VIOLATION/LAW ADDRESSING DATA	
*CU0006	01-26	EXCLUSION - WAR	
CU0114	10-11	SOUTH DAKOTA CHANGES	
CU2123	02-02	NUCLEAR ENERGY LIAB EXCL BROAD FORM	
CU2127	12-04	FUNGI OR BACTERIA EXCLUSION	
CU2133	01-15	EXCL OF CERTIFIED ACTS OF TERRORISM	
CU2171	06-15	EXCLUSION-UNMANNED AIRCRAFT	
CU2186	12-23	EXCL-ACCESS/DISCL OF CONFID/PERSONAL	
CU2430	04-13	AMENDMENT OF INSURED CONTRACT DEF	
CU3444	09-22	BROAD ABUSE OR MOLESTATION EXCLUSION	
CU3454	05-23	EXCL PERFLUOROALKYL/POLYFLUROALKYL	
CU3456	12-23	CYBER INCIDENT	
CU7001A	11-15	SCHED OF PRIMARY INS - AUTOMATED	
CU7275	08-06	COLLEGES AND SCHOOLS RESTRICTIVE END	
CU7276	03-21	COMMERCIAL UMBRELLA AMENDMENT OF COV	
CU7290.1	10-23	LINEBACKER PUBLIC OFFICIALS/EPL END PUBLIC OFFICIALS WRONGFUL ACT AND EMPLOYMENT PRACTICES LIABILITY RETROACTIVE DATE: 07/01/1998	
CU7293	08-06	FOREIGN EXPOSURE FOLLOWING FORM	
CU7404.1	10-08	UMBRELLA LIAB AMEND - FOLLOW FORM	
CU7432	04-09	EMPLOYEE BENEFITS LIABILITY COVERAGE LIMITS OF INSURANCE \$ 10,000 RETAINED LIMIT \$ 1,000,000 EACH EMPLOYEE \$ 2,000,000 AGGREGATE	
CU7441	05-19	EXCLUSION-VIOLENT EVENT RESPONSE COV	
CU7460	12-15	BLANKET WAIVER OF SUBROG WHEN REQUIR	
CU7464	07-15	LAW ENFORCEMENT LIABILITY	
CU7486	10-22	CANNABIS EXCL/EXCP RETAIL SALES CBD	
CU7487	07-23	ABUSE OR MOLESTATION LIAB SUB/OCCUR ABUSE OR MOLESTATION LIABILITY SUBLIMIT WITHIN POLICY LIMIT ABUSE OR MOLESTATION LIABILITY EACH OCCURRENCE LIMIT: \$4,000,000 ABUSE OR MOLESTATION LIABILITY AGGREGATE LIMIT: \$4,000,000	
IL0017	11-98	COMMON POLICY CONDITIONS	
IL0232	09-08	SD CHANGES - CANCELLATION/NONRENEWAL	
IL7004	03-20	MUTUAL POLICY PROVISIONS	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	
IL7168	01-22	ASBESTOS EXCLUSION	

AS QUOTED ON: 06/19/26



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
MEADE SCHOOL DISTRICT 46 1

Quote Number: J184899-10
Eff Date: 07/01/26 Exp Date: 07/01/27

COMMERCIAL UMBRELLA SCHEDULE

RETAINED LIMIT

Self Insured Retention \$10,000

SCHEDULE OF UNDERLYING INSURANCE

Commercial General Liability

Company: EMC Property & Casualty Company
Policy Number: BCWB042 Policy Period: 07/01/26 to 07/01/27

Occurrence Basis

Minimum Applicable Limits

General Aggregate \$ 2,000,000
Products-Completed Operations Aggregate \$ 2,000,000
Personal and Advertising Injury \$ 1,000,000
Each Occurrence \$ 1,000,000
Employee Benefit Liability \$ 1,000,000 Each Employee
\$ 2,000,000 Aggregate

Commercial Auto Liability

Company: EMC Property & Casualty Company
Policy Number: E184899 Policy Period: 07/01/26 to 07/01/27

Minimum Applicable Limits

Covered Auto Liability \$ 1,000,000 Each Accident

Public Officials Liability (Claims Made)

Company: Employers Mutual Casualty Company
Policy Number: K184899 Policy Period: 07/01/26 to 07/01/27

Minimum Applicable Limits

\$ 1,000,000 Each Loss
\$ 1,000,000 Aggregate



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: F184899-02

CRIME AND FIDELITY COVERAGE PART
QUOTATION (GOVERNMENT ENTITIES)

QUOTATION IS VALID: FROM 06/05/26 TO 07/20/26
PROPOSED POLICY PERIOD: FROM 07/01/26 TO 07/01/27

PREPARED FOR: PRESENTED BY:

MEADE SCHOOL DISTRICT 46-1
1230 DOUGLAS ST
STURGIS SD 57785-1869

LEAVITT HEARTLAND INSURANCE
SERVICES
3820 JACKSON BLVD STE 1
RAPID CITY SD 57702-3249

DIRECT BILL AGENT: AB 5360
AGENT PHONE: (605) 642-2624

INSURED IS: SCHOOL DISTRICT BUSINESS DESC: SCHOOL DISTRICT

SEE ATTACHED SCHEDULE FOR DESCRIPTION OF LOCATIONS,
LIMITS, AND DEDUCTIBLES.

Table with 2 columns: INSURING AGREEMENTS and PREMIUM. Rows include EMPLOYEE THEFT - BLANKET (PER LOSS) \$ 1,005.00, FORGERY OR ALTERATION - NEGOTIABLE INSTRUMENTS \$ 260.00, INSIDE THE PREMISES - THEFT OF MONEY & SECURITIES \$ 148.00, OUTSIDE THE PREMISES \$ 18.00, COMPUTER AND FUNDS TRANSFER FRAUD \$ 210.00, and TOTAL POLICY PREMIUM \$ 1,641.00.



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: F184899-02

MEADE SCHOOL DISTRICT 46-1

EFF DATE: 07/01/26

EXP DATE: 07/01/27

G O V E R N M E N T C R I M E P O L I C Y
Q U O T E

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ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CR0024	06-22	GOVT. CRIME COV. FORM - DISCOVERY	
CR0208	06-22	SOUTH DAKOTA CHANGES	
CR0750	06-22	AMENDMENT-DELETE PROV REGARD TERROR	
CR2042	05-23	EXCL. DIGITAL TOKENS & OTHER ELEC.	
CR2509	06-22	INC VOLUNTEER WORKERS AS EMPLOYEES	
CR2513	06-22	INCLUDE STUDENTS AS EMPLOYEES	
CR2548	06-22	INCLUDE INDEMNITY OF BONDED OFFICIAL	
CR7010A	12-22	CRIME & FID. COV. PART DEC. (GOV'T)	
CR7116A	12-22	CRIME & FID COV PART SCHEDULE (GOVT)	
CRTC24	06-22	GOVERNMENT CRIME COV. TABLE OF CONT.	
IL0017	11-98	COMMON POLICY CONDITIONS	
IL7004	03-20	MUTUAL POLICY PROVISIONS	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	
IL7306	08-98	EXC. OF CERT. COMPUTER LOSSES	

AS QUOTED ON: 06/05/26



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
MEADE SCHOOL DISTRICT

EFF DATE: 07/01/26

QUOTE NUMBER: F184899-02
EXP DATE: 07/01/27

CRIME AND FIDELITY COVERAGE PART
QUOTATION SCHEDULE (GOVERNMENT ENTITIES)

DESCRIPTION	DED (PER OCCURRENCE)	LIMIT (PER OCCURRENCE)
EMPLOYEE THEFT - BLANKET (PER LOSS)	\$ 5,000	\$ 100,000
FORGERY OR ALTERATION - NEGOTIABLE INSTRUMENTS	\$ 5,000	\$ 100,000
INSIDE THE PREMISES - THEFT OF MONEY & SECURITIES	\$ 5,000	\$ 25,000
OUTSIDE THE PREMISES	\$ 5,000	\$ 25,000
COMPUTER AND FUNDS TRANSFER FRAUD	\$ 5,000	\$ 100,000



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: K184899-03

Q U O T A T I O N - L I N E B A C K E R

QUOTATION IS VALID FROM 06/19/26 TO 08/03/26
PROPOSED POLICY PERIOD: FROM 07/01/26 TO 07/01/27

P R E P A R E D F O R : P R E S E N T E D B Y :
MEADE SCHOOL DISTRICT 46-1 LEAVITT HEARTLAND INSURANCE
1230 DOUGLAS ST SERVICES
STURGIS SD 57785-1869 3820 JACKSON BLVD STE 1
RAPID CITY SD 57702-3249

DIRECT BILL AGENT: AB 5360
AGENT PHONE: (605) 642-2624

INSURED IS: SCHOOL DISTRICT BUSINESS DESC: SCHOOL DISTRICT

RETROACTIVE DATE AND EXCESS EXTENDED REPORTING PERIOD:
THIS INSURANCE DOES NOT APPLY TO WRONGFUL ACTS WHICH OCCUR
BEFORE THE RETROACTIVE DATE SHOWN BELOW.

RETROACTIVE DATE: 07/01/98
AVAILABLE SUPPLEMENTAL EXTENDED REPORTING PERIOD: (1 YEARS)

Table with 2 columns: Description and Amount. Rows include: EACH LOSS (\$ 1,000,000), AGGREGATE FOR EACH POLICY TERM (\$ 1,000,000), INSURED'S DEDUCTIBLE EACH CLAIM (INCLUDING DEFENSE EXPENSE) (\$ 1,000)

TOTAL ADVANCE PREMIUM \$ 14,537.00

COVERAGE IS PROVIDED FOR BOARD AND ALL EMPLOYEES

(THE ADVANCE PREMIUM IS A MINIMUM PREMIUM FOR THE POLICY TERM)
A \$0 MINIMUM POLICY PREMIUM APPLIES
IF POLICY IS CANCELLED AFTER THE EFFECTIVE DATE

AS QUOTED ON: 06/19/26 BPP



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY

QUOTE NUMBER: K184899-03

MEADE SCHOOL DISTRICT 46-1

EFF DATE: 07/01/26

EXP DATE: 07/01/27

L I N E B A C K E R P O L I C Y
Q U O T E

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ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CL7001	10-23	LNBKR PUBLIC/EPLI COVERAGE FORM	
CL7110	01-18	NUCLEAR ENERGY LIABILITY EXCLUSION	
CL7119.1	01-18	LTD ERRORS & OMISSIONS SCHOOL PROF	
CL7128	05-20	TORT LIABILITY ENDORSEMENT	
CL7153	01-18	EXCL-FUNGI OR BACTERIA	
CL7159	01-18	EXCL OF CERTIFIED ACTS OF TERRORISM	
CL7168	01-18	EXCL OF TERRORISM (N/A IN FLORIDA)	
CL7176.5	09-18	EXTENDED REPORTING PERIOD AMENDATORY	
CL7181	01-18	LIMITED LAW ENFORCEMENT EXTENSION	
CL7202	10-15	DATA COMPROMISE & CYBER LIAB EXCL	
CL8322	10-15	ADVISORY NOTICE TO POLICYHOLDERS	
IL7004	03-20	MUTUAL POLICY PROVISIONS	
IL7121	01-18	SD CHANGES - CANCELLATION/NONRENEWAL	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	
IL7149	01-08	COMMON POLICY CONDITIONS	
IL7157	01-18	SOUTH DAKOTA CHANGES	
IL7326	01-18	CALCULATION OF PREMIUM	

AS QUOTED ON: 06/19/26

Derrick Linn
Leavitt Heartland Insurance Services, Inc.
3820 Jackson Blvd., Suite 1
Rapid City, SD 57702

Jun 11, 2026

Re: Meade School District 46-1, Ref# 15487482-C
Proposed Effective 7/1/2026 to 7/1/2027

Dear Derrick:

We are pleased to confirm the attached quotation for **Property** being offered with **Westchester Surplus Lines Insurance Company**. This carrier is **Non-Admitted** in the state of **SD**. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, LLC disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

NOTE: The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.

Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

Premium:	\$43,805.00
Surplus Lines Tax	\$1,095.13
South Dakota Fire Tax	\$76.66
NIMA Clearinghouse Fee	\$76.66
Grand Total:	\$45,053.45

Broker Fees & Policy Fees are Fully Earned at Binding



A Chubb Company

Quote Date: 06/11/2026
General Agent: CRC Insurance Services Inc.
Address: 1 NORTH FRANKLIN STREET,
SUITE 3500
CHICAGO, IL 60606

Quote Number: MMF1776794A 002

Agent Contact: John McAllister

Named Insured: MEADE SCHOOL DISTRICT 46-1
DBA:
Address: 1230 DOUGLAS ST
STURGIS, SD 57785

Producer Code: 73955W
From Email: JoMcAllister@crcgroup.com

Proposed Policy Period: 07/01/2026 To 07/01/2027
Expiring Policy Number: MMF1776794A 002

Quotation Expires 45 days from the Quote Date or Proposed Policy Effective date, whichever is earlier.

Insurer: Westchester Surplus Lines Insurance Company (A.M. Best Rating A++)

Please review the following coverage(s) offered. Coverage's may differ from those on the prior year's policy. Quote is based on the information currently available, and is subject to change upon receipt and review of renewal information.

PREMIUM SUMMARY

Property Premium	\$43,805.00
Terrorism	\$0.00
Total Policy Premium	\$43,805.00

Any applicable taxes, surcharges or countersignature fees etc. are in addition to the above stated premium. The actual taxes, surcharges or fees, etc. will be those in effect on the date coverage is bound. The insured is responsible for paying these taxes, surcharges or fees in addition to the above stated premium. Please be advised that the General Agent will comply with all state law requirements and is responsible for making State Surplus Filings and remitting the applicable Surplus Lines taxes.

QUOTE CONDITIONS

- Signed Acord Application
- Signed TRIA Form (If Declined)
- Heat Maintenance – Insured shall maintain heat in building and other structures covered under this policy.
- Minimum Earned __35%
- No EIFS/Dryvit on the exterior walls
- Wiring must be 100% copper. No aluminum wiring.
- Limitation on Coverage for Roof Surfacing
 - Paragraph B.(Cosmetic Damage Exclusion) applies to ALL roof surfacing.
 - Paragraph A.(Actual Cash Value) applies to ALL roof surfacing.
- Burglary and Robbery Protective Safeguards
 - "BR-4" Unoccupied buildings remain locked and secured. None of the following brands of electrical panels, circuit breakers, or ground fault circuit interrupters present in any buildings covered under this policy: Federal Pacific Electric or Stab-Lok, Zinsco of FTE Sylvania Zinsco, Challenger, or Pushmatic.
- Protective Safeguards
 - "P-9" Unoccupied buildings remain locked and secured.
- Condition of Coverage: no operations including welding, metal work, and/or auto repair that is part of the vocational training program. Okay to contemplate the wood shop and art class exposure that is part of the regular education curriculum. Please notify the underwriter if there is a more extensive wood working program that is present at any of the covered buildings on our SOV.
- Condition of Coverage: no storage or red label chemicals, tires, flammable materials.
- Signed Acord Application
- Signed TRIA Form (If Declined)

PROPERTY

Most Recent Schedule on file with Company totaling : \$14,765,106

Loc #	Bldg #	Limit of Liability	Building	BPP	BI	Equipment Breakdown
ALL	ALL	N/A	\$13,710,000	\$805,106	\$250,000	Included

OTHER PROPERTY COVERAGE TERMS AND CONDITIONS

Loc, Bldg #	Cause of Loss	Co-insurance	Building Valuation	Contents Valuation	Business Interruption Coinsurance/ Valuation
ALL,ALL	Special Including Theft	80%	RC	RC	NIL/ 1/12th Monthly Limit of Indemnity

Loc, Bldg #	AOP Deductible	Wind Deductible	EQ Deductible	Flood Deductible	Wildfire Deductible	Water Damage Deductible
ALL,ALL	\$25,000	3% \$50,000 (Minimum Per Occurrence) Per Building/ Structure	N/A	N/A	1% \$50,000 (Minimum Per Occurrence) Per Building/Structure Applicable to: Wildfire & Wildfire Smoke	AOP

ADDITIONAL COVERAGE

Loc#	Bldg#	Description	Limit	Premium
ALL	ALL	Property Enhancement	N/A	Included

SUBLIMIT(S) of LIABILITY

Limit:	Description Of Coverage:
\$10,000 (Annual Aggregate Applies)	Electronic Data
\$10,000	Fire Department Service Charge
\$25,000 (Fire; Lightning; Explosion; Riot or Civil Commotion; or Aircraft only)	Outdoor Property, except Trees, Shrubs and Plants
\$10,000	Outdoor Signs
\$10,000	Personal Effects and Property of Others
\$25,000 (Annual Aggregate Applies)	Pollutant Clean-Up and Removal
\$25,000	Property Off-premises
\$10,000	Property in Transit
\$50,000	Valuable Papers And Records (Other Than Electronic Data)
\$50,000	Accounts Receivable
\$2,500	Fire Extinguishing Expenses
\$1,000	Lock Replacement
\$2,500	Loss Adjustment Costs
	Outdoor Trees, Shrubs and Plants
\$10,000	All Items
\$250	Each Tree, Shrub or Plant
\$5,000	Reward Reimbursement
\$100,000 at each location, 60 days	Newly Acquired Locations (Time Element)
\$250,000 Buildings; \$100,000 Business Personal Property at each building; 60 days	Newly Acquired or Constructed Property
30 days	Preservation of Property
4 weeks (1 mile; 72 hour waiting period)	Civil Authority
\$25,000 or 25% direct physical loss or damage	Debris Removal
60 days	Extended Period of Indemnity
\$10,000 or 5% of the Limit of Insurance applicable to that building, whichever is less	Increased Cost of Construction
\$15,000 (Annual Aggregate Applies)	Limited Coverage for "Fungus", Wet Rot, Dry Rot and Bacteria
	Equipment Breakdown
\$100,000	Expediting Expense
\$25,000	Pollutant Clean-Up and Removal

\$25,000	Spoilage
\$25,000	Electronic Data
\$25,000	Demolition and Increased Cost of Construction

Sublimits of Liability are Per Occurrence unless otherwise indicated above.

Sublimits of Liability are Included in the Limit of Liability and are not in addition to the Limit of Liability.

Sublimits of Liability shown above are for summary purposes only and are subject to the terms and conditions of the policy forms.

UNDERWRITER COMMENTS

ADDITIONAL CONDITIONS:

Please read this Quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. The terms, conditions, limits and exclusions of this quotation supersede the submitted information and specifications submitted to us for consideration, and all prior quotations.

Actual coverage will be determined by and in accordance with the policy as issued by the insurer.

The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is in the actual policy.

This quotation has been constructed in reliance on the information and specifications provided in the submission. A material change or misrepresentation of the submission information and specifications may void this quotation.

If between the date of this Indication and the Effective Date of the policy there is a significant adverse change in the condition of this insured, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the insured, then, at the Insurer's option, this quotation may be withdrawn by written notice thereof. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("from the beginning").

**POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE
COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the federal government under the act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

COVERAGE OF "ACTS OF TERRORISM" AS DEFINED BY THE REAUTHORIZATION ACT WILL BE PROVIDED FOR THE PERIOD FROM THE EFFECTIVE DATE OF YOUR NEW OR RENEWAL POLICY THROUGH THE EARLIER OF THE POLICY EXPIRATION DATE OR DECEMBER 31, 2027. EFFECTIVE DECEMBER 31, 2027 THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT EXPIRES.

Acceptance or Rejection of Terrorism Insurance Coverage

If you choose to purchase Terrorism Insurance Coverage, the portion of your premium that is attributable to coverage for acts of terrorism is \$3,942.

If you choose to reject Terrorism Insurance Coverage, you or your authorized representative may do so by signing and returning this notice where indicated below or otherwise notifying us prior to the inception or renewal date of the policy. Failure to do so prior to such date will be deemed purchase of Terrorism Insurance Coverage.

By Signing below, Terrorism Insurance Coverage is rejected.

Policyholder/Applicant/Authorized

Representative's Signature

Print Name

06-11-2026

Date

WestchesterSurplusLines
Insurance Company

MMF1776794A 002

Policy Number

CSU Producer Resources, Inc.

A subsidiary of Cincinnati Financial Corporation
P.O. Box 145496, Cincinnati, OH 45250-5496
513-870-2000

Date: 06/10/2026

To: Leavitt Heartland Insurance Services
3820 JACKSON BLVD
RAPID CITY SD 57702

From: Cindy Briscoe

RE: Meade School District 46-1

Quote number: 675589335

UMR: B6011BA26CAB3001L

QUOTATION

We are pleased to present a quote for this risk. This quote is based on the information you submitted, however the terms and conditions may differ from what was requested. Please review carefully.

Coverage to be provided by Certain Underwriters at Lloyd's London led by Cincinnati Global Underwriting Agency Ltd., Syndicate CIN 0318 an approved non-admitted company.

Proposed Policy Period: From: 07/01/2026 **To:** 07/01/2027

Quote Expiration: 07/01/2026

Description of Risk: School District

Coverage:

Wind Hail Ded. Buy Back

Maximum Amount Payable under this policy:	\$ 25,000
Insured's Retention	\$ 50,000
Overlying Policy Deductible \$75,000 Per Building	

Prem #	Location Address	TIV
1	603 GARFIELD ST WHITEWOOD, SD 57793	\$ 7,356,689.00

Payment Options: This policy is only eligible for Agency Bill.

Premium:	
Wind Hail Ded. Buy Back	\$ 1,438.00
Flat Premium	\$ N/A
Surplus Lines Tax	\$ 35.95
Clearinghouse Fee	\$ 2.52
Other Taxes or Fees	\$ N/A
Total	\$ 1,476.47

Provisions applicable to premium:

Agency Bill Provisions

- A. Premium is subject to annual audit:** Yes No (Audit provisions apply to commercial insurance only and may not apply to all commercial policy types. Please refer to you policy for further details.)
- B. Bill Payment Terms:** Premium is payable in full on the 25th of the month following the statement month. If payment is not received by the 25th of the month following the statement month, coverage will be cancelled and may not be reinstated or may not be reinstated at the same terms and conditions. If premium is financed and the finance company requests the company to cancel coverage, the company will honor that request. If the finance company subsequently requests the company to reinstate coverage, the company, at its sole discretion, may not reinstate coverage or may reinstate coverage with a gap in coverage terms or conditions.
- C. Minimum Earned Premium at Inception:** 100%
Minimum earned premium is the minimum amount to be retained as premium if coverage is cancelled at the insured's request after coverage is bound with the company.
- D. Minimum Premium** is the lowest amount to be retained for the policy period. Minimum premium is equal to 100% of the deposit premium.
- E. Flat Premium:** Any premium shown as a flat is fully earned and is not subject to the minimum earned premium.
- G. Inspection fee,** if applicable, is fully earned and is not subject to the minimum earned premium.

Forms and Endorsements:

Refer to Forms and Endorsements Schedule CRIA 406

Standard Terms and Conditions:

1. In compliance with TRIA, a signed disclosure statement and coverage selection form is required at the time coverage is bound. (Not applicable for Wind Hail Deductible Buy Back)
2. Please advise if coverage is desired. Coverage is not bound until issuance of a policy number by the company.

Additional Terms and Conditions and Remarks:

Authority to Issue Certificates of Insurance:

After coverage is bound with our prior approval, you may issue **unmodified** ACORD Certificates of Insurance with an accurate representation of the coverage form and endorsements applicable to the policy at the time you issue the Certificate. No modification to the ACORD Certificate of Insurance is allowed without prior written approval from the company.

Certificates of insurance must not contain any language that requires notice to the certificate holder upon cancellation unless the notice is specifically provided for in the policy.

Certificates of Insurance do not amend, extend or alter policy coverage, terms or conditions in any manner. Changes to the policy are permitted only with prior written approval by the company.

Forms and Endorsements Schedule

POLICY NUMBER: CSR0001499

POLICY EFFECTIVE DATE: 07/01/2026

NAMED INSURED: Meade School District 46-1

FORMS APPLICABLE

Forms Applicable - Common Forms

NMA2868 (08/00) Lloyd's Certificate
CRIA401 (03/21) Quote Letter
CRIA402 (01/20) Binder Letter
LSW1902 (01/21) Deductible Buy Back Schedule
CRIA409 (06/21) Named Insured Schedule
PXRMS (03/21) Forms and Endorsements Schedule
CRIA407 (02/23) U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policy
CRIA408 (10/23) Schedule of Participating Underwriters

Forms Applicable - CSUPR Wind/Hail Deductible Buy Back

CRIA412 (02/24) Property Premises and TIV Schedule
LMA5018 (09/05) Microorganism Exclusion (Absolute)
LMA5019 (09/05) Asbestos Endorsement
LMA3100a (10/23) Sanctions Limitation Clause
CRIA405(03/21)-A- Excluded Property Schedule

PROPERTY PREMISES AND TIV SCHEDULE

POLICY NUMBER: CSR0001499

EFFECTIVE DATE: 07/01/2026

NAMED INSURED: Meade School District 46-1

DESCRIPTION OF PREMISES

Prem. No.	Bldg No.	Location	TIV
1	1	603 GARFIELD ST WHITEWOOD, SD 57793	7,356,689

SPECIMEN

CSU Producer Resources, Inc.

A subsidiary of Cincinnati Financial Corporation
P.O. Box 145496, Cincinnati, OH 45250-5496
513-870-2000

Date: 06/02/2026

To: Leavitt Heartland Insurance Services
3820 JACKSON BLVD
RAPID CITY SD 57702

From: Cindy Briscoe

RE: Meade School District 46-1

Quote number: 1024371215

UMR: B6011BA26CAB3001L

QUOTATION

We are pleased to present a quote for this risk. This quote is based on the information you submitted, however the terms and conditions may differ from what was requested. Please review carefully.

Coverage to be provided by Certain Underwriters at Lloyd's London led by Cincinnati Global Underwriting Agency Ltd., Syndicate CIN 0318 an approved non-admitted company.

Proposed Policy Period: From: 07/01/2026 **To:** 07/01/2027

Quote Expiration: 06/27/2026

Description of Risk: School District

Coverage:

Wind Hail Ded. Buy Back

Maximum Amount Payable under this policy:	\$ 425,482
Insured's Retention	\$ 100,000
Overlying Policy Deductible 1% Per Building	

Prem #	Location Address	TIV
1	1121 BALLPARK RD STURGIS, SD 57785	\$ 30,509,897.00
2	16159 2ND ST PIEDMONT, SD 57769	\$ 32,038,315.00

Payment Options: This policy is only eligible for Agency Bill.

Premium:	
Wind Hail Ded. Buy Back	\$ 24,251.00
Flat Premium	\$ N/A
Surplus Lines Tax	\$ 606.28
Clearinghouse Fee	\$ 42.44
Other Taxes or Fees	\$ N/A
Total	\$ 24,899.72

Provisions applicable to premium:

Agency Bill Provisions

- A. Premium is subject to annual audit:** Yes No (Audit provisions apply to commercial insurance only and may not apply to all commercial policy types. Please refer to you policy for further details.)
- B. Bill Payment Terms:** Premium is payable in full on the 25th of the month following the statement month. If payment is not received by the 25th of the month following the statement month, coverage will be cancelled and may not be reinstated or may not be reinstated at the same terms and conditions. If premium is financed and the finance company requests the company to cancel coverage, the company will honor that request. If the finance company subsequently requests the company to reinstate coverage, the company, at its sole discretion, may not reinstate coverage or may reinstate coverage with a gap in coverage terms or conditions.
- C. Minimum Earned Premium at Inception:** 100%
Minimum earned premium is the minimum amount to be retained as premium if coverage is cancelled at the insured's request after coverage is bound with the company.
- D. Minimum Premium** is the lowest amount to be retained for the policy period. Minimum premium is equal to 100% of the deposit premium.
- E. Flat Premium:** Any premium shown as a flat is fully earned and is not subject to the minimum earned premium.
- G. Inspection fee,** if applicable, is fully earned and is not subject to the minimum earned premium.

Forms and Endorsements:

Refer to Forms and Endorsements Schedule CRIA 406

Standard Terms and Conditions:

1. In compliance with TRIA, a signed disclosure statement and coverage selection form is required at the time coverage is bound. (Not applicable for Wind Hail Deductible Buy Back)
2. Please advise if coverage is desired. Coverage is not bound until issuance of a policy number by the company.

Additional Terms and Conditions and Remarks:

Authority to Issue Certificates of Insurance:

After coverage is bound with our prior approval, you may issue **unmodified** ACORD Certificates of Insurance with an accurate representation of the coverage form and endorsements applicable to the policy at the time you issue the Certificate. No modification to the ACORD Certificate of Insurance is allowed without prior written approval from the company.

Certificates of insurance must not contain any language that requires notice to the certificate holder upon cancellation unless the notice is specifically provided for in the policy.

Certificates of Insurance do not amend, extend or alter policy coverage, terms or conditions in any manner. Changes to the policy are permitted only with prior written approval by the company.

Forms and Endorsements Schedule

POLICY NUMBER:

POLICY EFFECTIVE DATE: 07/01/2026

NAMED INSURED: Meade School Distrist 46-1

FORMS APPLICABLE

Forms Applicable - Common Forms

NMA2868 (08/00) Lloyd's Certificate

CRIA401 (03/21) Quote Letter

CRIA402 (01/20) Binder Letter

LSW1902 (01/21) Deductible Buy Back Schedule

CRIA409 (06/21) Named Insured Schedule

PXFRMS (03/21) Forms and Endorsements Schedule

CRIA407 (02/23) U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policy

CRIA408 (10/23) Schedule of Participating Underwriters

Forms Applicable - CSUPR Wind/Hail Deductible Buy Back

CRIA412 (02/24) Property Premises and TIV Schedule

LMA5018 (09/05) Microorganism Exclusion (Absolute)

LMA5019 (09/05) Asbestos Endorsement

LMA3100a (10/23) Sanctions Limitation Clause

CRIA405(03/21)-A- Excluded Property Schedule

PROPERTY PREMISES AND TIV SCHEDULE

POLICY NUMBER:

EFFECTIVE DATE: 07/01/2026

NAMED INSURED: Meade School Distrist 46-1

DESCRIPTION OF PREMISES

Prem. No.	Bldg No.	Location	TIV
1	1	1121 BALLPARK RD STURGIS, SD 57785	30,509,897
2	1	16159 2ND ST PIEDMONT, SD 57769	32,038,315

SPECIMEN

Suggested Optional Coverage

Insured: Meade School District 46-1

Insurance programs generally do not cover every exposure an Insured may have. Review the below list of coverages, ask about those you are not sure of and consider adding any applicable coverages to your insurance program. The below list is not an all-inclusive list of available coverages and there is an additional cost for each coverage as well as additional information that needs to be gathered from you to obtain a premium quote. These are general descriptions; specific terms, conditions, limits, and availability vary by insurer and jurisdiction. Some items may be uninsurable in some states. Always review the actual policy/endorsement for precise coverage.

OPTIONAL COVERAGE TYPE	DESCRIPTION
Abuse & Molestation	Liability coverage for claims alleging sexual or physical abuse or molestation by employees, volunteers, or others for whom the insured may be responsible. Typically includes defense and may address negligent hiring, supervision, or retention.
Accidental Death	Provides payment if the insured's death occurs as a result of an accident.
Bonds	Protection provided by a bond is not insurance. Coverage under an insurance policy involves a two-party agreement whereas in a bond, the person who pays the premium (known as a principal), is bonded for an action by a surety for the benefit of a third party commonly called a beneficiary.
Builder's Risk Installation Floater	Coverage for property in the course of construction and building materials on job sites.
Building Ordinance or Law	Coverage for the increased costs of construction as required by building codes following a loss.
Business Auto	Coverage for businesses that includes auto liability and auto physical damage coverage's
Business Income Coverage	Coverage for the loss of income and extra expenses necessary to continue operations following a covered loss.
Business Interruption	Coverage for loss of income as a result of property damage to a business facility.
Business Owners	A policy that combines property and liability coverages for special types of small businesses.
Cargo	Coverage for goods of others you are transporting.
Collision	Provides for payment to a covered automobile resulting from the striking of another object by a moving vehicle.
Commercial Auto (including Hired & Non-owned Auto Liability)	Covers the business's liability for bodily injury and property damage arising from the ownership, maintenance, or use of autos in the course of business. Hired & Non-Owned Auto (HNOA) extends liability coverage when using rented/borrowed vehicles or employees' personal autos for business; it generally does not cover damage to the employee's own car.
Comprehensive	Covers an automobile for loss or damage for all causes except for those specifically excluded.
Crime	Coverage against loss due to specified criminal acts of others
Crop Insurance	Coverage is not provided without the purchase of a specific optional policy.
Cyber Liability	Takes into account the first and third party risks including privacy issues, infringement of intellectual property, virus transmission, or any other serious trouble that may be passed from first to third parties via the web.
Debris Removal	Supplemental coverage for removing debris following a covered loss.

Suggested Optional Coverage

OPTIONAL COVERAGE TYPE	DESCRIPTION
Directors & Officers Liability	Coverage for misstatement, act, omission, neglect or breach of duty committed or attempted by insured persons in their capacity as a Director or Officer.
Disruption of Farming Operations	Coverage to provide loss of income when farming operation is disrupted by a covered loss for a specified time period.
Earthquake/EQSL	Provides coverage for damage to property resulting from the effects of an earthquake, including earthquake sprinkler leakage (EQSL) Coverage for earthquake damage is not provided without the purchase of this specific optional coverage.
Employee Benefits Liability:	Coverage for errors or omissions in the administration of employee benefit plans
Employee Dishonesty/Money & Securities/Credit Card Fraud; Counterfeit Currency:	Coverage for theft of money, securities or property by an employee
Employee Fidelity	Coverage for employee theft of money or other property.
Employment Practices Liability	Coverage for claims related to wrongful acts including, but not limited to, termination, discrimination and harassment. Third Party Coverage may be included.
Errors & Omissions Liability	Coverage designed to protect an insured against loss due to a claim of some negligent act, error or omission by the insured.
Equipment Breakdown /Boiler & Machinery	Provides coverage for loss caused by mechanical or electrical equipment breakdown, including damage to the equipment, other property of the insured and property of others.
Excess Liability/Umbrella	
Farm Equipment & Machinery	Coverage for physical damage and theft is not provided without the purchase of specific optional coverage (tack & saddles are included in this category).
Fencing/Antennas	Coverage for fences or antennas (some agricultural fences are excluded from this coverage.)
Fines, Penalties and Punitive or Exemplary Damages	Provides coverage for certain punitive or exemplary damage awards—and in some forms specified civil fines or penalties— where insurable by law . Availability and scope vary widely by jurisdiction and policy and often require a specific endorsement.
Flood	Provides coverage for damage to property resulting from the effects of a flood.
Foreign Locations	For companies and persons conducting business outside of the United States.
Glass	Supplemental coverage for building glass.
Hay Coverage	Coverage of hay inside or out in open (some companies don't require whether it is inside or outside, but must have location listed on policy).
Higher Limits of Liability	(i.e. General Liability; Business Auto, etc.) and/or Umbrella.
Hired Automobile Physical Damage	Coverage for comprehensive physical damage and collision to hired or rented autos.
Identity Fraud/Theft	Coverage up to the sublimit to pay for expenses incurred by an "insured" as the result of identity fraud.
Increased Fire Legal Liability	Raises the limit for the insured's legal liability for fire damage to premises they rent or temporarily occupy when the fire results from the insured's negligence. Often aligns with or increases the CGL "Damage to Premises Rented to You – Fire" coverage.
Inland Marine	Primarily covers property in transit such as from warehouse to warehouse or warehouse to retail store, as well as other people's property left on your business premises, such as clothes left at a dry cleaning business or an employee's personal effects left in the company locker room.
Installation Floater	Coverage for your property or property of others for which you are legally liable, that will become permanently installed as part of a building or structure.

Suggested Optional Coverage

OPTIONAL COVERAGE TYPE	DESCRIPTION
Irrigation Equipment	Permanent or mobile irrigation equipment, pumps, panels, irrigation pipes and any items related to irrigation.
Kidnap & Ransom	Reimburses ransom payments and related costs stemming from kidnapping, extortion, or wrongful detention, and typically provides access to crisis-response consultants. May also cover loss of ransom in transit, legal fees, and public relations expenses.
Liquor Liability	Coverage for liability arising out of the selling, serving, furnishing, or distributing liquor.
Livestock Care. Custody or Control	Coverage of Cattle/Equine while in your care, custody or control.
Loss of Rents	Provides coverage for the loss of rental income as a result of a covered loss to a building.
Marine (Ocean Cargo/Hull/Protection & Indemnity)	Marine coverage addresses goods in transit over water (ocean cargo), physical damage to vessels (hull), and the vessel owner's legal liabilities to others (protection & indemnity). Perils can include collision, piracy, and pollution, subject to policy terms.
Mold/Fungi/Biological-Irritants/Pathogenic Organisms, Etc.	Coverage for bodily injury and property damage liability resulting from mold fungi biological irritants pathogenic organisms etc.
Monies and Securities:	Coverage for the theft, disappearance or destruction of monies or securities.
Non-Owned Automobile Liability	Coverage for liability only arising out of the use of a vehicle not owned by the insured but used in conjunction with the business.
Ordinance or Law	Pays the increased costs to comply with current building codes after a covered property loss, such as demolishing undamaged portions and rebuilding to code. Commonly arranged with separate limits for undamaged portion, demolition, and increased cost of construction.
Outbuildings	Farm structures including but not limited to - barns, arenas, shops, storage buildings, sheds, pump houses, garages if farm machinery is stored there and it is not classified as appurtenant structure of dwelling, etc.
Orchard/Vineyard Coverage	Provides limited coverage to trees, vines, stakes and trellises and other items listed on a special endorsement.
Personal Property of Others	Coverage for loss of certain personal property of others while in your care, custody or control.
Personal Property Off Premises	Coverage for personal property owned by the insured but not located at the insured location.
Pollution Liability	Coverage for claims arising from specified pollution caused losses.
Product Liability	Items manufactured, sold, handled, distributed or disposed of by the named insured or others involved with the named insured in the course of their business; includes containers, parts and equipment, product warranties and provision of or failure to provide instructions and warnings.
Product Recall	Covers the expenses to withdraw a product from the marketplace due to a defect or contamination that could cause harm, including notification, shipping, disposal, and crisis management. Focuses on recall costs; bodily injury or property damage claims are generally addressed under product liability coverage.
Professional Liability	Coverage for losses that you become legally obligated to pay related to the rendering of your professional services.
Recreational Vehicle, Motorcycles and Watercraft	Coverage for ATV's, motorcycles and watercraft is not provided without the purchase of a specific optional coverage.
Rented Equipment	Coverage for loss of rented equipment.
Selling Price Valuation	Provides coverage for finished inventory at the actual selling price of the goods.
Sewer. Drains & Sump Pump Backup	Coverage for losses caused by backed up sewers, drains & sump pumps.
Signs	Coverage for signs as specified.

Suggested Optional Coverage

OPTIONAL COVERAGE TYPE	DESCRIPTION
Specialty Equine Coverages	Privately Owned Horses Pleasure Horses Privately Owned Horses Used for Instruction/Training Boarded Horses, Breeding, Horse Sales, Training (Horses or Student Lessons) Rentals/Trail Rides/Pony Rides/Sleigh Rides/Hay Rides/ Rodeo/Barrel Racing or similar activities, Tack Sales or Repair, Sale of Feed, Farrier Services, Hosting Events (Horse Shows)
Special Events Liability	Short-term liability protection for organizers/hosts of a specific event against third-party bodily injury or property damage claims arising from event operations. Endorsements may add host liquor liability or participant coverages.
Spoilage	Coverage for the loss of perishable stock caused by change in temperature resulting in a covered loss.
Stop Gap	An endorsement that is primarily used to provide employers liability coverage for work-related injuries arising out of exposures in monopolistic fund.
Terrorism	Coverage for damage to insured property or liability resulting from terrorism.
Transportation	Coverage for your goods in transit as specified.
Utility Services Interruption	Covers loss of business income and/or extra expense caused by a covered interruption of power, water, or communications services due to off-premises property damage at the utility provider. Often subject to a waiting period and specific off-premises damage triggers.
Valuable Papers and Records	Coverage for the cost of reconstructing records following a covered loss.
Workers Compensation	Insurance that pays for medical care and physical rehabilitation of injured workers and helps to replace lost wages while unable to work. State laws, which vary, govern the amount of benefits paid and other compensation provisions.