

PUTNAM COUNTY CUSD #535
BOARD OF EDUCATION MEETING AGENDA
PUTNAM COUNTY PRIMARY SCHOOL - MEDIA CENTER
June 15, 2015
6:30 PM

“WHERE ALL STUDENTS WILL LEARN AND SUCCEED AND ALL MEANS **ALL**”

DISTRICT GOALS:

Demonstrate increased academic achievement for all students.

Improve communications among all stakeholders in the Putnam County School District and communities.

Maintain strong fiscal responsibility in the Putnam County School District.

- I. CALL TO ORDER
- II. PLEDGE OF ALLEGIANCE
- III. ROLL CALL
- IV. ADJUSTMENTS TO THE AGENDA
- V. AUDIENCE PARTICIPATION/HEARING OF DELEGATIONS
 - A. Kevin Wills - First Midstate
 - B. Ryan Caulfield - Starting PC Soccer Team
- VI. CORRESPONDENCE
- VII. CONSENT AGENDA
 - A. Approve May 18, 2015 Regular and Executive Session Minutes. 3
 - B. Approve District Bills 8
 - C. Approve Financial Reports 23
 - D. Approve Treasurer's Report 90
- VIII. REPORTS, UPDATES AND INFORMATIONAL ITEMS
 - A. Principals' Reports 92
 - B. Superintendent's Report
 - 1. Transportation 109
 - 2. State Funding 110
 - 3. Investment Update 111
 - 4. Psychologist 129
 - 5. Other Info 132
 - C. Committee Reports
- IX. OLD BUSINESS

A. Approve PRESS Plus Policy Issue 88, May 2015 (Action)	133
B. Signs on Route 89 for Junior High and High School (Action)	134
C. Approve Farnsworth Award (Action)	135
D. JH Roof Rebid (Action)	138
X. NEW BUSINESS	
A. FOIA REQUESTS	172
B. Wellness Policy Review and Approval (Action)	182
C. Pass Prevailing Wage Resolution (Action)	194
D. Accept Milk Bid (Action)	208
E. Approve IHSA Catastrophic Medical Accident Insurance (Action)	212
F. Approve Treasurer's Bond (Action)	221
G. Approve Legal Liability & Workmen Comp Insurance (Action)	225
H. Approve Chromebook Lease with VAR Resources (Action)	491
I. Approve Electricity Pricing with Constellation (Action)	493
XI. EXECUTIVE SESSION FOR THE APPOINTMENT, EMPLOYMENT, COMPENSATION, DISCIPLINE, PERFORMANCE, OR DISMISSAL OF SPECIFIC EMPLOYEES OF THE DISTRICT.	495
XII. ACTION ITEMS FOLLOWING EXECUTIVE SESSION	
A. Resignations (Action)	
B. Hires (Action)	
C. Principal Reassignments (Action)	
D. Raises for Administrators and Non-Union Personnel (Action)	
XIII. ADJOURNMENT	

Putnam County Community Unit School District #535
400 E Silverspoon Ave
Granville, Illinois 61326

Board of Education
Regular Meeting
6:30 p.m., May 18, 2015
Media Center Putnam County Primary School

President Mrs. Nauman called the meeting to order at 6:30 p.m.

The meeting continued with the Pledge of Allegiance.

PLEDGE

The following members were present to answer roll call: Mr. Copeland, Mrs. Gilbert, Ms. Glenn, Mrs. Nauman, and Mrs. Shore. Mr. Gibson and Mrs. Popurella were absent.

ROLL CALL

Connie Hartman and Jennifer Ibarra, co-chairpersons for E.P.I.C., presented yearly information to the Board.

HEARING OF
DELEGATIONS

Two thank you notes for flowers were received.

CORRESPONDENC
E

Mrs. Shore moved and Mrs. Gilbert seconded the motion to approve the Consent Agenda: Regular and Executive session minutes of April 20, 2015 and April 27, 2015 Special Board Meeting, Treasurer's Report for month of April, and Financial Reports for month of April, bills for month of May. On roll call the members voted as follows: Mrs. Shore, aye; Mr. Copeland, aye; Mrs. Gilbert, aye; Ms. Glenn, aye; and Mrs. Nauman, aye. Motion carried.

CONSENT AGENDA

Principals' reports are in BoardBook.

PRINCIPALS'
REPORTS

Transportation – a couple of incidents were reported.

SUPERINTENDENT
REPORT

State Funding – The State of Illinois is caught up with their payments to us. The State has reduced our G.S.A. payments. The latest reduction was \$10,800. Even though we have received the noted reduction, at least the State is current in payments. We have received another large C.P.P.R.T. (Corporate Personal Property Replacement Tax) payment. The latest amount was \$573,327.55. Our total payments this year combine to exceed the amount we had budgeted for revenue in C.P.P.R.T. We had anticipated receiving \$2,821,250, and we have received a total of \$2,851,132.

Investment Update - First State Bank received the CD bid in the amount of \$717,730.99 with a term of twelve months. The interest rate is 0.37%.

Psychologist Schedule 15-16 – The Psychologist schedule for 15-16 was shared with the Board. She will be in Putnam County on Thursdays and Fridays.

No Committee Reports

COMMITTEE
REPORTS

High School and Junior High signs along Route 89 are in need of repair. The bid on the Junior High roof project was refused. Only one bid was given. The base bid was \$536,000. The project will be rebid.

PUTNAM COUNTY BOARD OF EDUCATION

May 18, 2015

Page 2

Mr. Copeland moved and Ms. Glenn seconded the motion to approve the Handbooks. On roll call the members voted as follows: Mr. Copeland, aye; Mrs. Gilbert, aye; Ms. Glenn, aye; Mrs. Nauman, aye; and Mrs. Shore, aye. Motion carried.

HANDBOOKS

Ms. Glenn moved and Mrs. Gilbert seconded the motion to approve the Chromebook Take Home Policy. On roll call the members voted as follows: Ms. Glenn, aye; Mrs. Nauman, aye; Mrs. Shore, aye; Mr. Copeland, aye; and Mrs. Gilbert, aye. Motion carried.

CHROMEBOOK
TAKE HOME
POLICY

First reading of PRESS Plus Policy Updates Issue 88, May 2015.
FOIA requests will now be listed under NEW BUSINESS on each Agenda.

PRESS PLUS
POLICY UPDATES

At 7:20 p.m. Mr. Copeland moved and Ms. Glenn seconded the motion to adjourn to executive session to discuss the appointment, employment, compensation, discipline, performance, or dismissal of specific employee of the district. On roll call the members voted as follows: Mr. Copeland, aye; Mrs. Gilbert, aye; Ms. Glenn, aye; Mrs. Nauman, aye; and Mrs. Shore, aye. Motion carried.

EXECUTIVE
SESSION

At 8:55 p.m. Ms. Glenn moved and Mr. Copeland seconded the motion to return to open session. On roll call the members voted as follows: Ms. Glenn, aye; Mrs. Nauman, aye; Mrs. Shore, aye; Mr. Copeland, aye; and Mrs. Gilbert, aye. Motion carried.

Mrs. Shore moved and Mrs. Gilbert seconded the motion to accept with regret the resignations of David Lombardo as Junior High RtI Coach and Jeff Harris as High School Industrial Technology Teacher. All ayes, motion carried.

PERSONNEL

Mr. Copeland moved and Ms. Glenn seconded the motion to hire Jared Sale as High School Physical Education Teacher and Varsity Girls' Basketball Coach, Michelle Dellamaria as Primary Building Physical Education Teacher and Patrick McManus as Junior High Math Teacher. On roll call the members voted as follows: Mr. Copeland, aye; Mrs. Gilbert, aye; Ms. Glenn, aye; Mrs. Nauman, aye; and Mrs. Shore, aye. Motion carried.

Mrs. Gilbert moved and Mrs. Shore seconded the motion to hire Ronda Vacca, Monica Frund and Annette Davis as RtI Coaches. On roll call the members voted as follows: Mrs. Gilbert, aye; Ms. Glenn, aye; Mrs. Nauman, aye; Mrs. Shore, aye; and Mr. Copeland, aye. Motion carried.

Mrs. Gilbert moved and Ms. Glenn seconded the motion to hire Jennifer Smith, Angie Serafini, Katie Sobkowiak, Monica McGill, Chelsi Straughn, Becky Boudreau, Debbie Ward, Rebecca Johnson, Kristin Erickson, Amy Carboni, Carmela Rodriguez, Courtney Hannon, Jared Moore, and Corey Meyer, as summer school teachers and Stacey Hamby as summer school parapro. On roll call the members voted as follows: Mrs. Gilbert, aye; Ms. Glenn, aye; Mrs. Nauman, aye; Mrs. Shore, aye; and Mr. Copeland, aye. Motion carried.

PUTNAM COUNTY BOARD OF EDUCATION

May 18, 2015

Page 3

Mr. Copeland moved and Mrs. Gilbert seconded the motion to hire Chris Walker, Lynnette Olson, Kayla Harris, Trey Schorn, Josh Tonozi, Jared Sale, Jeff Baker, Conner Bean, Mike Miller, Dan Pavlovich, and Daniela Pavlovich as summer maintenance workers. On roll call the members voted as follows: Mr. Copeland, aye; Mrs. Gilbert, aye; Ms. Glenn, aye; Mrs. Nauman, aye; and Mrs. Shore, aye. Motion carried.

At 9:00 p.m. Mr. Copeland moved and Ms. Glenn seconded the motion to adjourn. All ayes, motion carried.

ADJOURN

Respectfully submitted.

Pamela Ellena, Board Secretary

APPROVED

BOARD PRESIDENT

DATE

BOARD SECRETARY

DATE

Putnam County Community Unit School District No. 535
Granville, Illinois 61326
EXECUTIVE SESSION MINUTES
May 18, 2015

President Mrs. Nauman called the meeting to order at 6:30 p.m.

CALL TO
ORDER

ROLL CALL

The following members were present to answer roll call: Mr. Copeland, Mrs. Gilbert, Ms. Glenn, Mrs. Nauman, and Mrs. Shore. Mr. Gibson and Mrs. Popurella were absent.

EXECUTIVE
SESSION

At 7:20 p.m. Mr. Copeland moved and Ms. Glenn seconded the motion to adjourn to executive session to discuss the appointment, employment, compensation, discipline, performance, or dismissal of specific employee of the district. On roll call the members voted as follows: Mr. Copeland, aye; Mrs. Gilbert, aye; Ms. Glenn, aye; Mrs. Nauman, aye; and Mrs. Shore, aye. Motion carried.

ITEMS
DISCUSSED

- I. Resignations – David Lombardo, RtI Coach
Jeff Harris, HS Industrial Technology Teacher
- II. Hires – Jared Sale, HS P.E. Teacher and Varsity Girls' Basketball Coach
Michelle Dellamaria, Primary P.E. Teacher
Possible JH Math Teacher
RtI Coaches – Ronda Vacca, PS
Monica Frund, ES
Annette Davis, HS
Summer School Staff
Jennifer Smith – PS
Angie Serafini – PS
Katie Sobkowiak – PS
Monica McGill – PS
Chelsi Straughn – ES
Becky Boudreau – ES
Debbie Ward – ES
Rebecca Johnson – ES
Stacey Hamby – ES Parapro
Kristin Erickson – JH
Amy Carboni – JH
Carmela Rodriguez – HS
Courtney Hannon – HS
Jared Moore – HS
Corey Meyer - HS
Summer Maintenance Workers
Chris Walker – mowing
Lynnette Olson – mowing
Kayla Harris
Trey Schorn
Josh Tonozzi
Jared Sale

Jeff Baker
Conner Bean
Mike Miller
Dan Pavlovich

RETURN TO
OPEN MEETING

III. Maintenance Supervisor Update

At 8:55 p.m. Ms. Glenn moved and Mr. Copeland seconded the motion to return to open session. On roll call the members voted as follows: Ms. Glenn, aye; Mrs. Nauman, aye; Mrs. Shore, aye; Mr. Copeland, aye; and Mrs. Gilbert, aye. Motion carried.

BOARD PRESIDENT: _____

DATE: _____

BOARD SECRETARY: _____

DATE: _____

Bills Payable List

Printed: 6/11/2015 2:12 PM
 PUTNAM COUNTY CUSD #535
 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
ACP LLC					
		JR HI-BUILDING SUPPLIES	615	500.00	20-2542-410-3
		ELEMENTARY-BLDG SUPPLIES	615	465.00	20-2542-410-4
				<u>\$965.00</u>	
ADVANCED SANITATION					
		H S ATHLETIC-SUPPLIES	615	371.25	10-1501-410-2
				<u>\$371.25</u>	
AFLAC					
		AFLAC-AFTER	999	87.77	10-481
		AFLAC-PRE TAX	97	102.57	10-481
		AFLAC-PRE TAX	97	10.79	20-481
				<u>\$201.13</u>	
AMAZON					
50824		PRIMARY-SUPPLIES	615	236.90	10-1111-410-5
				<u>\$236.90</u>	
AMEREN ILLINOIS					
		H S- ELECTRIC SERVICE	615	57.41	20-2542-466-2
		PRIMARY NATURAL GAS	615	120.71	20-2542-465-5
		JR HI-NATURAL GAS	615	117.04	20-2542-465-3
		ELEMENTARY-NATURAL GAS	615	112.82	20-2542-465-4
		H S-NATURAL GAS SERVICE	615	319.78	20-2542-465-2
				<u>\$727.76</u>	
AMERICAN CENTRAL INSURANCE S					
		HEALTH CARE EXP FLEX PLAN	999	401.67	10-481
		DEP DAYCARE EXP FLEX PLAN	999	208.33	10-481
		BOARD DUES/FEES	615	36.00	10-2310-640-6
				<u>\$646.00</u>	
ARAMARK					
		ALL SCHOOL SERVICES	615	574.26	20-2542-321-1
		ALL SCHOOL SERVICES	615	381.50	20-2542-321-1
		ALL SCHOOL SERVICES	615	574.24	20-2542-321-1
		ALL SCHOOL SERVICES	615	170.46	20-2542-321-1
		ALL SCHOOL SERVICES	615	829.12	20-2542-321-1
				<u>\$2,529.58</u>	
ASSURANT EMPLOYEE BENEFITS (I					
		DENTAL CERT S	98	125.81	10-481
		DENTAL BP CRT S	98	233.68	10-481
		DENTAL CRT F	98	403.60	10-481
		DENTAL BP CRT F	98	749.60	10-481
		DENTAL CERT S+	98	115.72	10-481
		DENT BP CRT S+	98	214.94	10-481
		DENT ADM BP F	98	154.38	10-481
		DENT ADM BP S	98	31.26	10-481
		DENT ADMIN E+S	98	27.84	10-481
		DENT ADMIN E+S	98	2.22	40-481
		DENT NC FAMILY	98	118.62	10-481
		DENT NC FAMILY	98	34.22	20-481

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 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
		DENT NC FAMILY	98	1.80	80-481
		DENT NC BP FAM	98	87.22	10-481
		DENT NC BP FAM	98	63.55	20-481
		DENT NC BP FAM	98	3.35	80-481
		DENT NC S+ 1	98	30.42	10-481
		DENT BP NC S+ 1	98	29.70	10-481
		DENT NC SINGLE	98	82.05	10-481
		DENT NC SINGLE	98	27.35	20-481
		DENT NC BP SIN	98	152.40	10-481
		DENT NC BP SIN	98	50.80	20-481
				<u>\$2,740.53</u>	
ASSURANT EMPLOYEE BENEFITS (I					
		LIFE ADM BP	98	20.00	10-481
		LIFE SUPT BP 2	98	3.71	10-481
		LIFE SUPT BP 2	98	0.29	40-481
		LIFE CERT	98	78.90	10-481
		LIFE CERT BP	98	146.54	10-481
		LIFE NC	98	31.84	10-481
		LIFE NC	98	13.86	20-481
		LIFE NC	98	0.14	80-481
		LIFE NC BP	98	76.03	10-481
		LIFE NC BP	98	29.74	20-481
		LIFE NC BP	98	0.26	80-481
				<u>\$401.31</u>	
ASSURANT EMPLOYEE BENEFITS (I					
		VISION EMP	98	151.70	10-481
		VISION EMP	98	15.99	20-481
		VISION EMP	98	0.41	80-481
		VISION E+S	98	122.25	10-481
		VISION E+S	98	0.60	40-481
		VISION E+C	98	18.02	10-481
		VISION E+C	98	9.01	20-481
		VISION FAMILY	98	144.21	10-481
				<u>\$462.19</u>	
ASSURANT EMPLOYEE BENEFITS (I					
		LIFE VOL	28	139.71	10-481
		LIFE VOL	28	9.31	20-481
		LIFE VOL	28	2.32	40-481
		LIFE VOL	28	1.03	80-481
				<u>\$152.37</u>	
BAELE, BRANDY					
		SW-TRAVEL	615	19.60	10-2110-332-1
				<u>\$19.60</u>	
BOLIN, RAY					
		H S TRAVEL	615	504.00	10-1113-332-2
		JR HI-TRAVEL	615	504.00	10-1112-332-3
				<u>\$1,008.00</u>	

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 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
BOTH, PATRICIA					
		HS-SUPPLIES	615	23.00	10-1113-410-2
				<u>\$23.00</u>	
CARLSON, CARL					
		PRINC OFFICE-TRAVEL	615	357.28	10-2410-332-1
				<u>\$357.28</u>	
CARLSON, MELISSA					
		STATE ATHLETIC TRAVEL	615	48.16	10-1501-332-1
		STATE ATHLETIC TRAVEL	615	211.68	10-1501-332-1
		H S-ATHLETIC TRAVEL	615	69.44	10-1501-332-2
				<u>\$329.28</u>	
CENTERPOINT ENERGY SERVICES					
		H S-NATURAL GAS SERVICE	615	194.82	20-2542-465-2
		JR HI-NATURAL GAS	615	282.72	20-2542-465-3
		ELEMENTARY-NATURAL GAS	615	142.08	20-2542-465-4
		PRIMARY NATURAL GAS	615	669.48	20-2542-465-5
				<u>\$1,289.10</u>	
CHEMCO					
		ELEMENTARY-BLDG SUPPLIES	615	616.91	20-2542-410-4
				<u>\$616.91</u>	
CIONI FORD, AL					
		YELLOW BUS R/M	615	37.45	40-2550-322-1
		DRIVERS ED R/M	615	238.02	10-1700-323-2
				<u>\$275.47</u>	
COMPLETE INDUSTRIAL & ELECTRI					
		ELEMENTARY-BLDG SUPPLIES	615	312.28	20-2542-410-4
				<u>\$312.28</u>	
COMTECH HOLDINGS INC					
		H S-BUILDING REPAIRS/MAI	615	665.00	20-2542-323-2
		JR HI BLDG. REP/ MAINT	615	665.00	20-2542-323-3
		ELEMENTARY-BLDG REPAIR	615	665.00	20-2542-323-4
				<u>\$1,995.00</u>	
CONNOR CO					
		ELEMENTARY-BLDG SUPPLIES	615	30.97	20-2542-410-4
				<u>\$30.97</u>	
CROSS, RONDA					
		PRINC OFFICE-TRAVEL	615	60.48	10-2410-332-1
		PRINC OFFICE-TRAVEL	615	127.68	10-2410-332-1
				<u>\$188.16</u>	
CULLIGAN TRI CO SALES					
		ALL SCHOOL SERVICES	615	76.80	20-2542-321-1
		ALL SCHOOL SERVICES	615	26.50	20-2542-321-1
				<u>\$103.30</u>	
DAVIS, ANNETTE E					
		HEARING IMP-TRAVEL	615	28.00	10-1207-332-1
		MEDIA PROG-TRAVEL	615	70.76	10-2220-332-1

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Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
		AMAZING CIVIL WAR RACE MINI GRANT	615	228.52	10-2310-411-6
				<u>\$327.28</u>	
DIRECT ATHLETICS INC					
		H S ATHLETIC-SUPPLIES	615	298.50	10-1501-410-2
				<u>\$298.50</u>	
DISSINGER REED LLC					
		LIABILTIY INSURANCE	615	1,024.00	10-2310-380-1-7
				<u>\$1,024.00</u>	
FIRST CHOICE MED EQUIPMENT					
		MEDICAID	615	110.00	10-1220-411-11
				<u>\$110.00</u>	
FRONTIER					
		ELEM-TELEPHONE	615	132.44	20-2542-340-4
		SUPT-TELEPHONE	615	94.88	20-2542-340-1
		H S - TELEPHONE SERVICE	615	91.95	20-2542-340-2
				<u>\$319.27</u>	
GOETSCH, KYLE					
		STATE ATHLETIC TRAVEL	615	930.45	10-1501-332-1
				<u>\$930.45</u>	
GOETZ, JODIE L					
		CROSS CAT SUPPLY - HS	615	21.98	10-1220-410-2
				<u>\$21.98</u>	
GOSLIN, VANESSA					
		JR HI-TRAVEL	615	95.20	10-1112-332-3
		H S TRAVEL	615	95.20	10-1113-332-2
				<u>\$190.40</u>	
GRAINGER					
		JR HI-BUILDING SUPPLIES	615	174.44	20-2542-410-3
		ELEMENTARY-BLDG SUPPLIES	615	278.67	20-2542-410-4
				<u>\$453.11</u>	
GRAPHIC ELECTRONICS					
		SUPT OFFICE-SUPPLIES	615	5.50	10-2320-410-1
		JR HI ATHLETIC AWARDS	615	17.50	10-1501-487-3
		14-15 REBECCA CAUDILL MINI GRANT	615	18.50	10-2310-411-6
		14-15 RCB CLUB MINI GRANT	615	75.00	10-2310-411-6
		HS-SUPPLIES	615	16.50	10-1113-410-2
		MUSIC AWARDS	615	148.50	10-1115-487-1
		H S ATHLETIC-AWARDS	615	276.25	10-1501-487-2
		H S ATHLETIC-SUPPLIES	615	177.75	10-1501-410-2
24489		HS-SUPPLIES	615	5.50	10-1113-410-2
				<u>\$741.00</u>	
GRASSERS					
		JR HI-BUILDING SUPPLIES	615	23.94	20-2542-410-3
				<u>\$23.94</u>	
HEALTH ALLIANCE MEDICAL PLAN:					
		HLTH CRT S	98	421.56	10-481

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Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
		HLTH BP CRT S	98	9,550.44	10-481
		HLTH CRT F	98	1,551.52	10-481
		HLTH BP CRT F	98	1,894.52	10-481
		HLTH CRT E + S	98	1,216.26	10-481
		HLTH BP CRTE+S	98	2,341.74	10-481
		HLTH BP ADM S	98	554.00	10-481
		HLTH NC F	98	387.88	10-481
		HLTH BP NC F	98	473.63	10-481
		HLTH NC S	98	292.75	10-481
		HLTH NC S	98	69.09	20-481
		HLTH NC S	98	1.17	80-481
		HLTH BP NC S	98	6,632.25	10-481
		HLTH BP NC S	98	1,565.21	20-481
		HLTH BP NC S	98	26.53	80-481
		HLTH BP EMP+C	98	348.63	20-481
		HLTH E + C	98	1,256.28	10-481
		HLTH BP E + C	98	3,137.59	10-481
		HLTH E + C	98	209.38	20-481
		HLTH ADM BP F	98	2,584.50	10-481
		HLTH ADMIN E+S	98	549.30	10-481
		HLTH ADMIN E+S	98	43.70	40-481
				<u>\$35,107.93</u>	
HEGGEN, JOHN		TRANSP - YB SUPPLY	615	26.63	40-2550-411-1
				<u>\$26.63</u>	
HENNEPIN FOOD MART		HENN-CAFE FOOD	615	8.28	10-2560-410-4
		HENN-CAFE FOOD	615	35.00	10-2560-410-4
		JR HI OFFICE-SUPPLIES	615	85.80	10-2410-410-3
				<u>\$129.08</u>	
HENNEPIN WATER DISTRICT		ELEM-WATER	615	513.79	20-2542-322-4
				<u>\$513.79</u>	
HERFF JONES INC.		HS-SUPPLIES	615	59.30	10-1113-410-2
				<u>\$59.30</u>	
HIGH SCHOOL IMPREST		HS ATH DUES/FEES	615	425.50	10-1501-640-2
		HS ATHL OFFICIALS	615	1,400.00	10-1501-319-2
		PRINC OFFICE-POSTAGE	615	294.00	10-2410-341-1
		STUDENT LUNCH	615	354.99	10-1611
		H S-ATHLETIC WORKERS	615	360.00	10-1501-125-2
				<u>\$2,834.49</u>	
HILLMANN PEDIATRIC THERAPY		PHYS IMP-CONTRACT SERVIC	615	6,192.76	10-1204-319-1
				<u>\$6,192.76</u>	
HINCKLEY SPRING WATER CO					

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Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
		SUPT OFFICE-SUPPLIES	615	98.76	10-2320-410-1
				<u>\$98.76</u>	
HOFFMAN, JANICE					
		ECE COMM TRAVEL	615	155.34	10-1125-336-1
		ECE FOOD SUPP	615	26.28	10-1125-411-1
				<u>\$181.62</u>	
HOMEFIELD ENERGY					
		H S- ELECTRIC SERVICE	615	3,474.16	20-2542-466-2
		JR HI-ELECTRICAL SERVICE	615	2,130.70	20-2542-466-3
		ELEMENTARY-ELECTRIC SERVI	615	797.84	20-2542-466-4
		PRIMARY-ELECTRIC SERVIC	615	3,582.79	20-2542-466-5
				<u>\$9,985.49</u>	
HYVEE					
		BOARD SUPPLIES	615	269.73	10-2310-410-6
				<u>\$269.73</u>	
I D E S (ACCT 08059410)					
		UNEMPLOYMENT INSUR	601	1,484.00	80-2363-232-7
				<u>\$1,484.00</u>	
IL MUSIC THERAPY SERVICES					
		SUPT OFFICE-SUPPLIES	615	130.00	10-2320-410-1
				<u>\$130.00</u>	
IL PRINCIPALS ASSOCIATION					
		PRINC-DUES/FEES	615	459.00	10-2410-640-1
				<u>\$459.00</u>	
IL VALLEY CELLULAR					
		ALL SCHOOL SERVICES	615	115.44	20-2542-321-1
		ALL SCHOOL SERVICES	615	137.03	20-2542-321-1
				<u>\$252.47</u>	
IL VALLEY WASTE SERVICES					
		ALL SCHOOL SERVICES	615	390.02	20-2542-321-1
		ALL SCHOOL SERVICES	615	586.15	20-2542-321-1
				<u>\$976.17</u>	
JACKS GAS & SERVICE, INC.					
		JR HI-GROUNDS SUPPLIES	615	13.00	20-2543-410-3
				<u>\$13.00</u>	
JOHANNES BUS SERVICE INC.					
		CONTRACT REG	615	40,713.35	40-2550-325-1
		CONTRACT SERVICE-SP ED R	615	28,653.90	40-2550-326-1
		CONTRACT SERVICE-AV	615	1,738.62	40-2550-327-1
		CONTRACT ECE ROUTES	615	11,817.92	40-2550-331-1
		CONTRACT-EX CURRIC	615	(101.00)	40-2550-328-1
		CONTRACT-EX CURRIC	615	6,884.83	40-2550-328-1
		PCEF	615	411.00	40-2550-328-1
		MEDICAID	615	137.00	10-1220-411-11
		CONTRACT REG	615	49,784.32	40-2550-325-1
		CONTRACT SERVICE-SP ED R	615	29,490.11	40-2550-326-1

Bills Payable List

Printed: 6/11/2015 2:12 PM
 PUTNAM COUNTY CUSD #535
 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
		CONTRACT SERVICE-AV	615	1,352.26	40-2550-327-1
		CONTRACT ECE ROUTES	615	14,772.40	40-2550-331-1
		CONTRACT-EX CURRIC	615	6,085.89	40-2550-328-1
		PCEF	615	1,878.26	40-2550-328-1
		MEDICAID	615	274.00	10-1220-411-11
				<u>\$193,892.86</u>	
JOHNSON, STEPHEN		GUIDANCE-TRAVEL	615	123.76	10-2120-332-1
				<u>\$123.76</u>	
JONES SCHOOL SUPPLY COMPANY		JR HI ATHLETIC AWARDS	615	18.73	10-1501-487-3
		JR HI ATHLETIC AWARDS	615	61.15	10-1501-487-3
33181		JR HI ATHLETIC AWARD	615	34.38	10-1501-487-3
				<u>\$114.26</u>	
JOSTENS INC		JR HI OFFICE-SUPPLIES	615	962.70	10-2410-410-3
				<u>\$962.70</u>	
JUNIOR HIGH IMPREST		JH ATHL OFFICIALS	615	325.00	10-1501-319-3
		JR HI OFFICE-SUPPLIES	615	172.80	10-2410-410-3
		PCEF 7TH SPRINGFIELD	615	228.00	10-2310-411-6
				<u>\$725.80</u>	
KELLY SAUDER RUPIPE		PRIMARY-GROUNDS REP/MAI	615	94.00	20-2543-323-5
				<u>\$94.00</u>	
LEASE		CROSS CAT-TRAVEL	615	150.00	10-1220-332-1
				<u>\$150.00</u>	
LETTERKRAFT		SUPT OFFICE-SUPPLIES	615	452.91	10-2320-410-1
64845				<u>\$452.91</u>	
LIGHTED WAY ASSOCIATION I		LIGHTEDWAY/PEORIA	615	7,218.80	10-1912-670-1
				<u>\$7,218.80</u>	
MAIN, KATHERINE		NURSE-TRAVEL	615	261.41	10-2134-332-1
		NURSE-TRAVEL	615	72.97	10-2134-332-1
				<u>\$334.38</u>	
MARCO INC NW 7128		JR HI OFFICE-SUPPLIES	615	225.94	10-2410-410-3
				<u>\$225.94</u>	
MARCO INC		HEN R/M/COPIERS	91	399.15	10-1110-323-4
		PRIMARY R/M /COPIER	91	399.15	10-1111-323-5
		JH R/M/COPIER	91	399.16	10-1112-323-3
		HS R/M / COPIER	91	399.16	10-1113-323-2

Bills Payable List

Printed: 6/11/2015 2:12 PM
 PUTNAM COUNTY CUSD #535
 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
		SUP COPY MACHINE	91	399.16	10-2320-323-1
		CROSS CAT R/M COPIER	91	78.85	10-1220-323-1
				<u>\$2,074.63</u>	
MARK KARLOSKY CONSULTING					
		TECH R/M	615	283.25	10-2226-323-1
		CRIMP TOOL	615	68.21	10-1112-410-1
				<u>\$351.46</u>	
MCCONNELL, CHARLES					
		STATE ATHLETIC TRAVEL	615	137.92	10-1501-332-1
				<u>\$137.92</u>	
MCNABB TELEPHONE COMPANY					
		SUPT-TELEPHONE	615	104.30	20-2542-340-1
		H S - TELEPHONE SERVICE	615	446.99	20-2542-340-2
		JR HI-TELEPHONE SERVICE	615	521.49	20-2542-340-3
		ELEM-TELEPHONE	615	208.60	20-2542-340-4
		PRIMARY-TELEPHONE SERV	615	208.60	20-2542-340-5
				<u>\$1,489.98</u>	
MEDIACOM					
		MEDIACOM HENNEPIN	91	205.90	10-2190-323-1
		MEDIACOM-GRANVILLE	91	305.90	10-2190-323-1
				<u>\$511.80</u>	
MENARDS PERU					
		PRIMARY-GROUNDS SUPPLIE	615	118.80	20-2543-410-5
		HARDWARE	615	249.60	10-1112-410-1
		JR HI-BUILDING SUPPLIES	615	736.18	20-2542-410-3
		H S ATHLETIC-SUPPLIES	615	39.96	10-1501-410-2
				<u>\$1,144.54</u>	
MEYER, COREY					
		HS-SUPPLIES	615	44.43	10-1113-410-2
				<u>\$44.43</u>	
MIGNONE, MARIA					
		SPEECH IMP-TRAVEL	615	545.44	10-1210-332-1
				<u>\$545.44</u>	
MOMENTS WITH CLASS					
		HS-SUPPLIES	615	207.00	10-1113-410-2
				<u>\$207.00</u>	
N C I M D					
		PRIMARY CAFE FOOD	615	1,154.25	10-2560-410-5
		HENN-CAFE FOOD	615	833.00	10-2560-410-4
		HIGH SCHOOL- FOOD	615	1,128.50	10-2560-410-2
		JR HI-CAFE FOOD	615	925.75	10-2560-410-3
				<u>\$4,041.50</u>	
NCPERS GROUP LIFE INS.					
		NCPERS INSURANCE	999	56.00	10-481
		NCPERS INSURANCE	999	16.00	20-481
				<u>\$72.00</u>	

Bills Payable List

Printed: 6/11/2015 2:12 PM
 PUTNAM COUNTY CUSD #535
 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
NETWORK BUSINESS SYSTEMS INC					
		LEASE FD-MAXIIS	91	200.00	10-2190-323-1
				<u>\$200.00</u>	
NEWS TRIBUNE					
		INFO SERV-ADVERTISING	615	151.20	10-2630-350-1
				<u>\$151.20</u>	
NEWSOME, CHRIS					
		TECH-TRAVEL	615	323.12	10-2226-332-1
				<u>\$323.12</u>	
NORTH CENTRAL BANK					
		HENN OFFICE - SUPPLIES	615	44.00	10-2410-410-4
		HENN OFFICE - SUPPLIES	615	66.00	10-2410-410-4
		F/C SCIENCE SUPPLY	615	130.46	10-1113-412-2
		STATE ATHLETIC TRAVEL	615	894.06	10-1501-332-1
		STATE ATHLETIC TRAVEL	615	22.28	10-1501-332-1
		HS-SUPPLIES	615	167.66	10-1113-410-2
		STATE ATHLETIC TRAVEL	615	754.76	10-1501-332-1
		PRIMARY MISC SUPPLY	615	34.87	10-2560-490-5
		TITLE IIA - SUPPLIES	615	202.68	10-1110-411-42
		JR HI OFFICE-SUPPLIES	615	31.99	10-2410-410-3
		TITLE IIA - SUPPLIES	615	200.00	10-1110-411-42
		JR HI SUPPLIES	615	14.64	10-1112-410-3
		JR HI SUPPLIES	615	26.67	10-1112-410-3
		JR HI-CAFETERIA CAP OUT	615	521.10	10-2560-540-3
		SUPT OFFICE-SUPPLIES	615	381.01	10-2320-410-1
		LEASE FD TECH SUPPLY	615	11.94	10-1112-410-1
				<u>\$3,504.12</u>	
OLSON, LYNETTE					
		JR HI-TRAVEL	615	110.88	10-1112-332-3
				<u>\$110.88</u>	
ORKIN EXTERMINATING CO IN					
		ALL SCHOOL SERVICES	615	53.00	20-2542-321-1
		ALL SCHOOL SERVICES	615	213.79	20-2542-321-1
				<u>\$266.79</u>	
OSSOLA, JANICE					
		CROSS CAT-TRAVEL	615	56.00	10-1220-332-1
				<u>\$56.00</u>	
PC FOODS, INC.					
		MEDICAID	615	18.13	10-1220-411-11
		PRIMARY CAFE FOOD	615	15.42	10-2560-410-5
		HIGH SCHOOL- FOOD	615	6.76	10-2560-410-2
		BOARD SUPPLIES	615	18.45	10-2310-410-6
		F/C SCIENCE SUPPLY	615	37.65	10-1113-412-2
		MEDICAID	615	43.82	10-1220-411-11
		MEDICAID	615	59.75	10-1220-411-11
		F/C SCIENCE SUPPLY	615	8.25	10-1113-412-2
				<u>\$208.23</u>	

Bills Payable List

Printed: 6/11/2015 2:12 PM
 PUTNAM COUNTY CUSD #535
 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
PCCU (NEC)					
		NEC-ADMIN/10 MONTH	98	151.23	10-481
		NEC-ADMIN/10 MONTH	98	2.28	40-481
		NEC 24/20	98	1,039.91	10-481
				<u>\$1,193.42</u>	
PENSERV PLAN SERVICES INC					
		PENSERV PLAN SERVICES	999	3,578.45	10-481
		PENSERV PLAN SERVICES	999	207.50	20-481
				<u>\$3,785.95</u>	
PERFECTION LEARING CORP					
45350		HS-SUPPLIES	615	86.04	10-1250-410-36
				<u>\$86.04</u>	
PERFORMANCE FOOD SERVICE					
		ECE FOOD SUPP	615	139.21	10-1125-411-1
		JR HI-CAFE FOOD	615	1,116.03	10-2560-410-3
		HENN-CAFE FOOD	615	2,394.93	10-2560-410-4
		HEN BREAKFAST	615	335.75	10-2560-410-1-4
		HENN ELEM-CAFE MISC SUPP	615	36.58	10-2560-490-4
		PRIMARY CAFE FOOD	615	2,519.26	10-2560-410-5
		PRIMARY BREAKFAST	615	552.59	10-2560-410-1-5
		PRIMARY MISC SUPPLY	615	9.75	10-2560-490-5
		JR HI-CAFE FOOD	615	2,777.57	10-2560-410-3
		JH BREAKFAST	615	229.97	10-2560-410
		JR HI-CAFE MISC SUPPLIES	615	134.66	10-2560-490-3
		HIGH SCHOOL- FOOD	615	3,313.33	10-2560-410-2
		HS BREAKFAST	615	84.19	10-2560-410-1-2
		H S-CAFE MISC SUPPLIES	615	79.47	10-2560-490-2
				<u>\$13,723.29</u>	
PERMA- BOUND					
33148		15/16 PCEF READING GRANT	615	24.62	10-2310-411-6
43400		HEN MEDIA BOOKS	615	886.11	10-2220-411-4
				<u>\$910.73</u>	
PERRY MEMORIAL HOSPITAL					
		STUDENT DRUG TESTING	615	592.00	10-2310-390-6
				<u>\$592.00</u>	
PRIMARY ACTIVITY					
		NURSE-SUPPLIES	615	32.55	10-2134-410-1
				<u>\$32.55</u>	
PUT CO PCEA/IEA DUES					
		NON-CERT DUES	98	613.21	10-481
		NON-CERT DUES	98	37.12	20-481
		IEA CERT DUES	98	2,110.51	10-481
				<u>\$2,760.84</u>	
PUT CO SCHOOL (FED TRS)					
		TITLE I FED TRS JOHNSON	991	1,813.10	10-1250-210-36
				<u>\$1,813.10</u>	

Bills Payable List

Printed: 6/11/2015 2:12 PM
 PUTNAM COUNTY CUSD #535
 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
PUT CO SCHOOL (TRS HEALTH)					
		THIS ADMIN/10 MONTH	98	441.87	10-481
		THIS ADMIN/10 MONTH	98	6.66	40-481
		THIS P24/T20	98	2,986.28	10-481
		HENSON WALTER INS	95	653.44	10-1110-222-4
		PUETZ TAYLOR RINGENBERG INS	95	415.65	10-1111-222-5
		KASSABAUM SMITH INS	95	277.10	10-1112-222-3
		SCHMIDT KEENER INS	95	277.10	10-1113-222-2
				<u>\$5,058.10</u>	
PUT CO SCHOOL (TRS)					
		TRS ADMI/10 MONTH	98	2,451.53	10-481
		TRS ADMI/10 MONTH	98	36.95	40-481
		TRS P24/T20	98	16,597.89	10-481
				<u>\$19,086.37</u>	
PUT CO SCHOOLS					
		IM IMRF	98	30.36	10-481
		IM IMRF	98	1,676.42	10-481
		IM IMRF	98	719.69	20-481
		IM IMRF	98	10.73	80-481
		IMRFBRD SHARE	98	4,054.58	50-481
		IMRFBRD SHARE	98	1,709.69	50-481
		IMRFBRD SHARE	98	25.50	50-481
				<u>\$8,226.97</u>	
PUTNAM CO COMM UNIT (IL)					
		IL State Tax	99	6,754.26	10-481
		IL State Tax	99	528.71	20-481
		IL State Tax	99	13.33	40-481
		IL State Tax	99	7.07	80-481
				<u>\$7,303.37</u>	
PUTNAM CO SD FIT					
		Federal Tax 2015	99	20,313.04	10-481
		Federal Tax 2015	99	1,747.81	20-481
		Federal Tax 2015	99	63.82	40-481
		Federal Tax 2015	99	14.45	80-481
				<u>\$22,139.12</u>	
PUTNAM CO SD MEDICARE					
		MEDICARE (CERT)	99	2,138.48	10-481
		MEDICARE (CERT)	99	5.16	40-481
		MEDICARE (BRD PD)	99	2,138.48	50-481
		MEDICARE (BRD PD)	99	5.16	50-481
				<u>\$4,287.28</u>	
PUTNAM COUNTY JOURNALISM CL					
		HS-SUPPLIES	615	55.00	10-1113-410-2
				<u>\$55.00</u>	
PUTNAM COUNTY SD FICA					
		MATCHING FICA	99	2,812.89	50-481
		MATCHING FICA	99	1,194.74	50-481

Bills Payable List

Printed: 6/11/2015 2:12 PM
 PUTNAM COUNTY CUSD #535
 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
		MATCHING FICA	99	17.99	50-481
		FICA 2015	99	2,812.89	10-481
		FICA 2015	99	1,194.74	20-481
		FICA 2015	99	17.99	80-481
				<u>\$8,051.24</u>	
RANDOLPH, GENE		PSYCH-TRAVEL	615	226.24	10-2140-332-1
				<u>\$226.24</u>	
REALLY GOOD STUFF					
	43384	TITLE I 1-6	615	262.17	10-1250-410-36
				<u>\$262.17</u>	
REPUBLIC SERVICES #366					
		ALL SCHOOL SERVICES	615	801.04	20-2542-321-1
				<u>\$801.04</u>	
ROBBINS SCHWARTZ NICHOLAS					
		LEGAL FEES	615	1,141.25	80-2369-318-1
				<u>\$1,141.25</u>	
ROBERT BROOKE & ASSOCIATES					
		ELEMENTARY-BLDG SUPPLIES	615	396.26	20-2542-410-4
				<u>\$396.26</u>	
RODRIGUEZ, CARMELA					
		HS-SUPPLIES	615	11.99	10-1113-410-2
				<u>\$11.99</u>	
SCHENNUM, JANET					
		CROSS CAT DIR TRAVEL	615	215.60	10-1220-333-1
		CROSS CAT DIR TRAVEL	615	299.60	10-1220-333-1
				<u>\$515.20</u>	
SCHOOL NUTRITION ASSOCIATION					
		CAFETERIA DUES AND FEES	615	48.00	10-2560-640-1
				<u>\$48.00</u>	
SCHOOL SPECIALTY					
	45345	HENN OFFICE - SUPPLI	615	215.91	10-2410-410-4
	45358	HENN OFFICE - SUPPLI	615	215.91	10-2410-410-4
	50876	PRE-K SUPPLIES	615	510.03	10-1225-410-26
				<u>\$941.85</u>	
SIENZA, KRIS					
		EPIC-TUITION REIMB	615	1,530.00	10-2210-320-1
				<u>\$1,530.00</u>	
SMITH, DOUG					
		HS BLDG TRAVEL	615	97.44	20-2542-332-2
		JR HI-BUILDING TRAVEL	615	97.44	20-2542-332-3
		ELEMENTARY-BUILDING TRAVE	615	97.44	20-2542-332-4
		PRIMARY BLDG TRAVEL	615	97.44	20-2542-332-5
				<u>\$389.76</u>	
STAPLES ADVANTAGE					
	64844	SUPT OFFICE-SUPPLIES	615	104.77	10-2320-410-1

Bills Payable List

Printed: 6/11/2015 2:12 PM
 PUTNAM COUNTY CUSD #535
 Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
				<u>\$104.77</u>	
STAPLES CREDIT PLAN					
		TONER	615	49.67	10-1112-410-1
		TONER	615	475.95	10-1112-410-1
		TONER	615	357.27	10-1112-410-1
		SUPPLIES	615	24.97	10-1112-410-1
		PRINC OFFICE-POSTAGE	615	50.07	10-2410-341-1
		TONER	615	450.86	10-1112-410-1
		SUPPLIES	615	51.98	10-1112-410-1
		SUPPLIES	615	30.86	10-1112-410-1
				<u>\$1,491.63</u>	
STATE DISBURSEMENT UNIT					
		CHILD SUPPORT	982	451.83	10-481
				<u>\$451.83</u>	
SUPER STITCHES					
		H S-BUILDING CAP OUTLAY	615	4,250.00	20-2542-540-2
				<u>\$4,250.00</u>	
SUPERINTENDENT IMPREST					
		BOARD OF ED/TRAVEL	615	250.00	10-2310-332-6
		JR HI OFFICE-SUPPLIES	615	17.79	10-2410-410-3
		INTEREST-FARNSWORTH	615	275.00	10-1513
		SUPT OFFICE-TRAVEL	615	75.00	10-2320-332-1
				<u>\$617.79</u>	
SUPPLYWORKS					
		ELEMENTARY-BLDG SUPPLIES	615	488.30	20-2542-410-4
		JR HI-BUILDING SUPPLIES	615	548.20	20-2542-410-3
		ELEMENTARY-BLDG SUPPLIES	615	63.12	20-2542-410-4
				<u>\$1,099.62</u>	
SWINGEL, EDWARD					
		CO OP TRAVEL	615	56.00	10-1459-332-2
				<u>\$56.00</u>	
TEST					
		JR HI-GROUNDS REP/MAIN	615	24.00	20-2543-323-3
		JR HI-GROUNDS REP/MAIN	615	24.00	20-2543-323-3
				<u>\$48.00</u>	
TONIS FLOWER AND GIFT SHO					
		BOARD SUPPLIES	615	25.00	10-2310-410-6
				<u>\$25.00</u>	
TRINITY CATHOLIC SCHOOL					
		HENN-CAFE FOOD	615	35.00	10-2560-410-4
				<u>\$35.00</u>	
URNIKIS, DAVE					
		JR HI-BUILDING TRAVEL	615	44.80	20-2542-332-3
				<u>\$44.80</u>	
USI EDUCATION AND GOVERNMENT					
50830		PRIMARY-SUPPLIES	615	124.99	10-1111-410-5

Bills Payable List

Printed: 6/11/2015 2:12 PM
PUTNAM COUNTY CUSD #535
Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name	P.O. Number	Description	Batch #	Amount	State Account Number
				\$124.99	
UZELLA, CHRIS					
		HS BLDG TRAVEL	615	62.02	20-2542-332-2
		JR HI-BUILDING TRAVEL	615	62.02	20-2542-332-3
		ELEMENTARY-BUILDING TRAVE	615	62.02	20-2542-332-4
		PRIMARY BLDG TRAVEL	615	62.02	20-2542-332-5
				\$248.08	
VALLEY APPLIANCE SALES					
		JR HI-GROUNDS REP/MAIN	615	287.26	20-2543-323-3
		H S-GROUNDS SUPPLIES	615	200.00	20-2543-410-2
		PRIMARY-GROUNDS SUPPLIE	615	149.00	20-2543-410-5
				\$636.26	
VILLAGE OF GRANVILLE					
		PRIMARY- WATER	615	359.25	20-2542-322-5
		HS- WATER	615	722.25	20-2542-322-2
				\$1,081.50	
WASHINGTON NATIONAL INS CO					
		WASHINGTON NTNL INS.	98	578.63	10-481
		WASHINGTON NTNL INS.	98	72.75	20-481
				\$651.38	
			Report Total	\$415,208.75	

Bills Payable List

Printed: 6/12/2015 10:35 AM
PUTNAM COUNTY CUSD #535
Expense on Date: 6/1/2015 to 6/30/2015

Vendor Name		Batch #	Amount	State Account Number
P.O. Number	Description			
CHILDRENS HOME ASSOC OF ILLIN				
	KIEFER SCHOOL	616	2,618.60	10-1912-670-1
	ACADEMY FOR AUTISM	616	4,596.00	10-1912-670-1
			<u>\$7,214.60</u>	
TALX UC EXPRESS				
	BOARD DUES/FEES	616	125.00	10-2310-640-6
			<u>\$125.00</u>	
TEST				
	JR HI-GROUNDS REP/MAIN	616	24.00	20-2543-323-3
			<u>\$24.00</u>	
TRINITY CATHOLIC SCHOOL				
	HENN-CAFE FOOD	616	32.50	10-2560-410-4
			<u>\$32.50</u>	
		Report Total	<u>\$7,396.10</u>	

Fund Balance Report

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PUTNAM COUNTY CUSD #535

Fund	Description	Month to Date		Year to Date		YTD Change	Fund Balance	
		Expense	Income	Expense	Income		Start of Year	Current
10	Education Fund	652,850.26	806,928.91	6,967,926.06	7,887,014.05	919,087.99	4,156,137.64	5,075,225.63
20	Oper, Build, & Maint Fund	77,545.44	337.42	957,061.02	605,366.69	(351,694.33)	1,800,018.89	1,448,324.56
40	Transportation Fund	4,076.74	1,352.49	723,927.31	572,142.08	(151,785.23)	255,856.06	104,070.83
50	I.M.R.F./Soc. Sec. Fund	26,255.97	75.81	288,083.61	312,284.61	24,201.00	350,583.58	374,784.58
70	Working Cash Fund	0.00	862.73	0.00	65,861.42	65,861.42	2,067,022.14	2,132,883.56
80	Tort Immunity and Judgment Fund	13,932.55	26.39	270,128.09	305,000.52	34,872.43	56,219.90	91,092.33
90	Fire Prevention/Life Safety	0.00	213.70	7,617.48	59,687.77	52,070.29	382,791.22	434,861.51
		<u>\$774,660.96</u>	<u>\$809,797.45</u>	<u>\$9,214,743.57</u>	<u>\$9,807,357.14</u>	<u>\$592,613.57</u>	<u>\$9,068,629.43</u>	<u>\$9,661,243.00</u>

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 1 of 19
Report as of: 5/31/2015

Education Fund 10

Source of Revenue 1112 Bond and Interest Purposes Levy
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number

Bond and Interest Purposes Levy

10-111200-1	FIRST PRIOR YEAR LEVY	0.00	3,158,120.16	3,159,605.00	1,484.84	99.95	10-1112
1112	Bond and Interest Purposes Levy	0.00	3,158,120.16	3,159,605.00	1,484.84	99.95	* Source of Revenue

1St Prior Yr-Tort

10-112200-1	TORT IMMUNITY-1ST PRIOR	0.00	0.00	0.00	0.00	0.00	10-1122
1122	1St Prior Yr-Tort	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Leasing Purposes Levy

10-113000-1	FIRST PRIOR YR LEASE	0.00	58,051.44	58,081.00	29.56	99.95	10-1130
1130	Leasing Purposes Levy	0.00	58,051.44	58,081.00	29.56	99.95	* Source of Revenue

Curr Yr Levy-Special Ed

10-114100-1	SP ED PRIOR YEAR LEVY	0.00	46,441.26	46,465.00	23.74	99.95	10-1141
1141	Curr Yr Levy-Special Ed	0.00	46,441.26	46,465.00	23.74	99.95	* Source of Revenue

Mobile Home Privilege Tax

10-121000-1	MOBILE HOME PRIVILEGE TA	0.00	0.00	0.00	0.00	0.00	10-1210
1210	Mobile Home Privilege Tax	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Corp Pers Prop Repl Tax

10-123000-1	CORP PERS PROP REPLC TAX	573,327.55	2,626,879.63	2,597,268.00	(29,611.63)	101.14	10-1230
1230	Corp Pers Prop Repl Tax	573,327.55	2,626,879.63	2,597,268.00	(29,611.63)	101.14	* Source of Revenue

Source of Revenue 1290

10-129000-1	WETLANDS	0.00	0.00	0.00	0.00	0.00	10-1290
1290	Source of Revenue 1290	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Reg Tuition from Other Districts (In-State)

10-131200-1	PUPIL TUITION OTHER LEA	154,250.96	392,508.09	322,770.00	(69,738.09)	121.61	10-1312
1312	Reg Tuition from Other Districts (In-State)	154,250.96	392,508.09	322,770.00	(69,738.09)	121.61	* Source of Revenue

Regular Tuition from Other Sources (In-State)

10-131300-1		0.00	0.00	0.00	0.00	0.00	10-1313
1313	Regular Tuition from Other Sources (In-State)	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Sp Ed Tuition-from Other Districts (In-State)

10-134200-1	PUPIL TUI-SP ED OTHER LEA	0.00	32,383.00	32,383.00	0.00	100.00	10-1342
1342	Sp Ed Tuition-from Other Districts (In-State)	0.00	32,383.00	32,383.00	0.00	100.00	* Source of Revenue

Interest On Investments

10-151000-1	TAX INTEREST	0.00	0.00	0.00	0.00	0.00	10-1510
1510	Interest On Investments	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 2 of 19
Report as of: 5/31/2015

Education Fund 10

Source of Revenue 1511 Interest On Investments
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
Interest On Investments							
10-151100-1	ED-INT ON INVESTMENTS	1,198.02	15,028.79	16,000.00	971.21	93.93	10-1511
1511	Interest On Investments	1,198.02	15,028.79	16,000.00	971.21	93.93	* Source of Revenue
Interest-Swaney Bonds							
10-151200-1	INTEREST-SWANEY BONDS	0.00	0.00	0.00	0.00	0.00	10-1512
1512	Interest-Swaney Bonds	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Interest-Farnsworth							
10-151300-1	INTEREST-FARNSWORTH	0.00	0.00	400.00	400.00	0.00	10-1513
1513	Interest-Farnsworth	0.00	0.00	400.00	400.00	0.00	* Source of Revenue
Sales To Pupils-Lunch							
10-161100-1	STUDENT LUNCH	8,141.81	89,634.66	100,000.00	10,365.34	89.63	10-1611
1611	Sales To Pupils-Lunch	8,141.81	89,634.66	100,000.00	10,365.34	89.63	* Source of Revenue
Sales To Pupils-BFast							
10-161200-1	STUDENT BREAKFAST	1,525.70	9,343.65	12,000.00	2,656.35	77.86	10-1612
1612	Sales To Pupils-BFast	1,525.70	9,343.65	12,000.00	2,656.35	77.86	* Source of Revenue
Sales To Pupils-Other							
10-161400-1	MILK SALES (OTHER)	1,139.35	8,688.40	10,000.00	1,311.60	86.88	10-1614
1614	Sales To Pupils-Other	1,139.35	8,688.40	10,000.00	1,311.60	86.88	* Source of Revenue
Sales To Adults							
10-162000-1	ADULT LUNCHES/BREAKFAST	156.55	4,406.85	4,500.00	93.15	97.93	10-1620
1620	Sales To Adults	156.55	4,406.85	4,500.00	93.15	97.93	* Source of Revenue
Other Food Service							
10-169000-1	HEAD START LUNCHES	0.00	0.00	0.00	0.00	0.00	10-1690
1690	Other Food Service	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Admissions-Athletic							
10-171102-2	H S ATHLETIC ADMISSIONS	0.00	10,548.00	17,000.00	6,452.00	62.05	10-1711-2
10-171104-3	JR HI-ATHLETIC ADMISSION	0.00	3,802.00	6,000.00	2,198.00	63.37	10-1711-4
1711	Admissions-Athletic	0.00	14,350.00	23,000.00	8,650.00	62.39	* Source of Revenue
HS/JR Tourney							
10-171400-1	H S / JR HI TOURNEY REV	0.00	1,250.00	3,000.00	1,750.00	41.67	10-1714
1714	HS/JR Tourney	0.00	1,250.00	3,000.00	1,750.00	41.67	* Source of Revenue
Admissions-Other							
10-171900-1	ADMISSION - OTHERS	0.00	10,222.00	6,000.00	(4,222.00)	170.37	10-1719

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 3 of 19
Report as of: 5/31/2015

Education Fund 10							
Source of Revenue		1719	Admissions-Other				
Source of Revenue							
Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
1719	Admissions-Other	0.00	10,222.00	6,000.00	(4,222.00)	170.37	* Source of Revenue
Fees							
10-172000-1	VOCATIONAL FEE HS	0.00	3,170.00	3,700.00	530.00	85.68	10-1720
10-172000-2	ACTIVITY FEES HS	0.00	9,195.00	13,500.00	4,305.00	68.11	10-1720
10-172000-3	ACTIVITY FEES JR H	0.00	2,886.10	3,500.00	613.90	82.46	10-1720
1720	Fees	0.00	15,251.10	20,700.00	5,448.90	73.68	* Source of Revenue
Other Pupil Activity Rev							
10-179000-1	DRIVER ED FEE	0.00	2,800.00	3,000.00	200.00	93.33	10-1790
10-179000-8	H S PE RESALE	31.50	3,050.55	4,000.00	949.45	76.26	10-1790
10-179001-8	JH PE RESALE	32.00	2,206.00	3,000.00	794.00	73.53	10-1790-1
1790	Other Pupil Activity Rev	63.50	8,056.55	10,000.00	1,943.45	80.57	* Source of Revenue
Shop Resale							
10-179100-9		0.00	20.00	0.00	(20.00)	0.00	10-1791
1791	Shop Resale	0.00	20.00	0.00	(20.00)	0.00	* Source of Revenue
Music Resale							
10-179200-10	MUSIC RESALE	0.00	33.00	300.00	267.00	11.00	10-1792
1792	Music Resale	0.00	33.00	300.00	267.00	11.00	* Source of Revenue
Rentals-Regular Textbook							
10-181100-1	ELEM-TEXTBOOK RENTAL	0.00	10,449.00	12,000.00	1,551.00	87.08	10-1811
10-181100-2	H S- TEXTBOOK RENTAL	0.00	18,789.00	18,000.00	(789.00)	104.38	10-1811
10-181100-3	JR HI-TEXTBOOK RENTAL	0.00	7,185.00	8,500.00	1,315.00	84.53	10-1811
1811	Rentals-Regular Textbook	0.00	36,423.00	38,500.00	2,077.00	94.61	* Source of Revenue
Rentals - Other							
10-181900-1	INSTRUMENT RENTAL	0.00	0.00	400.00	400.00	0.00	10-1819
1819	Rentals - Other	0.00	0.00	400.00	400.00	0.00	* Source of Revenue
Donations-Private Sources							
10-192000-1	DONATIONS	638.66	12,891.72	20,000.00	7,108.28	64.46	10-1920
10-192001-1	DONATIONS-NCF	0.00	0.00	0.00	0.00	0.00	10-1920
1920	Donations-Private Sources	638.66	12,891.72	20,000.00	7,108.28	64.46	* Source of Revenue
Services Provided to Other Districts							
10-194000-1	PSY LEA ASSESSEMENT	0.00	0.00	0.00	0.00	0.00	10-1940
1940	Services Provided to Other Districts	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
SW LEA Assessment							
10-194100-1	SW LEA ASSESSMENT	0.00	0.00	0.00	0.00	0.00	10-1941

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 4 of 19
Report as of: 5/31/2015

Education Fund 10

Source of Revenue 1941 SW LEA Assessment

Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
10-194110-1	HEARING IMP ASSESS.	0.00	0.00	0.00	0.00	0.00	10-1941
1941 SW LEA Assessment		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Lease Incentive Grant							
10-194200-1		0.00	0.00	0.00	0.00	0.00	10-1942
1942 Lease Incentive Grant		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Refund-Prior Yr Expenditu							
10-195000-1	REFUND EXPENSES	0.00	18,723.48	13,500.00	(5,223.48)	138.69	10-1950
1950 Refund-Prior Yr Expenditu		0.00	18,723.48	13,500.00	(5,223.48)	138.69	* Source of Revenue
Drivers Education Fees							
10-197000-1	DRIVERS ED FEE	0.00	0.00	0.00	0.00	0.00	10-1970
1970 Drivers Education Fees		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Other Local Revenues							
10-199900-1	OTHER LOCAL REVENUE	908.86	29,383.55	15,000.00	(14,383.55)	195.89	10-1999
10-199900-3	INSURANCE/PLAY EQUIPMENT	0.00	0.00	0.00	0.00	0.00	10-1999
10-199901-1	INTERNET REVENUE	0.00	0.00	0.00	0.00	0.00	10-1999-1
1999 Other Local Revenues		908.86	29,383.55	15,000.00	(14,383.55)	195.89	* Source of Revenue
Source of Revenue 2200							
10-220000-1	POVERTY GRANT	0.00	0.00	0.00	0.00	0.00	10-2200
2200 Source of Revenue 2200		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Other Flow-Through							
10-223000-1	ROE FLOW THRU	0.00	0.00	0.00	0.00	0.00	10-2230
2230 Other Flow-Through		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
General State Aid							
10-300100-1	GENERAL STATE AID	39,814.16	446,449.98	501,668.00	55,218.02	88.99	10-3001
3001 General State Aid		39,814.16	446,449.98	501,668.00	55,218.02	88.99	* Source of Revenue
Hold Harmless							
10-300200-1	HOLD HARMLESS GSA	0.00	0.00	0.00	0.00	0.00	10-3002
3002 Hold Harmless		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Spec Ed-Priv Facility Tui							
10-310000-1	SP ED PRIV FAC TUITION	0.00	45,281.28	58,795.00	13,513.72	77.02	10-3100
3100 Spec Ed-Priv Facility Tui		0.00	45,281.28	58,795.00	13,513.72	77.02	* Source of Revenue
Spec Ed -Extraordinary							
10-310500-1	SP ED EXTRA ORDINARY	0.00	79,964.00	130,000.00	50,036.00	61.51	10-3105
3105 Spec Ed -Extraordinary		0.00	79,964.00	130,000.00	50,036.00	61.51	* Source of Revenue

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Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 5 of 19
Report as of: 5/31/2015

Education Fund 10

Source of Revenue 3105 Spec Ed -Extraordinary
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
Spec Ed -Personnel							
10-311000-1	SP ED PERSONNEL	0.00	166,453.57	218,121.00	51,667.43	76.31	10-3110
3110	Spec Ed -Personnel	0.00	166,453.57	218,121.00	51,667.43	76.31	* Source of Revenue
Spec Ed-Orphanage-Individ							
10-312000-1	SP ED ORPHANAGE	0.00	0.00	0.00	0.00	0.00	10-3120
3120	Spec Ed-Orphanage-Individ	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Spec Ed -Summer School							
10-314500-1	SP ED SUMMER SCHOOL	0.00	528.14	500.00	(28.14)	105.63	10-3145
3145	Spec Ed -Summer School	0.00	528.14	500.00	(28.14)	105.63	* Source of Revenue
Career and Technical Education CTE Tech Prep							
10-322000-40	CTEI GRANT-SRAVTE	0.00	17,171.00	18,307.00	1,136.00	93.79	10-3200
3200	Career and Technical Education CTE Tech Prep	0.00	17,171.00	18,307.00	1,136.00	93.79	* Source of Revenue
Voc Ed - Formula							
10-321500-18	VOC AG STATE GRTS	0.00	0.00	0.00	0.00	0.00	10-3215
3215	Voc Ed - Formula	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
CTE - Agriculture Education							
10-323500-19	VOC AG SUPPLEMENTAL	0.00	2,501.00	2,501.00	0.00	100.00	10-3235
3235	CTE - Agriculture Education	0.00	2,501.00	2,501.00	0.00	100.00	* Source of Revenue
CTE - Other							
10-329900-40	FCAE GRANT	0.00	0.00	0.00	0.00	0.00	10-3299
3299	CTE - Other	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Bilingual Ed-Downstate- TPI and TBE							
10-330500-20	TPI/TBE BILINGUAL ED	0.00	0.00	0.00	0.00	0.00	10-3305
3305	Bilingual Ed-Downstate- TPI and TBE	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
State Free Lunch/BFast							
10-336000-1	IL FREE LUNCH/BRKFST AIDE	0.00	2,183.76	3,500.00	1,316.24	62.39	10-3360
10-336500-1	IL BREAKFAST INITIATIVE	0.00	0.00	0.00	0.00	0.00	10-3360
3360	State Free Lunch/BFast	0.00	2,183.76	3,500.00	1,316.24	62.39	* Source of Revenue
Driver Education							
10-337000-1	DRIVERS ED REIMBURSEMENT	0.00	11,512.92	11,000.00	(512.92)	104.66	10-3370-1
3370	Driver Education	0.00	11,512.92	11,000.00	(512.92)	104.66	* Source of Revenue
Learning Improvement-Change Grants							
10-361002-1	SCHOOL IMP-HOP	0.00	0.00	0.00	0.00	0.00	10-3610

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 6 of 19
Report as of: 5/31/2015

Education Fund 10

Source of Revenue 3610 Learning Improvement-Change Grants
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
3610	Learning Improvement-Change Grants	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
School Imp Grant							
10-364000-24	SCHOOL IMP BLOCK GRANT	0.00	0.00	0.00	0.00	0.00	10-3640
3640	School Imp Grant	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Quality Assurance Grant							
10-364100-31	LEARNING IMP GRANT	0.00	0.00	0.00	0.00	0.00	10-3641
3641	Quality Assurance Grant	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
National Board Certification							
10-365100-1	NATL BOARD CERTIFIC	0.00	0.00	0.00	0.00	0.00	10-3651-1
3651	National Board Certification	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Truants Alt/Opt Education							
10-369500-1	SAFE TO LEARN GRANT	0.00	0.00	0.00	0.00	0.00	10-3695
3695	Truants Alt/Opt Education	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Early Childhood - Block Grant							
10-370500-26	EARLY CHILDHOOD GRT GRANT	0.00	147,136.00	132,204.00	(14,932.00)	111.29	10-3705
3705	Early Childhood - Block Grant	0.00	147,136.00	132,204.00	(14,932.00)	111.29	* Source of Revenue
Reading Improvement - Block Grant							
10-371500-27	READING IMPROVEMENT GRAN	0.00	0.00	0.00	0.00	0.00	10-3715
3715	Reading Improvement - Block Grant	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Continued Reading Improvement Block Grant							
10-372500-28		0.00	0.00	0.00	0.00	0.00	10-3725
3725	Continued Reading Improvement Block Grant	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Report Cards							
10-373500-1		0.00	0.00	0.00	0.00	0.00	10-3735
3735	Report Cards	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
School Safety & Educational Improv Block Grant							
10-377500-43	ADA BLOCK GRANT	0.00	0.00	1,000.00	1,000.00	0.00	10-3775
3775	School Safety & Educational Improv Block Grant	0.00	0.00	1,000.00	1,000.00	0.00	* Source of Revenue
Closing The Gap							
10-379200-1		0.00	0.00	0.00	0.00	0.00	10-3792
3792	Closing The Gap	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
TIP GRANT							
10-379400-1		0.00	0.00	0.00	0.00	0.00	10-3794

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 7 of 19
Report as of: 5/31/2015

Education Fund 10							
Source of Revenue		3794	TIP GRANT				
Source of Revenue							
Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
3794	TIP GRANT	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
State Library Grant							
10-380000-32	STATE LIBRARY GRANT	750.00	750.00	675.00	(75.00)	111.11	10-3800
3800	State Library Grant	750.00	750.00	675.00	(75.00)	111.11	* Source of Revenue
Emer Fin Assist/Temp Reloc Grant/Other Restr Rev							
10-399900-1	OTHER STATE REVENUE	0.00	0.00	15,000.00	15,000.00	0.00	10-3999
10-399901-1	RESPRO GRANT	0.00	0.00	0.00	0.00	0.00	10-3999
3999	Emer Fin Assist/Temp Reloc Grant/Other Restr Rev	0.00	0.00	15,000.00	15,000.00	0.00	* Source of Revenue
Title V - Innovation and Flexibility Formula							
10-410000-37	TITLE V INVO(CHAR CTS	0.00	0.00	0.00	0.00	0.00	10-4100
4100	Title V - Innovation and Flexibility Formula	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Esea-Chap2-Comp-Urban Ed							
10-411000-46		0.00	0.00	0.00	0.00	0.00	10-4110
4110	Esea-Chap2-Comp-Urban Ed	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
NatL School Lunch Progr							
10-421000-1	FEDERAL LUNCH AID	15,795.24	148,998.43	140,000.00	(8,998.43)	106.43	10-4210
4210	NatL School Lunch Progr	15,795.24	148,998.43	140,000.00	(8,998.43)	106.43	* Source of Revenue
School Breakfast Program							
10-422000-1	FED BREAKFAST AID	4,008.09	37,013.31	36,000.00	(1,013.31)	102.81	10-4220
4220	School Breakfast Program	4,008.09	37,013.31	36,000.00	(1,013.31)	102.81	* Source of Revenue
Title I - Low Income							
10-430000-36	TITLE I GRANT	0.00	103,711.00	92,152.00	(11,559.00)	112.54	10-4300
4300	Title I - Low Income	0.00	103,711.00	92,152.00	(11,559.00)	112.54	* Source of Revenue
Esea-Drug Free-Formula							
10-440000-33	TITLE IV GRT DRUG FREE	0.00	0.00	0.00	0.00	0.00	10-4400
4400	Esea-Drug Free-Formula	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Fed-Sp Ed-Idea Flow-Thru							
10-462000-38	SP ED INCENTIVE GRT	0.00	0.00	0.00	0.00	0.00	10-4620
10-462001-38	DISCRETIONARY FUNDS	0.00	0.00	0.00	0.00	0.00	10-4620
10-462002-38	SP ED BLOCK GRT	0.00	21,103.00	21,103.00	0.00	100.00	10-4620
10-462003-38	DEMONSTR PROJ/LEASE	0.00	0.00	0.00	0.00	0.00	10-4620-1
4620	Fed-Sp Ed-Idea Flow-Thru	0.00	21,103.00	21,103.00	0.00	100.00	* Source of Revenue
Fed-Sp Ed-Idea Room&Board							
10-462500-1	EXCESS (ROOM/BOARD)	0.00	0.00	0.00	0.00	0.00	10-4625-1

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Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 8 of 19
Report as of: 5/31/2015

Education Fund 10							
Source of Revenue		4625	Fed-Sp Ed-Idea Room&Board				
Source of Revenue							
Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
4625	Fed-Sp Ed-Idea Room&Board	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Source of Revenue 4770							
10-477000-40	CARL PERKINS	2,165.46	5,052.54	8,662.00	3,609.46	58.33	10-4770-1-40
4770	Source of Revenue 4770	2,165.46	5,052.54	8,662.00	3,609.46	58.33	* Source of Revenue
SFSF/GSA REVENUE							
10-485000-44	SFSF/GSA REVENUE	0.00	0.00	0.00	0.00	0.00	10-4850
4850	SFSF/GSA REVENUE	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Source of Revenue 4854							
10-485100-44	ARRA TITLE I	0.00	0.00	0.00	0.00	0.00	10-4854
4854	Source of Revenue 4854	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
ARRA IDEA PART B							
10-485700-44	ARRA IDEA PART B	0.00	0.00	0.00	0.00	0.00	10-4857-1
4857	ARRA IDEA PART B	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
GSA ARRA							
10-487000-44	ARRA GSA	0.00	0.00	0.00	0.00	0.00	10-4870-1
4870	GSA ARRA	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
ARRA ED JOBS							
10-488000-44	ARRA ED JOBS FUND	0.00	0.00	0.00	0.00	0.00	10-4880-1
4880	ARRA ED JOBS	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Medicaid Matching Fund							
10-490000-11		0.00	0.00	0.00	0.00	0.00	10-4900
4900	Medicaid Matching Fund	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Title II - Teacher Quality							
10-493200-42	TITLE II TEACHER QUALITY	0.00	13,605.00	13,662.00	57.00	99.58	10-4935
4935	Title II - Teacher Quality	0.00	13,605.00	13,662.00	57.00	99.58	* Source of Revenue
Goals 2000-School Improve							
10-494500-14		0.00	0.00	0.00	0.00	0.00	10-4945
4945	Goals 2000-School Improve	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Title II-Technology Enhancing Ed Formula Grant							
10-497100-1	TITLE IID-TECH ENHANC	0.00	0.00	0.00	0.00	0.00	10-4971
4971	Title II-Technology Enhancing Ed Formula Grant	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Medicaid Admin							
10-499100-11	MEDICAID-ADMIN OUTREACH	0.00	16,087.61	25,000.00	8,912.39	64.35	10-4991-1

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 9 of 19
Report as of: 5/31/2015

Education Fund 10

Source of Revenue 4991 Medicaid Admin
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
4991	Medicaid Admin	0.00	16,087.61	25,000.00	8,912.39	64.35	* Source of Revenue
Medicaid FFS							
10-499200-11	MEDICAID-FEE FOR SERV	0.00	25,186.18	67,000.00	41,813.82	37.59	10-4992-1-11
4992	Medicaid FFS	0.00	25,186.18	67,000.00	41,813.82	37.59	* Source of Revenue
Other Restricted Grants Recd Fed Gov thru State							
10-499800-1	OTHER FEDERAL(STEP)	3,045.00	8,235.00	12,180.00	3,945.00	67.61	10-4998-1
4998	Other Restricted Grants Recd Fed Gov thru State	3,045.00	8,235.00	12,180.00	3,945.00	67.61	* Source of Revenue
Abolishment or Abatement of Working Cash Fund							
10-711000-1	TRANS OF WC TECH THRUST	0.00	0.00	0.00	0.00	0.00	10-7110
10-711002-1	PERM TRANSFER WC	0.00	0.00	0.00	0.00	0.00	10-7110
10-711001-1	TRANSFER OF WC	0.00	0.00	0.00	0.00	0.00	10-7110-1
7110	Abolishment or Abatement of Working Cash Fund	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Permanent Transfer of Working Cash Fund Interest							
10-712000-1	TRANS WC INTEREST	0.00	0.00	0.00	0.00	0.00	10-7120
7120	Permanent Transfer of Working Cash Fund Interest	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Accured Int on Bonds							
10-723000-1	ACCURED INT B&I	0.00	0.00	0.00	0.00	0.00	10-7230
7230	Accured Int on Bonds	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
10	Education Fund	806,928.91	7,887,014.05	8,018,902.00	131,887.95	98.36	Fund

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 10 of 19
Report as of: 5/31/2015

Oper, Build, & Maint Fund 20

Source of Revenue 1112 Bond and Interest Purposes Levy

Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number

Bond and Interest Purposes Levy

20-111200-1	FIRST PRIOR YEAR LEVY	0.00	580,533.20	580,810.00	276.80	99.95	20-1112
1112	Bond and Interest Purposes Levy	0.00	580,533.20	580,810.00	276.80	99.95	* Source of Revenue

1St Prior Yr-Tort

20-112200-1	TORT IMMUNITY-1ST PRIOR	0.00	0.00	0.00	0.00	0.00	20-1122
1122	1St Prior Yr-Tort	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Corp Pers Prop Repl Tax

20-123000-1	CORP PERS PROP REPL TAX	0.00	0.00	0.00	0.00	0.00	20-1230
1230	Corp Pers Prop Repl Tax	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Interest On Investments

20-151100-1	BLD-INT	337.42	4,364.47	8,000.00	3,635.53	54.56	20-1511
1511	Interest On Investments	337.42	4,364.47	8,000.00	3,635.53	54.56	* Source of Revenue

Interest-Tree Fund

20-151500-1	INTEREST - TREE FUND	0.00	0.00	50.00	50.00	0.00	20-1515
1515	Interest-Tree Fund	0.00	0.00	50.00	50.00	0.00	* Source of Revenue

Rentals

20-191000-1	HOUSE RENT	0.00	0.00	0.00	0.00	0.00	20-1910
1910	Rentals	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Facility/Grounds Rent

20-191100-1	FACILITY/GROUND RENT	0.00	1,000.00	500.00	(500.00)	200.00	20-1911
1911	Facility/Grounds Rent	0.00	1,000.00	500.00	(500.00)	200.00	* Source of Revenue

Donations-Private Sources

20-192000-1	DONATIONS	0.00	0.00	500.00	500.00	0.00	20-1920
1920	Donations-Private Sources	0.00	0.00	500.00	500.00	0.00	* Source of Revenue

Refund-Prior Yr Expenditu

20-195000-1	REFUND PR YR EXP-BLDG	0.00	0.00	1,000.00	1,000.00	0.00	20-1950
20-195001-1	TORNADO INS/FEM/DON	0.00	0.00	0.00	0.00	0.00	20-1950
1950	Refund-Prior Yr Expenditu	0.00	0.00	1,000.00	1,000.00	0.00	* Source of Revenue

Other Local Revenues

20-199900-1	OTHER LOCAL REVENUE	0.00	19,469.02	10,000.00	(9,469.02)	194.69	20-1999
1999	Other Local Revenues	0.00	19,469.02	10,000.00	(9,469.02)	194.69	* Source of Revenue

Flow-Thru Rev-State

20-210000-1	OTHER STATE REVENUE	0.00	0.00	0.00	0.00	0.00	20-2100

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 11 of 19
Report as of: 5/31/2015

Oper, Build, & Maint Fund 20								
Source of Revenue		2100	Flow-Thru Rev-State					
Source of Revenue								
Account	Description		M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
2100	Flow-Thru Rev-State		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Infrastructure Improv-Planning/Construction								
20-392000-1	INFRA IMPROVE-PLAN/CONST		0.00	0.00	0.00	0.00	0.00	20-3920-1
3920	Infrastructure Improv-Planning/Construction		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
SCHL INFRASTRUCT/MAINT PROJ								
20-392500-1	SCHL INFRASTRUCT/MAINT PROJ		0.00	0.00	50,000.00	50,000.00	0.00	20-3925-1-1
3925	SCHL INFRASTRUCT/MAINT PROJ		0.00	0.00	50,000.00	50,000.00	0.00	* Source of Revenue
Emer Fin Assist/Temp Reloc Grant/Other Restr Rev								
20-399900-1	OTHER STATE REVENUE		0.00	0.00	0.00	0.00	0.00	20-3999
3999	Emer Fin Assist/Temp Reloc Grant/Other Restr Rev		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Medicaid Matching Fund								
20-490000-11			0.00	0.00	0.00	0.00	0.00	20-4900
4900	Medicaid Matching Fund		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Renovation Grant								
20-498000-1			0.00	0.00	0.00	0.00	0.00	20-4980
4980	Renovation Grant		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Abolishment or Abatement of Working Cash Fund								
20-711001-1	TRANSFER WC		0.00	0.00	0.00	0.00	0.00	20-7110
7110	Abolishment or Abatement of Working Cash Fund		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Permanent Transfer								
20-713000-1	PERM TRANSFER FROM C/P		0.00	0.00	0.00	0.00	0.00	20-7130-1
7130	Permanent Transfer		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Transfers from Other Funds Pay Princ'l Cap Leases								
20-740000-1	SALE/COMP FIXED ASSETS		0.00	0.00	0.00	0.00	0.00	20-7400
7400	Transfers from Other Funds Pay Princ'l Cap Leases		0.00	0.00	0.00	0.00	0.00	* Source of Revenue
20	Oper, Build, & Maint Fund		337.42	605,366.69	650,860.00	45,493.31	93.01	Fund

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 12 of 19
Report as of: 5/31/2015

Debt Service Fund or Fund Group 30

Source of Revenue 1112 Bond and Interest Purposes Levy

Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
Bond and Interest Purposes Levy							
30-111200-1	FIRST PRIOR YEAR LEVY	0.00	0.00	0.00	0.00	0.00	30-1112
1112	Bond and Interest Purposes Levy	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Interest On Investments							
30-151100-1	B/I-INT INVESTMENTS	0.00	0.00	0.00	0.00	0.00	30-1511
1511	Interest On Investments	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Accured Int on Bonds							
30-723000-1	ACCRUED INT ON BONDS SOL	0.00	0.00	0.00	0.00	0.00	30-7230
7230	Accured Int on Bonds	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
30	Debt Service Fund or Fund Group	0.00	0.00	0.00	0.00	0.00	Fund

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 13 of 19
Report as of: 5/31/2015

Transportation Fund 40

Source of Revenue 1112 Bond and Interest Purposes Levy
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number

Bond and Interest Purposes Levy

40-111200-1	FIRST PRIOR YR LEVY TRAN	0.00	232,215.08	232,324.00	108.92	99.95	40-1112
1112	Bond and Interest Purposes Levy	0.00	232,215.08	232,324.00	108.92	99.95	* Source of Revenue

1St Prior Yr-Tort

40-112200-1	1ST PRIOR YR LEVY-TORT	0.00	0.00	0.00	0.00	0.00	40-1122
1122	1St Prior Yr-Tort	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Corp Pers Prop Repl Tax

40-123000-1	CORP REPLACEMNT PROP TAX	0.00	0.00	0.00	0.00	0.00	40-1230
1230	Corp Pers Prop Repl Tax	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Spec Ed Trans-Pupils/Pare

40-144100-1	ORPHANAGE TRANS REIMB	0.00	0.00	0.00	0.00	0.00	40-1441
1441	Spec Ed Trans-Pupils/Pare	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Interest On Investments

40-151100-1	TRANSP-INT	51.99	825.82	2,000.00	1,174.18	41.29	40-1511
1511	Interest On Investments	51.99	825.82	2,000.00	1,174.18	41.29	* Source of Revenue

Refund-Prior Yr Expenditu

40-195000-1	REFUND TRANSP	0.00	0.00	0.00	0.00	0.00	40-1950
1950	Refund-Prior Yr Expenditu	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Other Local Revenues

40-199900-1	OTHER LOCAL REVENUE	1,300.50	9,319.18	7,000.00	(2,319.18)	133.13	40-1999
1999	Other Local Revenues	1,300.50	9,319.18	7,000.00	(2,319.18)	133.13	* Source of Revenue

Transportation Regular/Vocational

40-350000-1	REG TRANSPORTATION AID	0.00	180,965.30	350,787.00	169,821.70	51.59	40-3500
3500	Transportation Regular/Vocational	0.00	180,965.30	350,787.00	169,821.70	51.59	* Source of Revenue

Transportation-Vocational

40-350500-1	VOC TRANSPORTATION AID	0.00	0.00	13,614.00	13,614.00	0.00	40-3505
3505	Transportation-Vocational	0.00	0.00	13,614.00	13,614.00	0.00	* Source of Revenue

Transportation-Spec Ed

40-351000-1	SP ED TRANSPORTATION AID	0.00	112,032.70	156,255.00	44,222.30	71.70	40-3510
3510	Transportation-Spec Ed	0.00	112,032.70	156,255.00	44,222.30	71.70	* Source of Revenue

Other State Revenue

40-351100-1	OTHER STATE REVENUE	0.00	0.00	0.00	0.00	0.00	40-3511
3511	Other State Revenue	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 14 of 19
Report as of: 5/31/2015

Transportation Fund 40

Source of Revenue 3705 Early Childhood - Block Grant
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
Early Childhood - Block Grant							
40-370500-26	ECE TRANSPORTATION	0.00	36,784.00	88,500.00	51,716.00	41.56	40-3705
3705	Early Childhood - Block Grant	0.00	36,784.00	88,500.00	51,716.00	41.56	* Source of Revenue
ARRA IDEA PART B							
40-485700-44	IDEA ARRA	0.00	0.00	0.00	0.00	0.00	40-4857
4857	ARRA IDEA PART B	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Permanent Transfer							
40-713000-1	PERMANENT TRANSFER	0.00	0.00	0.00	0.00	0.00	40-7130-1
7130	Permanent Transfer	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
40	Transportation Fund	1,352.49	572,142.08	850,480.00	278,337.92	67.27	Fund

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 15 of 19
Report as of: 5/31/2015

I.M.R.F./Soc. Sec. Fund 50

Source of Revenue 1112 Bond and Interest Purposes Levy
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
Bond and Interest Purposes Levy							
50-111200-1	FIRST PRIOR YR LEVY-IMRF	0.00	137,105.27	137,327.00	221.73	99.84	50-1112
50-111201-1	FIRST PRIOR YR-SS	0.00	0.00	0.00	0.00	0.00	50-1112
1112	Bond and Interest Purposes Levy	0.00	137,105.27	137,327.00	221.73	99.84	* Source of Revenue
Working Cash Purposes Levy							
50-111500-1	MEDICARE-FIRST PRIOR YR	0.00	0.00	0.00	0.00	0.00	50-1115
1115	Working Cash Purposes Levy	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Soc.Sec./Med Only Levy							
50-115000-1	FIRST PRIOR YR-S S	0.00	0.00	0.00	0.00	0.00	50-1150
1150	Soc.Sec./Med Only Levy	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Corp Pers Prop Repl Tax							
50-123000-1	CORP PERS PROP REPL TAX	0.00	174,252.00	174,252.00	0.00	100.00	50-1230
1230	Corp Pers Prop Repl Tax	0.00	174,252.00	174,252.00	0.00	100.00	* Source of Revenue
Interest On Investments							
50-151100-1	IMRF-INT	75.81	927.34	1,000.00	72.66	92.73	50-1511
1511	Interest On Investments	75.81	927.34	1,000.00	72.66	92.73	* Source of Revenue
Other Local Revenues							
50-199900-1	OTHER LOCAL REVENUE	0.00	0.00	0.00	0.00	0.00	50-1999
1999	Other Local Revenues	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
50	I.M.R.F./Soc. Sec. Fund	75.81	312,284.61	312,579.00	294.39	99.91	Fund

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 16 of 19
Report as of: 5/31/2015

Capital Projects Fund or Fund Group 60

Source of Revenue 1112 Bond and Interest Purposes Levy
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
Bond and Interest Purposes Levy							
60-111200-1	FIRST PRIOR CAP PROJ	0.00	0.00	0.00	0.00	0.00	60-1112
1112	Bond and Interest Purposes Levy	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Interest On Investments							
60-151100-1	INTEREST-CAP PROJ	0.00	0.00	0.00	0.00	0.00	60-1511
1511	Interest On Investments	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Refund-Prior Yr Expenditu							
60-195000-1	REFUND PRIOR YR EXP	0.00	0.00	0.00	0.00	0.00	60-1950
1950	Refund-Prior Yr Expenditu	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Other Local Revenues							
60-199900-1	OTHER LOCAL REV CAP PROJ	0.00	0.00	0.00	0.00	0.00	60-1999
1999	Other Local Revenues	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Infrastructure Improv-Planning/Construction							
60-392000-1	INFRA IMPROVE-PLAN/CONST	0.00	0.00	0.00	0.00	0.00	60-3920
3920	Infrastructure Improv-Planning/Construction	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Transfer from Other Funds for Capital Projects							
60-780000-1	IEMA/CDB TRANSFER	0.00	0.00	0.00	0.00	0.00	60-7800
7800	Transfer from Other Funds for Capital Projects	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
60	Capital Projects Fund or Fund Group	0.00	0.00	0.00	0.00	0.00	Fund

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 17 of 19
Report as of: 5/31/2015

Working Cash Fund 70

Source of Revenue 1112 Bond and Interest Purposes Levy
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
Bond and Interest Purposes Levy							
70-111200-1	FIRST PRIOR YR WRKG CASH	0.00	57,855.93	58,081.00	225.07	99.61	70-1112
1112	Bond and Interest Purposes Levy	0.00	57,855.93	58,081.00	225.07	99.61	* Source of Revenue
Interest On Investments							
70-151100-1	WC-INT	862.73	8,005.49	13,000.00	4,994.51	61.58	70-1511
1511	Interest On Investments	862.73	8,005.49	13,000.00	4,994.51	61.58	* Source of Revenue
Sale Of Bonds							
70-721000-1	PRINCIPAL ON BONDS SOLD	0.00	0.00	0.00	0.00	0.00	70-7210
7210	Sale Of Bonds	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
70	Working Cash Fund	862.73	65,861.42	71,081.00	5,219.58	92.66	Fund

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 18 of 19
Report as of: 5/31/2015

Tort Immunity and Judgment Fund 80

Source of Revenue 1112 Bond and Interest Purposes Levy
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number
Bond and Interest Purposes Levy							
80-111200-1	FIRST PRIOR YEAR LEVY	0.00	254,601.33	255,010.00	408.67	99.84	80-1112
1112	Bond and Interest Purposes Levy	0.00	254,601.33	255,010.00	408.67	99.84	* Source of Revenue
Corp Pers Prop Repl Tax							
80-123000-1	CORP PERS PROP REPLCMNT TAX	0.00	50,000.00	50,000.00	0.00	100.00	80-1230-1
1230	Corp Pers Prop Repl Tax	0.00	50,000.00	50,000.00	0.00	100.00	* Source of Revenue
Interest On Investments							
80-151100-1	TORT-INTEREST	26.39	399.19	1,000.00	600.81	39.92	80-1511
1511	Interest On Investments	26.39	399.19	1,000.00	600.81	39.92	* Source of Revenue
Refund-Prior Yr Expenditu							
80-195000-1	REFUND PRIOR YR EXP	0.00	0.00	0.00	0.00	0.00	80-1950
1950	Refund-Prior Yr Expenditu	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
Other Local Revenues							
80-199900-1	OTHER LOCAL REVENUE	0.00	0.00	0.00	0.00	0.00	80-1999
1999	Other Local Revenues	0.00	0.00	0.00	0.00	0.00	* Source of Revenue
80	Tort Immunity and Judgment Fund	26.39	305,000.52	306,010.00	1,009.48	99.67	Fund

41

Revenue Report

Printed: 6/4/2015 8:25 AM
PUTNAM COUNTY CUSD #535

Page 19 of 19
Report as of: 5/31/2015

Fire Prevention/Life Safety 90

Source of Revenue 1112 Bond and Interest Purposes Levy
Source of Revenue

Account	Description	M.T.D. Revenue	Y.T.D. Revenue	Revenue Budget	Budget Balance Revenue	% of Budget	State Account Number

Bond and Interest Purposes Levy

90-111200-1	FIRST PRIOR YEAR LEVY L/	0.00	58,051.44	58,081.00	29.56	99.95	90-1112
1112	Bond and Interest Purposes Levy	0.00	58,051.44	58,081.00	29.56	99.95	* Source of Revenue

Corp Pers Prop Repl Tax

90-123000-1	L/S CORP REPL TAX	0.00	0.00	0.00	0.00	0.00	90-1230
1230	Corp Pers Prop Repl Tax	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Interest On Investments

90-151100-1	LS-INT ON INVESTMENTS	213.70	1,636.33	2,000.00	363.67	81.82	90-1511
1511	Interest On Investments	213.70	1,636.33	2,000.00	363.67	81.82	* Source of Revenue

Other Local Revenues

90-199900-1	OTHER REVENUE	0.00	0.00	0.00	0.00	0.00	90-1999
1999	Other Local Revenues	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Permanent Transfer of Working Cash Fund Interest

90-712000-1	TRANSFER FROM W/C	0.00	0.00	0.00	0.00	0.00	90-7120
7120	Permanent Transfer of Working Cash Fund Interest	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

Sale Of Bonds

90-721000-1	SALE OF BONDS	0.00	0.00	0.00	0.00	0.00	90-7210
7210	Sale Of Bonds	0.00	0.00	0.00	0.00	0.00	* Source of Revenue

90 Fire Prevention/Life Safety

Report Total:

213.70	59,687.77	60,081.00	393.23	99.35	Fund
809,797.45	9,807,357.14	10,269,993.00	462,635.86	95.50	

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Education Fund 10

Function 1000 Instruction
Function 1110 Elementary
Object 100 Salaries

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
100	Salaries	39,127.61	409,461.54	0.00	482,726.00	73,264.46	84.82	
200	Employee Benefits	10,212.09	103,617.57	0.00	139,500.00	35,882.43	74.28	
300	Purchased Services	448.19	11,565.91	0.00	9,050.00	(2,515.91)	127.80	
400	Supplies And Materials	0.00	24,677.28	0.02	17,831.00	(6,846.30)	138.40	
500	Capital Outlay	7,157.39	33,116.95	0.00	33,500.00	383.05	98.86	
1110	Elementary	56,945.28	582,439.25	0.02	682,607.00	100,167.73	85.33	** Function
100	Salaries	38,894.39	451,394.33	0.00	519,000.00	67,605.67	86.97	
200	Employee Benefits	11,566.88	107,115.12	0.00	129,500.00	22,384.88	82.71	
300	Purchased Services	399.15	6,529.24	0.00	8,000.00	1,470.76	81.62	
400	Supplies And Materials	400.44	11,659.44	410.17	16,800.00	4,730.39	71.84	
500	Capital Outlay	0.00	0.00	0.00	1,500.00	1,500.00	0.00	
1111	Primary	51,260.86	576,698.13	410.17	674,800.00	97,691.70	85.52	** Function
100	Salaries	39,665.45	431,420.01	0.00	497,000.00	65,579.99	86.80	
200	Employee Benefits	10,103.37	99,783.22	0.00	126,000.00	26,216.78	79.19	
300	Purchased Services	1,099.39	8,760.76	0.00	9,000.00	239.24	97.34	
400	Supplies And Materials	24,450.45	214,910.53	21,482.70	235,100.00	(1,293.23)	100.55	
500	Capital Outlay	0.00	0.00	0.00	1,500.00	1,500.00	0.00	
600	Other Objects	0.00	75.00	0.00	1,000.00	925.00	7.50	
1112	Junior High	75,318.66	754,949.52	21,482.70	869,600.00	93,167.78	89.29	** Function
100	Salaries	60,020.48	669,115.01	0.00	776,842.00	107,726.99	86.13	
200	Employee Benefits	17,071.34	170,880.61	0.00	215,000.00	44,119.39	79.48	
300	Purchased Services	683.08	8,935.62	0.00	10,400.00	1,464.38	85.92	
400	Supplies And Materials	25,629.52	93,051.66	44.15	92,350.00	(745.81)	100.81	
500	Capital Outlay	0.00	1,437.18	0.00	1,500.00	62.82	95.81	
600	Other Objects	0.00	0.00	0.00	1,000.00	1,000.00	0.00	
1113	High School	103,404.42	943,420.08	44.15	1,097,092.00	153,627.77	86.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
1114	Reading Imp	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	10,600.48	116,050.96	0.00	128,000.00	11,949.04	90.66	
200	Employee Benefits	3,414.40	35,364.46	0.00	41,500.00	6,135.54	85.22	
300	Purchased Services	168.40	1,865.09	0.00	3,750.00	1,884.91	49.74	
400	Supplies And Materials	200.89	3,208.06	39.00	5,620.00	2,372.94	57.78	
500	Capital Outlay	0.00	0.00	0.00	1,500.00	1,500.00	0.00	
600	Other Objects	0.00	591.00	0.00	800.00	209.00	73.88	

43

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Education Fund 10

Function 1000 Instruction
Function 1115 MUSIC
Object 600 Other Objects

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
1115	MUSIC	14,384.17	157,079.57	39.00	181,170.00	24,051.43	86.72	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	6,000.00	6,000.00	0.00	
1116	Accel Reader	0.00	0.00	0.00	6,000.00	6,000.00	0.00	** Function
100	Salaries	10,988.21	123,630.70	0.00	135,400.00	11,769.30	91.31	
200	Employee Benefits	2,222.79	19,325.48	0.00	24,800.00	5,474.52	77.93	
300	Purchased Services	0.00	1,092.51	0.00	3,228.00	2,135.49	33.84	
400	Supplies And Materials	1,918.83	7,338.31	147.00	7,600.00	114.69	98.49	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
1125	Pre-K Programs	15,129.83	151,387.00	147.00	171,028.00	19,494.00	88.60	** Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
1203	Emh Handicapped lighted way	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	80.00	1,730.00	0.00	2,500.00	770.00	69.20	
200	Employee Benefits	14.16	402.60	0.00	325.00	(77.60)	123.88	
300	Purchased Services	4,437.68	50,378.57	0.00	73,000.00	22,621.43	69.01	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
1204	Physically Hndcap Homebound	4,531.84	52,511.17	0.00	75,825.00	23,313.83	69.25	** Function
300	Purchased Services	0.00	0.00	0.00	800.00	800.00	0.00	
1206	Visually Impaired (Vi)	0.00	0.00	0.00	800.00	800.00	0.00	** Function
300	Purchased Services	23.80	6,788.14	0.00	7,800.00	1,011.86	87.03	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
1207	Hard Of Hearing (Hh)	23.80	6,788.14	0.00	7,800.00	1,011.86	87.03	** Function
100	Salaries	3,993.49	45,915.75	0.00	52,000.00	6,084.25	88.30	
200	Employee Benefits	1,180.14	12,069.31	0.00	13,900.00	1,830.69	86.83	
300	Purchased Services	0.00	41,141.18	0.00	42,800.00	1,658.82	96.12	
400	Supplies And Materials	0.00	0.00	0.00	650.00	650.00	0.00	
1210	Speech & Lang.Impaired	5,173.63	99,126.24	0.00	109,350.00	10,223.76	90.65	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
1214	PRESCHOOL	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Education Fund 10								
Function	1000	Instruction						
Function	1219	Pre Kind EARLY CHILDHOOD						
Object	200	Employee Benefits						
Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
1219	Pre Kind EARLY CHILDHOOD	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	72,776.03	773,038.49	0.00	887,000.00	113,961.51	87.15	
200	Employee Benefits	18,388.06	153,617.08	0.00	176,000.00	22,382.92	87.28	
300	Purchased Services	552.67	3,785.31	0.00	5,150.00	1,364.69	73.50	
400	Supplies And Materials	551.28	27,584.22	698.58	53,300.00	25,017.20	53.06	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
1220	Cross-Categorical (Cc)	92,268.04	958,025.10	698.58	1,121,450.00	162,726.32	85.49	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
1222	MI	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	4,873.41	52,013.74	0.00	59,700.00	7,686.26	87.13	
200	Employee Benefits	1,049.86	10,647.30	0.00	15,700.00	5,052.70	67.82	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	718.32	1,220.00	501.68	58.88	
1225	Special Education Programs Pre-K	5,923.27	62,661.04	718.32	76,620.00	13,240.64	82.72	** Function
100	Salaries	3,733.33	44,960.42	0.00	50,120.00	5,159.58	89.71	
200	Employee Benefits	2,951.27	25,959.90	0.00	29,400.00	3,440.10	88.30	
300	Purchased Services	0.00	16,960.03	407.00	13,848.00	(3,519.03)	125.41	
400	Supplies And Materials	939.95	3,968.39	393.50	3,900.00	(461.89)	111.84	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
1250	Remedial and Supplemental Programs K-12	7,624.55	91,848.74	800.50	97,268.00	4,618.76	95.25	** Function
100	Salaries	3,108.75	34,451.31	0.00	42,500.00	8,048.69	81.06	
200	Employee Benefits	1,101.33	11,015.98	0.00	12,700.00	1,684.02	86.74	
300	Purchased Services	534.00	953.23	0.00	3,500.00	2,546.77	27.24	
400	Supplies And Materials	0.00	3,406.33	2,570.88	8,988.00	3,010.79	66.50	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
600	Other Objects	0.00	0.00	0.00	500.00	500.00	0.00	
1401	VOCATIONAL AG	4,744.08	49,826.85	2,570.88	68,188.00	15,790.27	76.84	** Function

45

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Education Fund 10

Function 1000 Instruction
Function 1402 INDUSTRIAL ARTS
Object 100 Salaries

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
100	Salaries	3,150.00	34,813.34	0.00	42,580.00	7,766.66	81.76	
200	Employee Benefits	1,560.82	16,025.53	0.00	18,000.00	1,974.47	89.03	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	5,457.94	0.00	6,412.00	954.06	85.12	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
1402	INDUSTRIAL ARTS	4,710.82	56,296.81	0.00	66,992.00	10,695.19	84.04	** Function
100	Salaries	4,771.80	43,267.50	0.00	48,400.00	5,132.50	89.40	
200	Employee Benefits	1,440.72	14,635.54	0.00	16,250.00	1,614.46	90.06	
300	Purchased Services	0.00	0.00	0.00	600.00	600.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
1407	BUSINESS ED	6,212.52	57,903.04	0.00	65,250.00	7,346.96	88.74	** Function
100	Salaries	2,671.81	31,278.92	0.00	34,400.00	3,121.08	90.93	
200	Employee Benefits	680.14	6,665.68	0.00	7,700.00	1,034.32	86.57	
300	Purchased Services	103.60	644.00	0.00	1,000.00	356.00	64.40	
400	Supplies And Materials	84.97	84.97	0.00	300.00	215.03	28.32	
1459	CO-OP PROGRAM	3,540.52	38,673.57	0.00	43,400.00	4,726.43	89.11	** Function
100	Salaries	9,194.29	118,793.88	0.00	139,000.00	20,206.12	85.46	
200	Employee Benefits	258.94	3,656.31	0.00	11,200.00	7,543.69	32.65	
300	Purchased Services	3,278.14	22,276.21	0.00	36,000.00	13,723.79	61.88	
400	Supplies And Materials	55.60	12,433.22	34.88	17,700.00	5,231.90	70.44	
500	Capital Outlay	5,925.00	10,889.50	0.00	11,300.00	410.50	96.37	
600	Other Objects	405.00	9,826.50	0.00	11,500.00	1,673.50	85.45	
1501	ATHLETICS	19,116.97	177,875.62	34.88	226,700.00	48,789.50	78.48	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
600	Other Objects	0.00	20.00	0.00	0.00	(20.00)	0.00	
1502	Music	0.00	20.00	0.00	0.00	(20.00)	0.00	** Function
100	Salaries	1,768.75	19,598.70	0.00	28,000.00	8,401.30	70.00	
200	Employee Benefits	0.00	91.36	0.00	1,500.00	1,408.64	6.09	
300	Purchased Services	0.00	294.00	0.00	1,000.00	706.00	29.40	

46

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Education Fund 10

Function 1000 Instruction
Function 1540 EXTRA CURRICULAR
Object 400 Supplies And Materials

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
400	Supplies And Materials	414.02	5,919.00	0.00	6,300.00	381.00	93.95	
600	Other Objects	0.00	67.00	0.00	200.00	133.00	33.50	
1540	EXTRA CURRICULAR	2,182.77	25,970.06	0.00	37,000.00	11,029.94	70.19	** Function
100	Salaries	0.00	10,064.00	0.00	21,000.00	10,936.00	47.92	
200	Employee Benefits	0.00	0.00	0.00	3,200.00	3,200.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	37.44	0.00	250.00	212.56	14.98	
1600	Summer School	0.00	10,101.44	0.00	24,450.00	14,348.56	41.31	** Function
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
1650	Gifted Programs	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	501.66	5,504.26	0.00	6,020.00	515.74	91.43	
200	Employee Benefits	206.76	1,857.31	0.00	800.00	(1,057.31)	232.16	
300	Purchased Services	0.00	4,879.25	0.00	12,100.00	7,220.75	40.32	
400	Supplies And Materials	207.95	540.84	0.00	2,000.00	1,459.16	27.04	
1700	Drivers Education Program	916.37	12,781.66	0.00	20,920.00	8,138.34	61.10	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
1800	Bilingual Programs	0.00	0.00	0.00	0.00	0.00	0.00	** Function
600	Other Objects	13,711.73	129,367.68	0.00	125,000.00	(4,367.68)	103.49	
1912	Special Education Programs K-12 - Private Tuition	13,711.73	129,367.68	0.00	125,000.00	(4,367.68)	103.49	** Function
1000	Instruction	487,124.13	4,995,750.71	26,946.20	5,849,310.00	826,613.09	85.87	* Function
100	Salaries	10,587.19	115,502.64	0.00	129,000.00	13,497.36	89.54	
200	Employee Benefits	3,276.50	25,899.10	0.00	28,800.00	2,900.90	89.93	
300	Purchased Services	237.76	691.24	0.00	1,500.00	808.76	46.08	
400	Supplies And Materials	377.83	1,116.20	0.00	1,170.00	53.80	95.40	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
600	Other Objects	0.00	150.00	0.00	200.00	50.00	75.00	
2110	Attendance/Soc Wrk Serv	14,479.28	143,359.18	0.00	160,670.00	17,310.82	89.23	** Function
100	Salaries	5,219.55	57,309.49	0.00	62,700.00	5,390.51	91.40	
200	Employee Benefits	1,400.19	13,867.42	0.00	15,500.00	1,632.58	89.47	
300	Purchased Services	0.00	124.88	0.00	1,650.00	1,525.12	7.57	
400	Supplies And Materials	339.07	339.07	0.00	450.00	110.93	75.35	

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Education Fund 10

Function 2000 Support Services
Function 2120 Guidance Services
Object 400 Supplies And Materials

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
600	Other Objects	0.00	0.00	0.00	100.00	100.00	0.00	
2120	Guidance Services	6,958.81	71,640.86	0.00	80,400.00	8,759.14	89.11	** Function
100	Salaries	2,564.01	28,311.76	0.00	30,600.00	2,288.24	92.52	
200	Employee Benefits	535.78	5,364.96	0.00	75.00	(5,289.96)	7,153.28	
300	Purchased Services	0.00	1,286.66	0.00	1,600.00	313.34	80.42	
400	Supplies And Materials	48.00	1,407.02	0.00	1,350.00	(57.02)	104.22	
2134	Nurse Services	3,147.79	36,370.40	0.00	33,625.00	(2,745.40)	108.16	** Function
100	Salaries	3,881.76	39,331.19	0.00	45,500.00	6,168.81	86.44	
200	Employee Benefits	271.13	2,996.71	0.00	3,400.00	403.29	88.14	
300	Purchased Services	300.00	1,496.87	0.00	2,650.00	1,153.13	56.49	
400	Supplies And Materials	0.00	1,849.17	0.00	1,800.00	(49.17)	102.73	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
2140	Psychological Services	4,452.89	45,673.94	0.00	53,350.00	7,676.06	85.61	** Function
300	Purchased Services	719.30	8,251.28	0.00	8,700.00	448.72	94.84	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
2190	Other Support Svs Pupils	719.30	8,251.28	0.00	8,700.00	448.72	94.84	** Function
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	1,000.00	1,000.00	0.00	
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
2191	OTHER SUPPORT	0.00	0.00	0.00	1,000.00	1,000.00	0.00	** Function
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
2192	TITLE V CHART COUNTS	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
2193	Title IV	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	4,206.59	30,707.95	0.00	51,000.00	20,292.05	60.21	
200	Employee Benefits	254.82	4,993.96	0.00	5,800.00	806.04	86.10	
300	Purchased Services	909.00	11,745.49	0.00	21,500.00	9,754.51	54.63	
400	Supplies And Materials	835.20	3,289.35	0.00	12,000.00	8,710.65	27.41	

48

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Education Fund 10

Function 2000 Support Services
Function 2210 EPIC
Object 400 Supplies And Materials

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
2210	EPIC	6,205.61	50,736.75	0.00	90,300.00	39,563.25	56.19	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
2215	TITLE II CLASS REDUCTION	0.00	0.00	0.00	0.00	0.00	0.00	** Function
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
2218	Quality Assurance	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
2219	BLOCK GRANT	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	11,047.39	121,206.82	0.00	139,500.00	18,293.18	86.89	
200	Employee Benefits	1,797.96	15,499.89	0.00	19,000.00	3,500.11	81.58	
300	Purchased Services	100.02	1,693.04	0.00	1,800.00	106.96	94.06	
400	Supplies And Materials	2,218.26	11,260.72	1,554.91	14,690.00	1,874.37	87.24	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
2220	MEDIA PROGRAM	15,163.63	149,660.47	1,554.91	174,990.00	23,774.62	86.41	** Function
100	Salaries	3,655.56	46,161.14	0.00	52,000.00	5,838.86	88.77	
200	Employee Benefits	1,152.88	12,379.39	0.00	13,900.00	1,520.61	89.06	
300	Purchased Services	735.32	20,412.87	0.00	53,500.00	33,087.13	38.15	
400	Supplies And Materials	0.00	2,466.40	0.00	2,700.00	233.60	91.35	
2226	TECHNOLOGY	5,543.76	81,419.80	0.00	122,100.00	40,680.20	66.68	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
2230	Assessment/Testing	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	242.21	5,351.57	0.00	5,750.00	398.43	93.07	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	1,591.00	38,149.14	0.00	51,100.00	12,950.86	74.66	
400	Supplies And Materials	2,191.77	28,862.77	660.28	37,300.00	7,776.95	79.15	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
600	Other Objects	61.00	13,995.24	0.00	25,000.00	11,004.76	55.98	

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Education Fund 10

Function 2000 Support Services
Function 2310 Brd Ed Services
Object 600 Other Objects

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
2310	Brd Ed Services	4,085.98	86,358.72	660.28	119,150.00	32,131.00	73.03	** Function
100	Salaries	8,505.03	93,555.37	0.00	98,864.00	5,308.63	94.63	
200	Employee Benefits	2,315.28	25,580.66	0.00	28,000.00	2,419.34	91.36	
300	Purchased Services	407.26	9,024.90	0.00	13,300.00	4,275.10	67.86	
400	Supplies And Materials	52.63	3,167.80	483.99	7,200.00	3,548.21	50.72	
500	Capital Outlay	0.00	0.00	0.00	1,500.00	1,500.00	0.00	
600	Other Objects	0.00	896.08	0.00	1,000.00	103.92	89.61	
2320	Executive Adm. Serv	11,280.20	132,224.81	483.99	149,864.00	17,155.20	88.55	** Function
100	Salaries	39,937.81	437,617.83	0.00	510,000.00	72,382.17	85.81	
200	Employee Benefits	13,173.08	144,589.38	0.00	155,000.00	10,410.62	93.28	
300	Purchased Services	359.62	7,235.04	0.00	9,200.00	1,964.96	78.64	
400	Supplies And Materials	340.01	9,022.12	698.24	12,420.00	2,699.64	78.26	
500	Capital Outlay	0.00	0.00	0.00	1,500.00	1,500.00	0.00	
600	Other Objects	25.00	647.41	0.00	4,000.00	3,352.59	16.19	
2410	Office Of Principal Serv	53,835.52	599,111.78	698.24	692,120.00	92,309.98	86.66	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
2510	Dirctn Business Suppt Ser	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	7,827.47	86,785.06	0.00	95,500.00	8,714.94	90.87	
200	Employee Benefits	561.30	6,206.02	0.00	14,000.00	7,793.98	44.33	
300	Purchased Services	0.00	120.81	0.00	2,700.00	2,579.19	4.47	
400	Supplies And Materials	0.00	0.00	0.00	0.00	0.00	0.00	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
600	Other Objects	0.00	340.00	0.00	450.00	110.00	75.56	
2520	Fiscal Services	8,388.77	93,451.89	0.00	112,650.00	19,198.11	82.96	** Function
100	Salaries	12,120.91	134,013.79	0.00	148,851.00	14,837.21	90.03	
200	Employee Benefits	2,747.18	16,483.08	0.00	16,675.00	191.92	98.85	
300	Purchased Services	0.00	191.84	0.00	2,800.00	2,608.16	6.85	
400	Supplies And Materials	15,553.37	204,790.04	168.06	244,600.00	39,641.90	83.79	
500	Capital Outlay	0.00	0.00	0.00	8,000.00	8,000.00	0.00	

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 9 of 21
Report as of: 5/31/2015

Education Fund 10

Function 2000 Support Services
Function 2560 Food Services
Object 600 Other Objects

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
600	Other Objects	0.00	98.00	0.00	400.00	302.00	24.50	
2560	Food Services	30,421.46	355,576.75	168.06	421,326.00	65,581.19	84.43	** Function
300	Purchased Services	1,043.13	3,282.86	0.00	6,200.00	2,917.14	52.95	
2630	Information Services	1,043.13	3,282.86	0.00	6,200.00	2,917.14	52.95	** Function
300	Purchased Services	0.00	0.00	0.00	5,000.00	5,000.00	0.00	
400	Supplies And Materials	0.00	1,223.52	0.00	14,600.00	13,376.48	8.38	
2660	DATA PROCESSING	0.00	1,223.52	0.00	19,600.00	18,376.48	6.24	** Function
2000	Support Services	165,726.13	1,858,343.01	3,565.48	2,246,045.00	384,136.51	82.90	* Function
600	Other Objects	0.00	7,175.88	0.00	9,500.00	2,324.12	75.54	
4120	Payments Sp Ed Programs	0.00	7,175.88	0.00	9,500.00	2,324.12	75.54	** Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
4140	Payments for CTE Programs	0.00	0.00	0.00	0.00	0.00	0.00	** Function
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
600	Other Objects	0.00	0.00	0.00	5,000.00	5,000.00	0.00	
4190	Other Pymnts Gov In State	0.00	0.00	0.00	5,000.00	5,000.00	0.00	** Function
600	Other Objects	0.00	450.00	0.00	6,000.00	5,550.00	7.50	
4210	Payments for Regular Programs - Tuition	0.00	450.00	0.00	6,000.00	5,550.00	7.50	** Function
600	Other Objects	0.00	74,706.46	0.00	140,000.00	65,293.54	53.36	
4220	Payments for Special Education Programs - Tuition	0.00	74,706.46	0.00	140,000.00	65,293.54	53.36	** Function
600	Other Objects	0.00	31,500.00	0.00	35,000.00	3,500.00	90.00	
4240	Payments for CTE Programs - Tuition	0.00	31,500.00	0.00	35,000.00	3,500.00	90.00	** Function
4000	Nonprogrammed Charges	0.00	113,832.34	0.00	195,500.00	81,667.66	58.23	* Function
600	Other Objects	0.00	0.00	0.00	10,000.00	10,000.00	0.00	
6000	Provision For Contingencs	0.00	0.00	0.00	10,000.00	10,000.00	0.00	** Function
6000	Provision For Contingencs	0.00	0.00	0.00	10,000.00	10,000.00	0.00	* Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
8130	Prmt Trns From Ed Fund	0.00	0.00	0.00	0.00	0.00	0.00	** Function
8000	Other Financing Uses	0.00	0.00	0.00	0.00	0.00	0.00	* Function
10	Education Fund	652,850.26	6,967,926.06	30,511.68	8,300,855.00	1,302,417.26	84.31	Fund

51

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 10 of 21
Report as of: 5/31/2015

Oper, Build, & Maint Fund 20

Function 2000 Support Services
Function 2530 Function 2530
Object 500 Capital Outlay

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
2530	Function 2530	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	27,262.69	298,861.90	0.00	353,600.00	54,738.10	84.52	
200	Employee Benefits	4,079.26	40,125.83	0.00	36,650.00	(3,475.83)	109.48	
300	Purchased Services	9,226.54	256,815.43	0.00	230,400.00	(26,415.43)	111.47	
400	Supplies And Materials	25,363.56	249,603.05	0.00	303,700.00	54,096.95	82.19	
500	Capital Outlay	2,765.04	55,658.90	0.00	80,000.00	24,341.10	69.57	
2542	Care & Upkeep Bldg Serv	68,697.09	901,065.11	0.00	1,004,350.00	103,284.89	89.72	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
300	Purchased Services	3,734.94	42,324.45	(25.00)	47,700.00	5,400.55	88.68	
400	Supplies And Materials	327.07	4,807.62	0.00	10,000.00	5,192.38	48.08	
500	Capital Outlay	4,750.00	8,827.50	0.00	13,000.00	4,172.50	67.90	
600	Other Objects	36.34	36.34	0.00	50.00	13.66	72.68	
2543	Care Upkeep Grnds Serv	8,848.35	55,995.91	(25.00)	70,750.00	14,779.09	79.11	** Function
2000	Support Services	77,545.44	957,061.02	(25.00)	1,075,100.00	118,063.98	89.02	* Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
6000	Provision For Contingencs	0.00	0.00	0.00	0.00	0.00	0.00	** Function
6000	Provision For Contingencs	0.00	0.00	0.00	0.00	0.00	0.00	* Function
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
8800	Function 8800	0.00	0.00	0.00	0.00	0.00	0.00	** Function
8000	Other Financing Uses	0.00	0.00	0.00	0.00	0.00	0.00	* Function
20	Oper, Build, & Maint Fund	77,545.44	957,061.02	(25.00)	1,075,100.00	118,063.98	89.02	Fund

52

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 11 of 21
Report as of: 5/31/2015

Debt Service Fund or Fund Group 30

Function 5000 Debt Services
Function 5140 State Aid Anticipation Certificates
Object 600 Other Objects

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
5140	State Aid Anticipation Certificates	0.00	0.00	0.00	0.00	0.00	0.00	** Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
5200	Debt Service - Interest on Long-Term Debt	0.00	0.00	0.00	0.00	0.00	0.00	** Function
5000	Debt Services	0.00	0.00	0.00	0.00	0.00	0.00	* Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
8140	Prmt Transf Of Interest	0.00	0.00	0.00	0.00	0.00	0.00	** Function
8000	Other Financing Uses	0.00	0.00	0.00	0.00	0.00	0.00	* Function
30	Debt Service Fund or Fund Group	0.00	0.00	0.00	0.00	0.00	0.00	Fund

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 12 of 21
Report as of: 5/31/2015

Transportation Fund 40

Function 2000 Support Services
Function 2550 Pupil Transportation Ser
Object 100 Salaries

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
100	Salaries	2,604.82	26,444.81	0.00	30,200.00	3,755.19	87.57	
200	Employee Benefits	205.85	2,426.78	0.00	2,750.00	323.22	88.25	
300	Purchased Services	419.57	689,300.73	0.00	843,234.00	153,933.27	81.74	
400	Supplies And Materials	846.50	5,754.99	0.00	6,500.00	745.01	88.54	
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
2550	Pupil Transportation Ser	4,076.74	723,927.31	0.00	882,684.00	158,756.69	82.01	** Function
2000	Support Services	4,076.74	723,927.31	0.00	882,684.00	158,756.69	82.01	* Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
6000	Provision For Contingencs	0.00	0.00	0.00	0.00	0.00	0.00	** Function
6000	Provision For Contingencs	0.00	0.00	0.00	0.00	0.00	0.00	* Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
8140	Prmt Transf Of Interest	0.00	0.00	0.00	0.00	0.00	0.00	** Function
8000	Other Financing Uses	0.00	0.00	0.00	0.00	0.00	0.00	* Function
40	Transportation Fund	4,076.74	723,927.31	0.00	882,684.00	158,756.69	82.01	Fund

54

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 13 of 21
Report as of: 5/31/2015

I.M.R.F./Soc. Sec. Fund 50

Function 1000 Instruction
Function 1110 Elementary
Object 200 Employee Benefits

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
200	Employee Benefits	751.55	7,188.83	0.00	10,910.00	3,721.17	65.89	
1110	Elementary	751.55	7,188.83	0.00	10,910.00	3,721.17	65.89	** Function
200	Employee Benefits	547.84	8,490.18	0.00	7,200.00	(1,290.18)	117.92	
1111	Primary	547.84	8,490.18	0.00	7,200.00	(1,290.18)	117.92	** Function
200	Employee Benefits	605.04	6,561.31	0.00	7,100.00	538.69	92.41	
1112	Junior High	605.04	6,561.31	0.00	7,100.00	538.69	92.41	** Function
200	Employee Benefits	774.82	9,078.85	0.00	12,850.00	3,771.15	70.65	
1113	High School	774.82	9,078.85	0.00	12,850.00	3,771.15	70.65	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1114	Reading Imp	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	150.63	1,638.04	0.00	2,000.00	361.96	81.90	
1115	MUSIC	150.63	1,638.04	0.00	2,000.00	361.96	81.90	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1120	Middle-Junior High	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	895.55	10,704.44	0.00	12,700.00	1,995.56	84.29	
1125	Pre-K Programs	895.55	10,704.44	0.00	12,700.00	1,995.56	84.29	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1130	High School	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	1.15	23.81	0.00	75.00	51.19	31.75	
1204	Physically Hndcap Homebound	1.15	23.81	0.00	75.00	51.19	31.75	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1207	Hard Of Hearing (Hh)	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	57.30	658.54	0.00	900.00	241.46	73.17	
1210	Speech & Lang. Impaired	57.30	658.54	0.00	900.00	241.46	73.17	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1214	PRESCHOOL	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1219	Pre Kind EARLY CHILDHOOD	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	6,653.96	70,640.12	0.00	84,200.00	13,559.88	83.90	
1220	Cross-Categorical (Cc)	6,653.96	70,640.12	0.00	84,200.00	13,559.88	83.90	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	

55

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 14 of 21
Report as of: 5/31/2015

I.M.R.F./Soc. Sec. Fund 50

Function 1000 Instruction
Function 1222 MI
Object 200 Employee Benefits

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
1222	MI	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	324.76	3,632.12	0.00	4,300.00	667.88	84.47	
1225	Special Education Programs Pre-K	324.76	3,632.12	0.00	4,300.00	667.88	84.47	** Function
200	Employee Benefits	53.53	653.46	0.00	700.00	46.54	93.35	
1250	Remedial and Supplemental Programs K-12	53.53	653.46	0.00	700.00	46.54	93.35	** Function
200	Employee Benefits	44.58	493.49	0.00	650.00	156.51	75.92	
1401	VOCATIONAL AG	44.58	493.49	0.00	650.00	156.51	75.92	** Function
200	Employee Benefits	34.74	385.42	0.00	700.00	314.58	55.06	
1402	INDUSTRIAL ARTS	34.74	385.42	0.00	700.00	314.58	55.06	** Function
200	Employee Benefits	62.82	572.33	0.00	750.00	177.67	76.31	
1407	BUSINESS ED	62.82	572.33	0.00	750.00	177.67	76.31	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1415	IVCC TECH PREP	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	7.56	249.93	0.00	275.00	25.07	90.88	
1459	CO-OP PROGRAM	7.56	249.93	0.00	275.00	25.07	90.88	** Function
200	Employee Benefits	363.10	4,157.77	0.00	6,950.00	2,792.23	59.82	
1501	ATHLETICS	363.10	4,157.77	0.00	6,950.00	2,792.23	59.82	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1502	Music	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	25.03	274.28	0.00	900.00	625.72	30.48	
1540	EXTRA CURRICULAR	25.03	274.28	0.00	900.00	625.72	30.48	** Function
200	Employee Benefits	0.00	165.01	0.00	600.00	434.99	27.50	
1600	Summer School	0.00	165.01	0.00	600.00	434.99	27.50	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1650	Gifted Programs	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	7.28	79.82	0.00	125.00	45.18	63.86	
1700	Drivers Education Program	7.28	79.82	0.00	125.00	45.18	63.86	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1800	Bilingual Programs	0.00	0.00	0.00	0.00	0.00	0.00	** Function
1000	Instruction	11,361.24	125,647.75	0.00	153,885.00	28,237.25	81.65	* Function
200	Employee Benefits	334.58	3,778.51	0.00	4,950.00	1,171.49	76.33	

50

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

I.M.R.F./Soc. Sec. Fund 50

Function 2000 Support Services
Function 2110 Attendance/Soc Wrk Serv
Object 200 Employee Benefits

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
2110	Attendance/Soc Wrk Serv	334.58	3,778.51	0.00	4,950.00	1,171.49	76.33	** Function
200	Employee Benefits	75.10	823.50	0.00	1,000.00	176.50	82.35	
2120	Guidance Services	75.10	823.50	0.00	1,000.00	176.50	82.35	** Function
200	Employee Benefits	536.94	6,004.23	0.00	7,400.00	1,395.77	81.14	
2134	Nurse Services	536.94	6,004.23	0.00	7,400.00	1,395.77	81.14	** Function
200	Employee Benefits	251.75	2,741.35	0.00	3,675.00	933.65	74.59	
2140	Psychological Services	251.75	2,741.35	0.00	3,675.00	933.65	74.59	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2192	TITLE V CHART COUNTS	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2193	Title IV	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2196	Comp Arts	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	78.77	738.92	0.00	2,050.00	1,311.08	36.04	
2210	EPIC	78.77	738.92	0.00	2,050.00	1,311.08	36.04	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2212	CURRICULUM DIRECTOR	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2215	TITLE II CLASS REDUCTION	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2218	Quality Assurance	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2219	BLOCK GRANT	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	1,278.64	14,250.31	0.00	16,600.00	2,349.69	85.85	
2220	MEDIA PROGRAM	1,278.64	14,250.31	0.00	16,600.00	2,349.69	85.85	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2225	TECH THRUST	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	52.70	665.38	0.00	800.00	134.62	83.17	
2226	TECHNOLOGY	52.70	665.38	0.00	800.00	134.62	83.17	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2230	Assessment/Testing	0.00	0.00	0.00	0.00	0.00	0.00	** Function

57

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 16 of 21
Report as of: 5/31/2015

I.M.R.F./Soc. Sec. Fund 50

Function 2000 Support Services
Function 2310 Brd Ed Services
Object 200 Employee Benefits

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
200	Employee Benefits	17.62	399.26	0.00	875.00	475.74	45.63	
2310	Brd Ed Services	17.62	399.26	0.00	875.00	475.74	45.63	** Function
200	Employee Benefits	123.10	1,354.38	0.00	1,550.00	195.62	87.38	
2320	Executive Adm. Serv	123.10	1,354.38	0.00	1,550.00	195.62	87.38	** Function
200	Employee Benefits	626.58	6,883.21	0.00	10,000.00	3,116.79	68.83	
2365	Risk Management and Claims Services Payments	626.58	6,883.21	0.00	10,000.00	3,116.79	68.83	** Function
200	Employee Benefits	1,915.06	21,693.48	0.00	27,100.00	5,406.52	80.05	
2410	Office Of Principal Serv	1,915.06	21,693.48	0.00	27,100.00	5,406.52	80.05	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2510	Dirctn Business Suppt Ser	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	1,470.58	16,463.68	0.00	18,500.00	2,036.32	88.99	
2520	Fiscal Services	1,470.58	16,463.68	0.00	18,500.00	2,036.32	88.99	** Function
200	Employee Benefits	5,605.55	58,849.77	0.00	66,595.00	7,745.23	88.37	
2542	Care & Upkeep Bldg Serv	5,605.55	58,849.77	0.00	66,595.00	7,745.23	88.37	** Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
2543	Care Upkeep Grnds Serv	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	353.61	3,436.86	0.00	3,800.00	363.14	90.44	
2550	Pupil Transportation Ser	353.61	3,436.86	0.00	3,800.00	363.14	90.44	** Function
200	Employee Benefits	2,174.15	24,353.02	0.00	29,975.00	5,621.98	81.24	
2560	Food Services	2,174.15	24,353.02	0.00	29,975.00	5,621.98	81.24	** Function
2000	Support Services	14,894.73	162,435.86	0.00	194,870.00	32,434.14	83.36	* Function
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
3696	Safe To Learn	0.00	0.00	0.00	0.00	0.00	0.00	** Function
3000	Community Services	0.00	0.00	0.00	0.00	0.00	0.00	* Function
50	I.M.R.F./Soc. Sec. Fund	26,255.97	288,083.61	0.00	348,755.00	60,671.39	82.60	Fund

50

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 17 of 21
Report as of: 5/31/2015

Capital Projects Fund or Fund Group 60

Function 2000 Support Services

Function 2530 Function 2530

Object 500 Capital Outlay

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
2530	Function 2530	0.00	0.00	0.00	0.00	0.00	0.00	** Function
2000	Support Services	0.00	0.00	0.00	0.00	0.00	0.00	* Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
8150	Prmnt Trnf From S&C	0.00	0.00	0.00	0.00	0.00	0.00	** Function
8000	Other Financing Uses	0.00	0.00	0.00	0.00	0.00	0.00	* Function
60	Capital Projects Fund or Fund Group	0.00	0.00	0.00	0.00	0.00	0.00	Fund

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 18 of 21
Report as of: 5/31/2015

Working Cash Fund 70

Function 8000 Other Financing Uses
Function 8110 Permnt Trns Wrk Csh Abol
Object 600 Other Objects

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
8110	Permnt Trns Wrk Csh Abol	0.00	0.00	0.00	0.00	0.00	0.00	** Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
8111	Permnt Trns Wrk Csh	0.00	0.00	0.00	0.00	0.00	0.00	** Function
600	Other Objects	0.00	0.00	0.00	0.00	0.00	0.00	
8120	Prmnt Trnf Int From Wrkcs	0.00	0.00	0.00	0.00	0.00	0.00	** Function
8000	Other Financing Uses	0.00	0.00	0.00	0.00	0.00	0.00	* Function
70	Working Cash Fund	0.00	0.00	0.00	0.00	0.00	0.00	Fund

60

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 19 of 21
Report as of: 5/31/2015

Tort Immunity and Judgment Fund 80

Function 1000 Instruction
Function 1110 Elementary
Object 100 Salaries

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1110	Elementary	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1111	Primary	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1112	Junior High	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1113	High School	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1115	MUSIC	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
1210	Speech & Lang.Impaired	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1220	Cross-Categorical (Cc)	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
1225	Special Education Programs Pre-K	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
1401	VOCATIONAL AG	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
1402	INDUSTRIAL ARTS	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
200	Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	
1407	BUSINESS ED	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
1459	CO-OP PROGRAM	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 20 of 21
Report as of: 5/31/2015

Tort Immunity and Judgment Fund 80

Function 1000 Instruction
Function 1700 Drivers Education Program
Object 100 Salaries

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budget	State Account Number
1700	Drivers Education Program	0.00	0.00	0.00	0.00	0.00	0.00	** Function
1000	Instruction	0.00	0.00	0.00	0.00	0.00	0.00	* Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
2134	Nurse Services	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
2320	Executive Adm. Serv	0.00	0.00	0.00	0.00	0.00	0.00	** Function
200	Employee Benefits	0.00	31,789.86	0.00	32,000.00	210.14	99.34	
2362	Workers Comp/Workers Occ Disease Acts Payments	0.00	31,789.86	0.00	32,000.00	210.14	99.34	** Function
200	Employee Benefits	0.00	4,716.00	1,484.00	14,000.00	7,800.00	44.29	
2363	Unemployment Insurance Act Payments	0.00	4,716.00	1,484.00	14,000.00	7,800.00	44.29	** Function
300	Purchased Services	0.00	58,567.00	0.00	68,700.00	10,133.00	85.25	
2364	Insurance Payments (regular or self-insurance)	0.00	58,567.00	0.00	68,700.00	10,133.00	85.25	** Function
100	Salaries	13,607.81	152,193.80	0.00	141,500.00	(10,693.80)	107.56	
200	Employee Benefits	107.24	895.35	0.00	0.00	(895.35)	0.00	
2365	Risk Management and Claims Services Payments	13,715.05	153,089.15	0.00	141,500.00	(11,589.15)	108.19	** Function
300	Purchased Services	217.50	11,034.76	0.00	20,000.00	8,965.24	55.17	
2369	Legal Services	217.50	11,034.76	0.00	20,000.00	8,965.24	55.17	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
2410	Office Of Principal Serv	0.00	0.00	0.00	0.00	0.00	0.00	** Function
300	Purchased Services	0.00	10,931.32	0.00	10,000.00	(931.32)	109.31	
2540	Function 2540	0.00	10,931.32	0.00	10,000.00	(931.32)	109.31	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
2542	Care & Upkeep Bldg Serv	0.00	0.00	0.00	0.00	0.00	0.00	** Function
100	Salaries	0.00	0.00	0.00	0.00	0.00	0.00	
2560	Food Services	0.00	0.00	0.00	0.00	0.00	0.00	** Function
2000	Support Services	13,932.55	270,128.09	1,484.00	286,200.00	14,587.91	94.90	* Function
80	Tort Immunity and Judgment Fund	13,932.55	270,128.09	1,484.00	286,200.00	14,587.91	94.90	Fund

Expenditure Report

Printed: 6/4/2015 8:30 AM
PUTNAM COUNTY CUSD #535

Page 21 of 21
Report as of: 5/31/2015

Fire Prevention/Life Safety 90

Function 2000 Support Services
Function 2548 L/S Capital Outlay
Object 300 Purchased Services

Account	Description	M.T.D. Activity	Y.T.D. Activity	Open Encumb.	Current Budget	Budget Balance	% of Budge t	State Account Number
300	Purchased Services	0.00	0.00	0.00	0.00	0.00	0.00	
500	Capital Outlay	0.00	7,617.48	0.00	7,800.00	182.52	97.66	
2548	L/S Capital Outlay	0.00	7,617.48	0.00	7,800.00	182.52	97.66	** Function
2000	Support Services	0.00	7,617.48	0.00	7,800.00	182.52	97.66	* Function
500	Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.00	
4190	Other Pymnts Gov In State	0.00	0.00	0.00	0.00	0.00	0.00	** Function
4000	Nonprogrammed Charges	0.00	0.00	0.00	0.00	0.00	0.00	* Function
90	Fire Prevention/Life Safety	0.00	7,617.48	0.00	7,800.00	182.52	97.66	Fund
Report Total:		774,660.96	9,214,743.57	31,970.68	10,901,394.00	1,654,679.75	84.82	

Balance Sheet (by fund)

Printed: 6/4/2015 8:23 AM
PUTNAM COUNTY CUSD #535

Account Number	Account Description	Balance Forward	Current Month	Current Balance
Fund: 10				
AP-Accrual-10	AP-Accrual for Fund 10	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
10-111-1	IMPREST FUND	13,800.00	0.00	13,800.00
10-185-1	LONG TERM INVESTMENTS	0.00	0.00	0.00
10-110-1	CASH IN BANKS	204,102.15	161,729.71	365,831.86
10-121-1	REGULAR INVESTMENT ED	4,708,368.31	(7,887.84)	4,700,480.47
10-131	PAYROLL CASH	0.00	0.00	0.00
10-199-1	EMPLOYEE COMPUTERS	0.00	0.00	0.00
10-122-1	FARNSWORTH INVESTMENT	0.00	0.00	0.00
	Total	\$4,926,270.46	\$153,841.87	\$5,080,112.33
10-457-1	Delete This Account	0.00	0.00	0.00
10-498-1	TEACHER RET 2.2	0.00	0.00	0.00
10-497-1	SUPPORT PERS. DUES	0.00	0.00	0.00
10-496-1	LOHMANS CAFE. PLAN	(5,362.32)	236.78	(5,125.54)
10-495-1	LIFE INS PAYABLE	0.00	0.00	0.00
10-493-1	MEDICARE INS. PAYABLE	0.00	0.00	0.00
10-490-1	Delete This Account	0.00	0.00	0.00
10-481-1	TEACHER RET. PAYABLE	238.84	0.00	238.84
10-460-1	DISABILITY INS. PAYABLE	0.00	0.00	0.00
10-458-1	Delete This Account	0.00	0.00	0.00
10-456-1	Delete This Account	0.00	0.00	0.00
10-455-1	Delete This Account	0.00	0.00	0.00
10-459-1	Delete This Account	0.00	0.00	0.00
10-454-1	Delete This Account	0.00	0.00	0.00
10-452-1	Delete This Account	0.00	0.00	0.00
10-411-1	LOAN TO LIFE SAFETY	0.00	0.00	0.00
10-431-1	ACCOUNTS PAYABLE	0.00	0.00	0.00
10-434-1	LOANS FROM WKG CASH FND	0.00	0.00	0.00
10-453-1	Delete This Account	0.00	0.00	0.00
	Total	(\$5,123.48)	\$236.78	(\$4,886.70)
10-706-1	NET PROFIT/LOSS	(765,009.34)	(154,078.65)	(919,087.99)
10-730-1	FUND BALANCE	(4,156,137.64)	0.00	(4,156,137.64)
	Total	(\$4,921,146.98)	(\$154,078.65)	(\$5,075,225.63)
	Total	\$0.00	\$0.00	\$0.00

Balance Sheet (by fund)

Printed: 6/4/2015 8:23 AM
PUTNAM COUNTY CUSD #535

Account Number	Account Description	Balance Forward	Current Month	Current Balance
Fund: 20				
AP-Accrual-20	AP-Accrual for Fund 20	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
20-185-1	LONG TERM INVESTMENTS	0.00	0.00	0.00
20-184-1	LAND FUND INVESTMENT	0.00	0.00	0.00
20-183-1	TREE FUND INVESTMENTS	3,603.64	0.00	3,603.64
20-131	PAYROLL CASH	0.00	0.00	0.00
20-110-1	CASH IN BANKS	198,617.33	0.00	198,617.33
20-121-1	REGULAR INVESTMENT O/M	1,323,311.61	(77,208.02)	1,246,103.59
	Total	\$1,525,532.58	(\$77,208.02)	\$1,448,324.56
20-454-1	Delete This Account	0.00	0.00	0.00
20-456-1	Delete This Account	0.00	0.00	0.00
20-457-1	Delete This Account	0.00	0.00	0.00
20-458-1	Delete This Account	0.00	0.00	0.00
20-459-1	Delete This Account	0.00	0.00	0.00
20-497-1	SUPPORT PERS. DUES	0.00	0.00	0.00
20-453-1	Delete This Account	0.00	0.00	0.00
20-481-1	ANNUITIES PAYABLE	0.00	0.00	0.00
20-451	Delete This Account	0.00	0.00	0.00
20-431-1	ACCOUNTS PAYABLE	0.00	0.00	0.00
20-452-1	Delete This Account	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
20-730-1	FUND BALANCE	(1,800,018.89)	0.00	(1,800,018.89)
20-706-1	NET PROFIT/LOSS	274,486.31	77,208.02	351,694.33
	Total	(\$1,525,532.58)	\$77,208.02	(\$1,448,324.56)
	Total	\$0.00	\$0.00	\$0.00

Balance Sheet (by fund)

Printed: 6/4/2015 8:23 AM
PUTNAM COUNTY CUSD #535

Account Number	Account Description	Balance Forward	Current Month	Current Balance
Fund: 30				
AP-Accrual-30	AP-Accrual for Fund 30	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
30-185-1	LONG TERM INVESTMENTS	0.00	0.00	0.00
30-110-1	CASH IN BANKS	0.00	0.00	0.00
30-121-1	REGULAR INVESTMENT B/I	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
30-431-1	ACCOUNTS PAYABLE	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
30-730-1	FUND BALANCE	0.00	0.00	0.00
30-706-1	NET PROFIT/LOSS	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
	Total	\$0.00	\$0.00	\$0.00

Balance Sheet (by fund)

Printed: 6/4/2015 8:23 AM
PUTNAM COUNTY CUSD #535

Account Number	Account Description	Balance Forward	Current Month	Current Balance
Fund: 40				
AP-Accrual-40	AP-Accrual for Fund 40	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
40-110-1	CASH IN BANKS	(2,916.00)	1,300.50	(1,615.50)
40-121-1	REGULAR INVESTMENT TRANS	109,711.08	(4,024.75)	105,686.33
40-131	PAYROLL CASH	0.00	0.00	0.00
40-185-1	LONG TERM INVESTMENTS	0.00	0.00	0.00
	Total	\$106,795.08	(\$2,724.25)	\$104,070.83
40-453-1	Delete This Account	0.00	0.00	0.00
40-411-1	LOANS FROM W/C	0.00	0.00	0.00
40-452-1	Delete This Account	0.00	0.00	0.00
40-454-1	Delete This Account	0.00	0.00	0.00
40-456-1	Delete This Account	0.00	0.00	0.00
40-457-1	Delete This Account	0.00	0.00	0.00
40-481-1	EMPLOYEE INCENTIVE	0.00	0.00	0.00
40-451-1	Delete This Account	0.00	0.00	0.00
40-431-1	ACCOUNTS PAYABLE	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
40-706-1	NET PROFIT/LOSS	149,060.98	2,724.25	151,785.23
40-730-1	FUND BALANCE	(255,856.06)	0.00	(255,856.06)
	Total	(\$106,795.08)	\$2,724.25	(\$104,070.83)
	Total	\$0.00	\$0.00	\$0.00

Balance Sheet (by fund)

Printed: 6/4/2015 8:23 AM
PUTNAM COUNTY CUSD #535

Account Number	Account Description	Balance Forward	Current Month	Current Balance
Fund: 50				
AP-Accrual-50	AP-Accrual for Fund 50	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
50-110-1	CASH IN BANKS	100,059.71	0.00	100,059.71
50-121-1	REGULAR INVESTMENT IMRF	300,905.03	(26,180.16)	274,724.87
50-185-1	IMRF-LONG TERM INVESTMEN	0.00	0.00	0.00
	Total	\$400,964.74	(\$26,180.16)	\$374,784.58
50-481-1	MEDICARE EMPLOYEE (10)	0.00	0.00	0.00
50-492-1	MEDICARE INS PAYABLE	0.00	0.00	0.00
50-457-1	Delete This Account	0.00	0.00	0.00
50-454-1	Delete This Account	0.00	0.00	0.00
50-431-1	ACCOUNTS PAYABLE	0.00	0.00	0.00
50-493-1	MEDICARE BOARD SHARE	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
50-730-1	FUND BALANCE	(350,583.58)	0.00	(350,583.58)
50-706-1	NET PROFIT/LOSS	(50,381.16)	26,180.16	(24,201.00)
	Total	(\$400,964.74)	\$26,180.16	(\$374,784.58)
	Total	\$0.00	\$0.00	\$0.00

Balance Sheet (by fund)

Printed: 6/4/2015 8:23 AM
PUTNAM COUNTY CUSD #535

Account Number	Account Description		Balance Forward	Current Month	Current Balance
Fund: 60					
AP-Accrual-60	AP-Accrual for Fund 60		0.00	0.00	0.00
	Total		\$0.00	\$0.00	\$0.00
60-185-1	LONG TERM INVEST C/P		0.00	0.00	0.00
60-121-1	REG INVESTMENTS-CAP PROJ		0.00	0.00	0.00
60-110-1	CASH IN BANK-CAP PROJ		0.00	0.00	0.00
	Total		\$0.00	\$0.00	\$0.00
60-411-1	LOAN FROM W/C		0.00	0.00	0.00
60-431-1	A/P CAP PROJECTS		0.00	0.00	0.00
	Total		\$0.00	\$0.00	\$0.00
60-730-1	FUND BALANCE		0.00	0.00	0.00
60-706-1	NET PROFIT/LOSS		0.00	0.00	0.00
	Total		\$0.00	\$0.00	\$0.00
	Total		\$0.00	\$0.00	\$0.00

Balance Sheet (by fund)

Printed: 6/4/2015 8:23 AM
PUTNAM COUNTY CUSD #535

Account Number	Account Description	Balance Forward	Current Month	Current Balance
Fund: 70				
AP-Accrual-70	AP-Accrual for Fund 70	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
70-121-1	REGULAR INVESTMENT WC	887,486.04	226.62	887,712.66
70-185-1	INVESTMENT LONG TERM WC	1,261,632.65	636.11	1,262,268.76
70-141-1	W/C INTERFUND LOANS	0.00	0.00	0.00
70-110-1	CASH IN BANKS	(17,097.86)	0.00	(17,097.86)
	Total	\$2,132,020.83	\$862.73	\$2,132,883.56
70-431-1	ACCOUNTS PAYABLE	0.00	0.00	0.00
70-411-1	LOANS TO LIFE SAFETY	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
70-730-1	FUND BALANCE	(2,067,022.14)	0.00	(2,067,022.14)
70-706-1	NET PROFIT/LOSS	(64,998.69)	(862.73)	(65,861.42)
	Total	(\$2,132,020.83)	(\$862.73)	(\$2,132,883.56)
	Total	\$0.00	\$0.00	\$0.00

Balance Sheet (by fund)

Printed: 6/4/2015 8:23 AM
PUTNAM COUNTY CUSD #535

Account Number	Account Description	Balance Forward	Current Month	Current Balance
Fund: 80				
AP-Accrual-80	AP-Accrual for Fund 80	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
80-131	PAYROLL CASH	0.00	0.00	0.00
80-121-1	TORT-REG INVESTMENT	84,543.24	(13,906.16)	70,637.08
80-110-1	TORT-CASH IN BANKS	20,455.25	0.00	20,455.25
	Total	\$104,998.49	(\$13,906.16)	\$91,092.33
80-481	NON-CERT DUES	0.00	0.00	0.00
80-431-1	ACCOUNTS PAYABLE	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
80-730-1	FUND BALANCE	(56,219.90)	0.00	(56,219.90)
80-706-1	NET PROFIT/LOSS	(48,778.59)	13,906.16	(34,872.43)
	Total	(\$104,998.49)	\$13,906.16	(\$91,092.33)
	Total	\$0.00	\$0.00	\$0.00

Balance Sheet (by fund)

Printed: 6/4/2015 8:23 AM
PUTNAM COUNTY CUSD #535

Account Number	Account Description	Balance Forward	Current Month	Current Balance
Fund: 90				
AP-Accrual-90	AP-Accrual for Fund 90	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
90-185-1	LONG TERM L/S	0.00	0.00	0.00
90-121-1	REGULAR INVESTMENT L/S	554,296.44	213.70	554,510.14
90-110-1	CASH IN BANK-LIFE SAFETY	(119,648.63)	0.00	(119,648.63)
	Total	\$434,647.81	\$213.70	\$434,861.51
90-411-1	LOAN DUE TO EDUCATION	0.00	0.00	0.00
90-481-1	IL WITHHOLDING TAX PAY	0.00	0.00	0.00
90-457-1	Delete This Account	0.00	0.00	0.00
90-452-1	Delete This Account	0.00	0.00	0.00
90-412-1	LOAN DUE TO WORKING CASH	0.00	0.00	0.00
90-431-1	ACCOUNTS PAYABLE	0.00	0.00	0.00
	Total	\$0.00	\$0.00	\$0.00
90-706-1	NET PROFIT/LOSS	(51,856.59)	(213.70)	(52,070.29)
90-730-1	FUND BALANCE	(382,791.22)	0.00	(382,791.22)
	Total	(\$434,647.81)	(\$213.70)	(\$434,861.51)
	Total	\$0.00	\$0.00	\$0.00

PCPS Activity Fund May

Beginning Balance	\$6377.60
Deposits	\$3256.85
Expenditures	\$1631.21
Ending Balance	\$8003.24

Deposits

5/01/15	Box Tops	\$615.50
5/08/15	Yearbooks, K & 2 Field Trip	\$2431.00
5/20/15	Yearbook	\$210.35

Expenditures

CK#			
779	5/05/15	Claudia Gallup	\$24.84
		Cinco de Mayo decorations	
780	5/07/15	Children's Discovery Museum	\$590.00
		K Field Trip	
781	5/08/15	Niabi Zoo	\$246.00
		2 nd Grade Field Trip	
782	5/21/15	Ronda Cross	\$18.47
		Casey's donuts for HS helpers	
783	5/26/15	Hinckley Springs	\$55.90
		Water	
784	5/28/15	Creative Apparel	\$196.00
		K t-shirts	
785	5/29/15	Dr. Michael Lockett	\$500.00
		PreK closing program	
		K-2 Assembly	

PCPS Imprest Fund May

Beginning Balance	\$908.55
Deposits	\$633.80
Expenditures	\$32.55
Ending Balance	\$1509.80

Deposits

5/01/15	\$577.00
5/20/15	\$56.80

Expenditures

<u>CK#</u>	<u>ACCT#</u>		
630	10-2134-410-1	Dollar General	\$32.55

Total request for reimbursement \$32.55

PCES Activity Fund May

Beginning Balance May 01, 2015	\$15846.28
Deposits May 2015	353.80
Expenditures May 2015	2610.35
Ending Balance May 31, 2015	13589.73

Deposits

05/08/15 – Soda	\$120.05
04/24/15 – Life touch (201.75) Yearbooks (32.00)	\$233.75

Expenditures

05/04/15 - #1250 – Josie Hall Paint for Outdoor Ed Day	\$38.95
05/09/15 - #1251 – Walmart Food for Outdoor Ed Day	\$45.37
05/13/15 - #1252 – Oriental Trading CC Prizes	\$92.00
05/13/15 - #1253 – B.R. Sports Ltd Rollerskating	\$540.00
05/15/15 - #1254 – Lifetouch Yearbooks	\$1425.41
05/15/15 - #1255 – School Datebooks 5 th Grade Datebooks	\$165.45
05/29/15 - #1256 – PC School District Bus for 5 th Grade Field Trip	\$230.51
5/30/15 - #1257 – Walmart Food for Last Day Cookout	\$72.66

Total Expenditures	\$2610.35

PCES Activity Fund June

Beginning Balance June 01, 2015	\$13589.73
Deposits June 2015	
Expenditures June 2015	192.17
Ending Balance June 04, 2015	13397.56

Deposits

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Expenditures

06/03/15 - #1258 – Hennepin Pool	\$38.00
5 th Grade Incentive Day	
06/04/15 - #1259 – Hennepin Foods	\$154.17
Food for Outdoor Ed Day	

Total Expenditures	\$192.17

PCES Imprest Fund Report May/June 2015

Beginning Balance May 01, 2015	\$1466.52
Less May 2015 expenditures	
Balance May 31, 2015	\$1500.00
Request for reimbursement	\$0.00
Attain Maximum Balance	\$1,500.00

Deposits

05/20/15 – Reimbursement from April	\$33.48

Expenditures

Total Expenditures	\$0.00
Request for reimbursement	\$0.00

Putnam County Junior High School
Imprest Fund
May, 2015
Account #010-146

Beginning Balance	\$ 2,275.00
Replenishment Request	<u>525.00</u>
Attain Maximum Balance	\$ 2,800.00
Less Expenditures	<u>\$ 725.80</u>
Balance	\$ 2,074.20
Replenishment Request	<u>\$ 725.80</u>
Attain Maximum Balance	\$ 2,800.00

<u>Check</u>	<u>Date</u>	<u>To Whom</u>	<u>Account #</u>	<u>Reason</u>	<u>Amount</u>
5501	05/05	Don Grubaugh	10-1501-319-3	track starter	100.00
5502	05/08	Abraham Lincoln trip	PCES grant 7 th	grade trip	136.00
5503	05/08	Abraham Lincoln trip	PCES grant 7 th	grade trip	92.00
5504	05/09	Greg Pilon	10-1501-319-3	track starter	225.00
5505	05/22	Spring Valley Bakery	10-2410-410-3	breakfast of champs	172.80

expenditures	725.80
Replenishment request	725.80

Carl Carlson, Principal

Sandra A. Troglio, Secretary

Putnam County Junior High School
PCJH Cheerleading
May, 2015
Account #138-258

Beginning Balance	\$	154.52
Transfers In		<u>00.00</u>
Subtotal		154.52
Less Expenditures		<u>00.00</u>
Balance		154.52

<u>Check#</u>	<u>Date</u>	<u>To Whom</u>	<u>Reason</u>	<u>Amount</u>

Carl Carlson, Principal

Sandra A. Troglio, Secretary

Putnam County Junior High School
PCJH Girls Athletic Fund
May, 2015
Account #010-707

Beginning Balance	\$ 10,463.31
Transfers In	<u>3,239.00</u>
Subtotal	13,702.31
Less Expenditures	<u>2,528.74</u>
Balance	11,173.57

<u>Check #</u>	<u>Date</u>	<u>To Whom</u>	<u>Reason</u>	<u>Amount</u>
657	5/04	Carlene Grant	food for concession	\$ 24.62
658	5/06	Dave Urnikis	track sectional	58.00
659	5/07	N/C Mastercard	pizza	103.12
660	5/14	Cubbyhole	Shirts	776.00
601	5/14	Cubbhole	Shirts	1,190.00
602	5/15	IESA	Sectional Gate	377.00

Carl Carlson, Principal

Sandra A. Troglio, Secretary

Putnam County Junior High School
Puma Crew
May, 2015
Account #010-561

Beginning Balance	\$ 865.98
Transfers In	<u>260.00</u>
Subtotal	1,125.98
Less Expenditures	<u>96.74</u>
Balance	\$1,029.24

<u>Check #</u>	<u>Date</u>	<u>To Whom</u>	<u>Reason</u>	<u>Amount</u>
736	5/22	Jen Ibarra	scholastic concession	\$ 53.00
737	5/26	Jen Ibarra	Scholastic concession	43.74

Carl Carlson, Principal

Cortny Hannon, Advisor

Putnam County Junior High School
PCJH Staff Soda
May, 2015
Account #010-650

Beginning Balance	\$ 2,169.56
Transfers In	<u>2,570.53</u>
Subtotal	4,740.09
Less Expenditures	<u>3,895.18</u>
Balance	844.91

<u>Check #</u>	<u>Date</u>	<u>To Whom</u>	<u>Reason</u>	<u>Amount</u>
1367	05/04	Water Store	water	\$ 17.78
1368	05/07	Subway	7 th gr field trip	434.00
1369	05/12	Musm of Sci and Ind	8 th grade trip	478.75
1370	05/14	Creative Apparel	shirts	442.46
1371	05/19	Pizza Peel	student of the month	199.29
1372	05/22	American Red Cross	Fund Raiser	194.90
1373	05/22	Relay for Life	Fund Raiser	120.00
1374	05/22	IVAR	Fund Raiser	120.00
1375	05/22	March of Dimes	Fund Raiser	120.00
1376	05/22	Special Olympics	Fund Raiser	120.00
1377	05/22	Lily Pads	Fund Raiser	120.00
1378	05/22	Red Cross	Fund Raiser	120.00
1379	05/22	PC Food Pantry	Fund Raiser	120.00
1380	05/26	IVAR	Fund Raiser	360.00
1381	05/26	Special Olympics	Fund Raiser	555.00
1382	05/26	Water Store	Water	20.32
1383	05/26	Museum of sc	8 th gr trip	176.25
1384	05/26	Buffalo Wild wings	Amazing race champs	176.40

Carl Carlson, Principal

Sandra A. Troglio, Secretary

Putnam County Junior High School
Student Council
May, 2015
Account #138-096

Beginning Balance	\$ 407.76
Transfers In	<u>\$ 1568.00</u>
Subtotal	\$ 1975.76
Less Expenditures	<u>\$ 1469.89</u>
Balance	\$505.87

<u>Check</u>	<u>Date</u>	<u>To Whom</u>	<u>Reason</u>	<u>Amount</u>
964	5-19	Creative Apparel	Walk A Thon shirts	\$854.06
965	VOID			
966	5-19	N/C Master Card	Grad decor	\$50.94
967	5-25	Walmart	Walk A Thon donation	\$49.89
968	5-28	IVAR	Walk A Thon donation	\$70.00
969	5-28	Relay for Life	Walk A Thon donation	\$70.00
970	5-28	Special Olympics	Walk A Thon donation	\$70.00
971	5-28	Amer. Red Cross	Walk A Thon donation	\$70.00
972	5-28	PC Food Pantry	Walk A Thon donation	\$70.00
973	5-28	March of Dimes	Walk A Thon donation	\$70.00
974	5-28	PADS	Walk A Thon donation	\$70.00
975	6-1	Toni's Flower Shop	Grad balloons	\$25.00

Carl Carlson, Principal

Amy Carboni, Sponsor

Putnam County Junior High School
PCJH Activity Fund
May, 2015

<u>Account name & #</u>	<u>Beginning Bal</u>	<u>Transfer In</u>	<u>Transfer Out</u>	<u>Ending Bal.</u>
PCJH Cheerleading 138-258	\$ 154.52	00.00	00.00	\$ 154.52
PCJH Girls Athletic 010-707	10,463.31	3,239.00	2,528.74	11,173.57
PCJH Puma Crew 010-561	865.98	260.00	96.74	1,029.24
Staff Soda 010-650	2,169.56	2,570.53	3,895.18	844.91
PCJH Student Council 138-096	407.76	1,568.00	1,469.89	505.87

Carl Carlson, Principal

Sandra A. Troglio, Secretary

Putnam County High School
General Ledger Report
Financial Report
May Report

From Date: 5/1/2015
To Date: 5/31/2015

From Acct: 100
To Account: 595

Acct.	Account Name	Beg. Bal.	Recpt/JV	Disb/JV	Transfer	End. Bal.	YTD	
							Payable	Work Bal.
000100	Office	\$5,947.82	\$405.14	(\$904.69)	\$0.00	\$5,448.27	\$0.00	\$5,448.27
000102	Office Adjustment	\$0.03	\$0.00	\$0.00	\$0.00	\$0.03	\$0.00	\$0.03
000105	Adult Education	\$37.48	\$0.00	\$0.00	\$0.00	\$37.48	\$0.00	\$37.48
000110	Condolence	\$352.64	\$0.00	\$0.00	\$0.00	\$352.64	\$0.00	\$352.64
000120	Baseball	\$2,403.13	\$550.00	(\$1,789.95)	\$0.00	\$1,163.18	\$0.00	\$1,163.18
000125	Girl's Softball	\$220.23	\$195.00	\$0.00	\$0.00	\$415.23	\$0.00	\$415.23
000130	PC Enterprises	\$1,121.56	\$0.00	\$0.00	\$0.00	\$1,121.56	\$0.00	\$1,121.56
000135	Golf	\$1,471.82	\$0.00	\$0.00	\$0.00	\$1,471.82	\$0.00	\$1,471.82
000137	Girls Golf	\$1,138.64	\$0.00	\$0.00	\$0.00	\$1,138.64	\$0.00	\$1,138.64
000140	Scholastic Bowl	\$413.63	\$0.00	\$0.00	\$0.00	\$413.63	\$0.00	\$413.63
000150	Interact Club	\$2,502.24	\$268.00	(\$150.00)	\$0.00	\$2,620.24	\$0.00	\$2,620.24
000155	Art	\$633.39	\$0.00	(\$9.87)	\$0.00	\$623.52	\$0.00	\$623.52
000200	Athletic	\$954.23	\$0.00	\$0.00	\$0.00	\$954.23	\$0.00	\$954.23
000210	Cable Club	\$1,514.67	\$0.00	\$0.00	\$0.00	\$1,514.67	\$0.00	\$1,514.67
000220	Track	\$1,214.09	\$4,813.75	(\$2,662.91)	\$0.00	\$3,364.93	\$0.00	\$3,364.93
000300	Journalism	\$2,962.73	\$0.00	(\$375.04)	\$0.00	\$2,587.69	\$0.00	\$2,587.69
000310	Oldies Club	\$106.17	\$0.00	\$0.00	\$0.00	\$106.17	\$0.00	\$106.17
000320	Girl's Basketball	\$811.66	\$1,800.00	(\$260.00)	\$0.00	\$2,351.66	\$0.00	\$2,351.66
000325	Boy's Basketball	\$2,886.92	\$4,360.00	(\$1,665.00)	\$0.00	\$5,581.92	\$0.00	\$5,581.92
000330	Student Council	\$4,085.41	\$1,556.11	(\$638.27)	(\$300.00)	\$4,703.25	\$0.00	\$4,703.25
000340	N.H.S.	\$817.91	\$570.00	(\$1,052.00)	\$0.00	\$335.91	\$0.00	\$335.91
000345	Scholarship	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
000350	Landscaping	\$239.41	\$3.10	\$0.00	\$0.00	\$242.51	\$0.00	\$242.51
000360	FFA	\$1,304.18	\$0.00	(\$576.00)	\$0.00	\$728.18	\$0.00	\$728.18
000365	Greenhouse Project	\$300.00	\$0.00	\$0.00	\$0.00	\$300.00	\$0.00	\$300.00
000370	Cheerleading	\$2,805.95	\$0.00	(\$2,511.85)	\$0.00	\$294.10	\$0.00	\$294.10
000380	Panteras	\$1,150.94	\$0.00	(\$1,098.00)	\$0.00	\$52.94	\$0.00	\$52.94
000390	Media Club	\$1,436.89	\$137.55	(\$100.00)	\$0.00	\$1,474.44	\$0.00	\$1,474.44
000395	Computer Club	\$333.40	\$0.00	\$0.00	\$0.00	\$333.40	\$0.00	\$333.40
000400	Tournament Athletics	\$5,888.49	\$2,862.00	(\$4,040.60)	\$0.00	\$4,709.89	\$0.00	\$4,709.89
000410	Thespians	\$560.67	\$32.00	(\$194.00)	\$0.00	\$398.67	\$0.00	\$398.67
000420	Science Club	\$39.70	\$223.50	\$0.00	\$0.00	\$263.20	\$0.00	\$263.20
000425	Wrestling	\$5.00	\$0.00	\$0.00	\$0.00	\$5.00	\$0.00	\$5.00
000430	Music (Band)	\$268.03	\$935.63	\$0.00	\$0.00	\$1,203.66	\$0.00	\$1,203.66
000440	Music (Chorus)	\$22.19	\$0.00	\$0.00	\$0.00	\$22.19	\$0.00	\$22.19

Putnam County High School
General Ledger Report
Financial Report
May Report

From Date:	5/1/2015
To Date:	5/31/2015

From Acct:	100
To Account:	595

Acct.	Account Name	Beg. Bal.	Recpt/JV	Disb/JV	Transfer	End. Bal.	YTD	
							Payable	Work Bal.
000500	Class of 2015	\$174.91	\$0.00	\$0.00	\$300.00	\$474.91	\$0.00	\$474.91
000510	Message Board	\$55.84	\$0.00	\$0.00	\$0.00	\$55.84	\$0.00	\$55.84
000520	Class of 2014	\$1,488.44	\$0.00	\$0.00	\$0.00	\$1,488.44	\$0.00	\$1,488.44
000530	Class of 2016	\$3,078.08	\$5,080.00	(\$4,606.00)	\$0.00	\$3,552.08	\$0.00	\$3,552.08
000540	Volleyball	\$2,276.84	\$1,640.00	(\$350.00)	\$0.00	\$3,566.84	\$0.00	\$3,566.84
000545	Class of 2017	\$2,620.22	\$0.00	\$0.00	\$0.00	\$2,620.22	\$0.00	\$2,620.22
000550	Class of 2009	\$445.18	\$0.00	\$0.00	\$0.00	\$445.18	\$0.00	\$445.18
000560	Class of 2010	(\$0.03)	\$0.00	\$0.00	\$0.00	(\$0.03)	\$0.00	(\$0.03)
000570	Class of 2012	\$990.43	\$0.00	\$0.00	\$0.00	\$990.43	\$0.00	\$990.43
000580	Class of 2011	\$1,987.60	\$0.00	\$0.00	\$0.00	\$1,987.60	\$0.00	\$1,987.60
000590	Class of 2013	\$2,588.20	\$0.00	\$0.00	\$0.00	\$2,588.20	\$0.00	\$2,588.20
000595	Class of 2018	\$775.26	\$0.00	\$0.00	\$0.00	\$775.26	\$0.00	\$775.26
Group Total		\$62,432.22	\$25,431.78	(\$22,984.18)	\$0.00	\$64,879.82	\$0.00	\$64,879.82
Activity Accounts Grand Total		\$62,432.22	\$25,431.78	(\$22,984.18)	\$0.00	\$64,879.82	\$0.00	\$64,879.82

I have reviewed the above ledger report and attached reports for the current month. I find them accurate and complete to the best of my knowledge.

Bookkeeper: _____ Date: __/__/__
Principal: _____ Date: __/__/__

IMPREST REPORT
PUTNAM COUNTY HIGH SCHOOL

May 2015

Bob Peterson, Principal

Balance April 30, 2015	\$2472.37
Replenishment Requested	\$3537.63

Maximum Balance	\$6010.00
May Expenditures	\$2844.49

Balance as of May 31, 2015	\$3165.51
Replenishment	\$2844.49
	(Adjust the Maximum balance \$ - 10.00)
Replenishment requested	\$2834.49

Expense Breakdown

University High School	10-1501-640-2	Track Invite	\$300.00
Derek Kowalski	10-1501-319-2	JV BB Umpire	\$ 50.00
John Deisbeck	10-1501-319-2	JV BB Umpire	\$ 50.00
Jim Knauf	10-1501-319-2	VBB Umpire	\$ 100.00
John Dreisbeck	10-1501-319-2	VBB Umpire	\$ 100.00
Bernie Moore	10-1501-319-2	SB Umpire	\$ 100.00
Paul Stohman	10-1501-319-2	SB Umpire	\$ 100.00
Monas	10-1501-640-2	Tri-County Mtg.	\$ 25.50
Dan Wieczorek	10-1501-319-2	BB Umpire	\$ 50.00
Ray Gerkitz	10-1501-319-2	BB Umpire	\$ 50.00
Ed Derix	10-1501-319-2	SB Umpire	\$ 50.00
Keith Dickenson	10-1501-319-2	SB Umpire	\$ 50.00
Don Grubaugh	10-1501-319-2	Track Starter	\$ 110.00
Senica High School	10-1501-640-2	JVBB Tourn.	\$ 100.00
Rich Fulkerson	10-1501-319-2	VBB Umpire DH	\$ 100.00
John Deisbeck	10-1501-319-2	VBB Umpire DH	\$ 100.00
Keith Dickson	10-1501-319-2	SB Umpire DH	\$ 100.00
Ed Derix	10-1501-319-2	SB Umpire DH	\$ 100.00
USPO	10-2410-341-1	Stamps	\$ 147.00
Bryan Delvalee	10-1501-319-2	SB Umpire	\$ 50.00

Steve Cronman	10-1501-319-2	SB Umpire	\$ 50.00
Rick Moore	10-1501-319-2	BB Umpire	\$ 50.00
Dan Veiczorek	10-1501-319-2	BB Umpire	\$ 50.00
USPO	10-2410-341-1	stamps	\$147.00
Jeff Baker	10-161100-1	Lunch Refund	\$ 11.00
Matthew Conerton	10-161100-1	Lunch Refund	\$ 17.40
Kirsten Davis	10-161100-1	Lunch Refund	\$ 82.00
Brandon Elliott	10-161100-1	Lunch Refund	\$ 13.55
Riley Elliott	10-161100-1	Lunch Refund	\$ 20.00
Matthew Galetti	10-161100-1	Lunch Refund	\$ 39.45
Clay Keen	10-161100-1	Lunch Refund	\$ 9.74
Ciera Keller	10-161100-1	Lunch Refund	\$ 22.75
Colby Lund	10-161100-1	Lunch Refund	\$ 17.90
John McFadin	10-161100-1	Lunch Refund	\$ 10.40
Sophie Petersen	10-161100-1	Lunch Refund	\$ 11.20
Kirsten Pinn	10-161100-1	Lunch Refund	\$ 10.15
Austin Prater	10-161100-1	Lunch Refund	\$ 20.95
Lydia Warren	10-161100-1	Lunch Refund	\$ 31.85
Ashley Zupec	10-161100-1	Lunch Refund	\$ 36.65
Dalton Pratt	10-1501-125-5	Baseball Worker	\$260.00
Megan Rehn	10-1501-125-5	Baseball Worker	<u>\$100.00</u>
Total May Expenses			\$2844.49

SUPERINTENDENT IMPREST
May 2015

BANK BALANCE	1382.21
REPLENISHMENT REQUEST	<u>617.79</u>
BANK BALANCE	2000.00

2984	Zukowski Law Offices 10-2310-332-1	250.00
2985	North Central Bank – Carlson Credit Card	17.79
	Staples 10-2410-410-3	
2986	Cassandra Copeland Farnsworth HS Winner 10-151300-1	100.00
2987	Tyera Powell Farnsworth HS Runner Up 10-151300-1	50.00
2988	Cassandra Yates Farnsworth HS Runner Up	50.00
2989	Ben Munson Farnsworth JH Essay Winner	40.00
2990	Annie Sabotta Farnsworth JH Essay	25.00
2991	Mackenzie Edens Farnsworth JH Essay	10.00
2992	Lindsey DiazDeLeon Farnsworth JH Art	40.00
.	10-2320-332-1	
2993	Taryn Grasser Farnsworth JH Art	25.00
2994	Audrey Bennett Farnsworth JH Art	10.00

TOTAL	617.79

Putnam County Comm. Unit School Dist. #535
Treasurers Report May 31, 2015

PAGE 1 OF 2	EDUCATION	O/M	TRANSPORT	IMRF	C/P	W/C	TORT	L/S	TOTALS
Cash/Invest. Begin Month	\$4,921,146.98	\$1,525,532.58	\$106,795.08	\$400,964.74	\$0.00	\$2,132,020.83	\$104,998.49	\$434,647.81	\$9,626,106.51
Receipts	\$806,928.91	\$337.42	\$1,352.49	\$75.81	\$0.00	\$862.73	\$26.39	\$213.70	\$809,797.45
Disbursements	\$652,850.26	\$77,545.44	\$4,076.74	\$26,255.97	\$0.00	\$0.00	\$13,932.55	\$0.00	\$774,660.96
Cash/Invest. End Month	\$5,075,225.63	\$1,448,324.56	\$104,070.83	\$374,784.58	\$0.00	\$2,132,883.56	\$91,092.33	\$434,861.51	\$9,661,243.00
CASH IN BANKS									
Granville National Bank	\$394,992.29	\$70,196.21	\$3,780.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$468,968.72
First State Bank	(\$29,160.43)	\$82,118.90	(\$5,395.72)	\$100,059.71	\$0.00	(\$17,097.86)	\$20,455.25	(\$119,648.63)	\$31,331.22
North Central Bank		\$46,302.22							\$46,302.22
Total Cash in Banks	\$365,831.86	\$198,617.33	(\$1,615.50)	\$100,059.71	\$0.00	(\$17,097.86)	\$20,455.25	(\$119,648.63)	\$546,602.16
MONEY MARKET ACCTS.									
Granville National Bank									\$0.00
Rate 0.00%									
First State Bank	\$1,404,509.69	\$233,131.50	\$105,065.78	\$131,018.27	\$0.00	\$136,561.17	\$44,430.74	\$269,754.32	\$2,324,471.47
Rate 0.30%									
North Central Bank	\$3,040,433.18	\$1,012,972.09	\$620.55	\$143,706.60	\$0.00	\$751,151.49	\$26,206.34	\$284,755.82	\$5,259,846.07
Rate 0.30%									
Eureka Savings	\$252,963.61								\$252,963.61
Rate 0.45%									
Peru Federal Savings	\$0.00								\$0.00
Rate 0.00%									
USBank	\$2,573.99								\$2,573.99
Total Money Market Accts.	\$4,700,480.47	\$1,246,103.59	\$105,686.33	\$274,724.87	\$0.00	\$887,712.66	\$70,637.08	\$554,510.14	\$7,839,855.14

Putnam County Comm. Unit School Dist. #535
Treasurers Report May 31, 2015

PAGE 2 OF 2	EDUCATION	O/M	TRANSPORT	IMRF	C/P	W/C	TORT	L/S	TOTALS
C/D INVESTMENTS									
Granville National Bank									
									\$0.00
									\$0.00
									\$0.00
									\$0.00
									\$0.00
First State Bank									
33595 11/17/15 0.41%						\$208,792.57			\$208,792.57
34105 05/13/16 0.37%						\$717,730.99			\$717,730.99
									\$0.00
									\$0.00
									\$0.00
North Central Bank									
40413 03/05/16 0.35%						\$335,745.20			\$335,745.20
									\$0.00
									\$0.00
									\$0.00
									\$0.00
Auditor Adjustments									
Tree Fund		\$3,603.64							\$3,603.64
Assets	\$13,800.00								\$13,800.00
Adjustments									\$0.00
Liabilities	(\$4,886.70)								(\$4,886.70)
TOTAL CASH & INVESTMEN	\$5,075,225.63	\$1,448,324.56	\$104,070.83	\$374,784.58	\$0.00	\$2,132,883.56	\$91,092.33	\$434,861.51	\$9,661,243.00

Alex F. Rolando

Grade Report

Grade 9

Term: Spring 2014-2015
 District: Putnam County CUSD 535
 School: Putnam County High School
 Grouping: None
 Small Group Display: No

Mathematics

MAP: Math 6+ Common Core 2010 V2 / Common Core Mathematics K-12: 2010

Summary	
Total Students With Valid Growth Test Scores	82
Mean RIT	231.8
Standard Deviation	17
District Grade Level Mean RIT	*
Students At or Above District Grade Level Mean RIT	*
Norm Grade Level Mean RIT	236
Students At or Above Norm Grade Level Mean RIT	37

Overall Performance	Lo		LoAvg		Avg		HiAvg		Hi		Mean RIT (+/- Smp Err)	Std Dev
	count	%	count	%	count	%	count	%	count	%		
MAP: Math 6+ Common Core 2010 V2 / Common Core Mathematics K-12: 2010	17	21%	15	18%	27	33%	17	21%	6	7%	230-232-234	17

Goal Area	Lo		LoAvg		Avg		HiAvg		Hi		Mean RIT (+/- Smp Err)	Std Dev
	count	%	count	%	count	%	count	%	count	%		
Operations and Algebraic Thinking	16	20%	14	17%	17	21%	27	33%	8	10%	232-234-236	19.9
The Real and Complex Number Systems	22	27%	21	26%	22	27%	9	11%	8	10%	228-229-231	17.4
Geometry	18	22%	18	22%	22	27%	17	21%	7	9%	231-232-234	17.2
Statistics and Probability	20	24%	20	24%	19	23%	12	15%	11	13%	229-232-234	18.7

Explanatory Notes

Tests shown in gray are excluded from summary statistics. Either the test occurred outside the testing window for a term, had an invalid score, or was a repeat test for a student within a term. Due to statistical unreliability, summary data for groups of less than 10 are not shown. * This data is not available for reporting. Please refer to help and documentation for more information. Lexile® is a trademark of MetaMetrics, Inc., and is registered in the United States and abroad.

Reading

MAP: Reading 6+ Common Core 2010 V2 / Common Core English Language Arts K-12: 2010

Summary	
Total Students With Valid Growth Test Scores	82
Mean RIT	219.9
Standard Deviation	15.1
District Grade Level Mean RIT	*
Students At or Above District Grade Level Mean RIT	*
Norm Grade Level Mean RIT	222.9
Students At or Above Norm Grade Level Mean RIT	38

Overall Performance	MAP: Reading 6+ Common Core 2010 V2 / Common Core English Language Arts K-12: 2010	Lo		LoAvg		Avg		HiAvg		Hi		Mean RIT (+/- Smp Err)	Std Dev
		%ile < 21	count	%ile 21-40	count	%ile 41-60	count	%ile 61-80	count	%ile > 80	count		
		16	20%	22	27%	16	20%	20	24%	8	10%	218-220-222	15.1

Goal Area	Literature	Informational Text	Vocabulary Acquisition and Use	Lo		LoAvg		Avg		HiAvg		Hi	
				%ile < 21	count	%ile 21-40	count	%ile 41-60	count	%ile 61-80	count	%ile > 80	count
				17	21%	22	27%	17	21%	18	22%	8	10%
				17	21%	26	32%	14	17%	14	17%	11	13%
				16	20%	19	23%	18	22%	14	17%	15	18%

Explanatory Notes

Tests shown in gray are excluded from summary statistics. Either the test occurred outside the testing window for a term, had an invalid score, or was a repeat test for a student within a term. Due to statistical unreliability, summary data for groups of less than 10 are not shown.
* This data is not available for reporting. Please refer to help and documentation for more information.
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Mathematics

MAP: Math 6+ Common Core 2010 V2 / Common Core Mathematics K-12: 2010

Summary	
Total Students With Valid Growth Test Scores	63
Mean RIT	236.8
Standard Deviation	15.3
District Grade Level Mean RIT	*
Students At or Above District Grade Level Mean RIT	*
Norm Grade Level Mean RIT	236.6
Students At or Above Norm Grade Level Mean RIT	32

Overall Performance	Lo		LoAvg		Avg		HiAvg		Hi		Mean RIT (+/- Smp Err)	Std Dev
	count	%	count	%	count	%	count	%	count	%		
MAP: Math 6+ Common Core 2010 V2 / Common Core Mathematics K-12: 2010	7	11%	14	22%	16	25%	20	32%	6	10%	235-237-239	15.3

Goal Area

Operations and Algebraic Thinking	6		13		18		13		13		236-238-241	18.2
	count	%	count	%	count	%	count	%	count	%		
The Real and Complex Number Systems	10	16%	13	21%	14	22%	19	30%	7	11%	234-236-239	16.2
Geometry	7	11%	18	29%	15	24%	15	24%	8	13%	234-236-238	14.1
Statistics and Probability	10	16%	12	19%	18	29%	13	21%	10	16%	233-235-238	18.3

Explanatory Notes

Tests shown in gray are excluded from summary statistics. Either the test occurred outside the testing window for a term, had an invalid score, or was a repeat test for a student within a term.

Test invalidations: ***1 The test duration was too short to provide a valid result.

Due to statistical unreliability, summary data for groups of less than 10 are not shown. This data is not available for reporting. Please refer to help and documentation for more information.

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MAP: Reading 6+ Common Core 2010 V2 / Common Core English Language Arts K-12: 2010

Mean RIT (+/- Smp Err)	Std Dev
221-222-224	12.3

Lo		LoAvg		Avg		HiAvg		Hi	
%ile < 21		%ile 21-40		%ile 41-60		%ile 61-80		%ile > 80	
count	%	count	%	count	%	count	%	count	%
11	18%	14	23%	19	31%	12	19%	6	10%

Overall Performance
MAP: Reading 6+ Common Core 2010 V2 / Common Core
English Language Arts K-12: 2010

Goal Area	Literature	Informational Text	Vocabulary Acquisition and Use

219-221-223	13.9
219-221-222	13.2
224-225-227	13.1

14	23%	18	29%	9	15%	13	21%	8	13%
14	23%	14	23%	19	31%	11	18%	4	6%
8	13%	10	16%	19	31%	17	27%	8	13%

Explanatory notes

Tests shown in gray are excluded from summary statistics. Either the test occurred outside the testing window for a term, had an invalid score, or was a repeat test for a student within a term.

Due to statistical unreliability, summary data for groups of less than 10 are not shown.

Doc. # 152915, 11:32:02 AM

Grade Report

Grade 11

Term: Spring 2014-2015
District: Putnam County CUSD 535
School: Putnam County High School
Grouping: None
Small Group Display: No

Mathematics

MAP: Math 6+ Common Core 2010 V2 / Common Core Mathematics K-12: 2010

Summary	
Total Students With Valid Growth Test Scores	67
Mean RIT	235
Standard Deviation	18.3
District Grade Level Mean RIT	*
Students At or Above District Grade Level Mean RIT	*
Norm Grade Level Mean RIT	238.3
Students At or Above Norm Grade Level Mean RIT	32

Overall Performance	MAP: Math 6+ Common Core 2010 V2 / Common Core Mathematics K-12: 2010	Lo		LoAvg		Avg		HiAvg		Hi		Mean RIT (+/- Smp Err)	Std Dev
		count	%	count	%	count	%	count	%	count	%		
		12	18%	15	22%	18	27%	15	22%	7	10%	233-235-237	18.3

Goal Area	Operations and Algebraic Thinking	The Real and Complex Number Systems	Geometry	Statistics and Probability	Lo		LoAvg		Avg		HiAvg		Hi		Mean RIT (+/- Smp Err)	Std Dev
					count	%	count	%	count	%	count	%	count	%		
					15	22%	12	18%	11	16%	16	24%	13	19%	234-236-239	20.6
					21	31%	11	16%	10	15%	14	21%	11	16%	230-233-235	22
					10	15%	16	24%	18	27%	15	22%	8	12%	234-236-238	16.2
					14	21%	13	19%	19	28%	15	22%	6	9%	233-235-237	19.4

Explanatory Notes

Tests shown in gray are excluded from summary statistics. Either the test occurred outside the testing window for a term, had an invalid score, or was a repeat test for a student within a term.

Test invalidations: **1 The test duration was too short to provide a valid result.

Due to statistical unreliability, summary data for groups of less than 10 are not shown. This data is not available for reporting. Please refer to help and documentation for more information.

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Term: Spring 2014-2015
District: Putnam County CUSD 535
School: Putnam County High School
Grouping: None
Small Group Display: No

Reading

MAP: Reading 6+ Common Core 2010 V2 / Common Core English Language Arts K-12: 2010

Summary	
Total Students With Valid Growth Test Scores	67
Mean RIT	222.7
Standard Deviation	15.8
District Grade Level Mean RIT	*
Students At or Above District Grade Level Mean RIT	*
Norm Grade Level Mean RIT	223.7
Students At or Above Norm Grade Level Mean RIT	34

Overall Performance		Lo		LoAvg		Avg		HiAvg		Hi		Mean RIT		Std Dev	
		%ile < 21		%ile 21-40		%ile 41-60		%ile 61-80		%ile > 80		(+/- Smp Err)			
		count	%	count	%	count	%	count	%	count	%				
MAP: Reading 6+ Common Core 2010 V2 / Common Core English Language Arts K-12: 2010		13	19%	15	22%	10	15%	19	28%	10	15%	221-223-225		15.8	

Goal Area		Lo		LoAvg		Avg		HiAvg		Hi		Mean RIT		Std Dev	
		%ile < 21		%ile 21-40		%ile 41-60		%ile 61-80		%ile > 80		(+/- Smp Err)			
		count	%	count	%	count	%	count	%	count	%				
Literature		19	28%	13	19%	7	10%	18	27%	10	15%	218-220-223		18.8	
Informational Text		15	22%	15	22%	13	19%	12	18%	12	18%	220-222-224		16.6	
Vocabulary Acquisition and Use		8	12%	9	13%	16	24%	23	34%	11	16%	224-226-228		14	

Explanatory Notes

Tests shown in gray are excluded from summary statistics. Either the test occurred outside the testing window for a term, had an invalid score, or was a repeat test for a student within a term.

Test invalidations: -1 The test duration was too short to provide a valid result.

* Due to statistical unreliability, summary data for groups of less than 10 are not shown.

* This data is not available for reporting. Please refer to help and documentation for more information.

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MAP Assessment Comparative Data - PCJH				2014-2015		
	Fall	Fall	Winter	Winter	Spring	Spring
6th Grade	Math	Reading	Math	Reading	Math	Reading
Average RIT Score	212	211	215	213	218	213
National Norm for Grade Level RIT	219	212	222	214	225	216
# Students At or Above Norm	15	32	16	29	19	28
% of Students At or Above Norm	24%	51%	29%	45%	30%	44%
7th Grade	Math	Reading	Math	Reading	Math	Reading
Average RIT Score	221	218	225	219	225	217
National Norm for Grade Level RIT	225	216	228	218	230	219
# of Students At or Above Norm	27	37	28	34	28	27
% of Students At or Above Norm	44%	57%	47%	52%	44%	42%
8th Grade	Math	Reading	Math	Reading	Math	Reading
Average RIT Score	227	221	228	222	229	220
National Norm for Grade Level RIT	230	219	232	221	234	222
# of Students At or Above Norm	26	36	26	31	27	27
% of Students At or Above Norm	44%	61%	41%	49%	43%	47%
% of Students by Level	Math	Reading	Math	Reading	Math	Reading
6th Grade	High=5%	High=14%	High=4%	High=10%	High=6%	High=13%
	High Avg.=14%	High Avg.=24%	High Avg.=11%	High Avg.=24%	High Avg.=9%	High Avg.=15%
	Average=21%	Average=27%	Average=20%	Average=37%	Average=30%	Average=31%
	Low Avg.=27%	Low Avg.=16%	Low Avg.=38%	Low Avg.=12%	Low Avg.=25%	Low Avg.=18%
	Low=33%	Low=19%	Low=29%	Low=16%	Low=30%	Low=24%
% Average or Above in Grade Level	40%	65%	35%	71%	45%	59%
% of Students by Level	Math	Reading	Math	Reading	Math	Reading
7th Grade	High=2%	High=17%	High=10%	High=15%	High=5%	High=11%
	High Avg.=27%	High Avg.=28%	High Avg.=17%	High Avg.=26%	High Avg.=17%	High Avg.=25%
	Average=27%	Average=25%	Average=33%	Average=26%	Average=35%	Average=17%
	Low Avg.=24%	Low Avg.=20%	Low Avg.=20%	Low Avg.=20%	Low Avg.=21%	Low Avg.=29%
	Low=19%	Low=11%	Low=20%	Low=12%	Low=22%	Low=18%
% Average or Above in Grade Level	56%	70%	60%	67%	57%	53%
% of Students by Level	Math	Reading	Math	Reading	Math	Reading
8th Grade	High=3%	High=17%	High=2%	High=14%	High=2%	High=12%
	High Avg.=29%	High Avg.=25%	High Avg.=27%	High Avg.=22%	High Avg.=21%	High Avg.=22%
	Average=27%	Average=27%	Average=32%	Average=35%	Average=30%	Average=26%
	Low Avg.=20%	Low Avg.=22%	Low Avg.=19%	Low Avg.=19%	Low Avg.=25%	Low Avg.=22%
	Low=20%	Low=8%	Low=21%	Low=10%	Low=22%	Low=17%
% Average or Above in Grade Level	59%	69%	61%	71%	53%	60%



Putnam County Elementary School

Putnam County Elementary School Principal's Board Report June 15 , 2015

Attendance	Change from May 18th
3rd Grade - 59	(+/- 0)
4th Grade -66	(- 1)
5th Grade -53	(+/-0)
Total=	178(-1)

End of Year

- State Reports
 - I have completed all the required reports for the end of year for the Illinois State Board of Education- End-of-Year- Report and the School Report Card with the help of Brenda

Student Activities

- We have Band Camp once a week in June for 4th Grade and 5th Graders to practice and continue with their band instruction. This was an EPIC Grant project.

Assessment Data

- MAP Data

- I have attached the MAP data from the Fall-Spring for PCES. The good thing is that from the Fall-Spring every grade level showed growth in both Math and Reading and as a school we scored above the National Norm in both Math and Reading.
- The next step is to examine the data of small groups and look for areas of weaknesses that we can improve on- such as our Low Readers make only a small growth.
- The plan is also to increase the PD for all staff. This will allow us to have a better understanding of the data to identify students or groups that have weaknesses and plan to support them. This will help our whole class instruction and Rti.
- Overall the first year of MAP Assessments went very well.
- PARCC
 - We finished our PARCC Assessments and the students performed very well. The technology for the assessments worked very well with few issues. Chris did an outstanding job preparing the system and resolved any issues very quickly with the tests.

Planning For Summer School

- I have the final roster for summer school and have a meeting scheduled with the staff to review the needs of each student and focus the curriculum on interventions that are based on their needs.

Planning for 2015-2016 School Year

- Curriculum
 - We met as grade level teams to review our maps to ensure we met the standards in each level and we are looking at our MAP data to identify any gaps.
- Instruction
 - I have made it an area of emphasis for next year for our building based PD time to focus on Differentiation in Instruction.

- This will help every student as we are focusing instruction on their needs/level.
- Technology
 - I have met with each grade level teacher on our Institute Day to ensure their needs are met for PD in the area of technology.
 - I have also met with Jay and Chris and the 3rd and 4th Grades will each have a grade level cart of Chromebooks that will allow them to use them.
- Schedules
 - I am working to improve our daily schedule to make sure we have the most instructional minutes that we can have.
 - I am shortening lunch and recess to 2-20 minute blocks and the rest of the time will be used for Rti- 25 minutes. This will increase our time in class by 25 minutes daily.
- Class Lists
 - I am in the process of completing the Class Lists for the upcoming school year. This is a very time consuming process to ensure the classes are balanced and the make up is the best I can make it regarding students/instructional strategies/groupings.
- Rti
 - I have met with my Rti coach and we have updated our Rti Handbook.
 - We are also preparing to purchase 2 new Rti interventions- one in Math and one in Reading. This will help with our Tier II & III Interventions and help our students gain the skill sthey are behind in.
- Summer Maintenance
 - I am helping Jeff and Doug to coordinate the summer maintenance- this year Doug is coordinating the resurfacing of the parking lots and Jeff is heading up the painting projects and the regular cleaning.

Have a Great Summer!

MAP Assessment Comparative Data 2014-2015

	<u>Fall</u>	<u>Fall</u>	<u>Winter</u>	<u>Winter</u>	<u>Spring</u>
<u>3rd Grade</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>
Average RIT Score	192	183	195	195	206
National Norm for	192	189	198	195	203
# Students At or Above	25	36	20	34	32
% of Students At or Above	43%	62%	34%	59%	55%

	<u>Math</u>	<u>Reading</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>
<u>4th Grade</u>					
Average RIT Score	205	210	210	208	220
National Norm for	203	199	200	203	212
# of Students At or Above	45	41	29	40	45
% of Students At or Above	79%	72%	50%	69%	95%

	<u>Math</u>	<u>Reading</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>
<u>5th Grade</u>					
Average RIT Score	220	214	218	214	222
National Norm for	212	207	217	210	221
# of Students At or Above	36	37	31	37	32
% of Students At or Above	69%	71%	53%	71%	60%

<u>% of Students by</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>
<u>3rd Grade</u>	High=14%	High=22%	High=9%	High=10%	High=24%
	High Avg.=21%	High Avg.=22%	High Avg.=17%	High Avg.=24%	High Avg.=19%
	Average=22%	Average=29%	Average=28%	Average=34%	Average=22%
	Low Avg.=36%	Low Avg.=20%	Low Avg.=28%	Low Avg.=17%	Low Avg.=17%
	Low=7%	Low=7%	Low=19%	Low=15%	Low=10%
% Average or Above	57%	73%	54%	68%	65%

<u>% of Students by</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>
<u>4th Grade</u>	High=14%	High=17%	High=17%	High=22%	High=36%
	High Avg.=28%	High Avg.=36%	High Avg.=22%	High Avg.=38%	High Avg.=29%
	Average=29%	Average=28%	Average=24%	Average=24%	Average=18%
	Low Avg.=21%	Low Avg.=7%	Low Avg.=20%	Low Avg.=9%	Low Avg.=7%
	Low=9%	Low=12%	Low=17%	Low=7%	Low=11%
% Average or Above	71%	81%	63%	84%	83%

<u>% of Students by</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>	<u>Reading</u>	<u>Math</u>
<u>5th Grade</u>	High=24%	High=30%	High=13%	High=21%	High=22%
	High Avg.=42%	High Avg.=41%	High Avg.=31%	High Avg.=29%	High Avg.=30%
	Average=18%	Average=18%	Average=23%	Average=25%	Average=18%
	Low Avg.=9%	Low Avg.=5%	Low Avg.=15%	Low Avg.=19%	Low Avg.=10%
	Low=7%	Low=7%	Low=17%	Low=6%	Low=18%
% Average or Above	85%	90%	57%	75%	71%

Spring

Reading

203

199

37

63%

Reading

211

206

41

70%

Reading

214

212

37

71%

Reading

High=20%

High Avg.=19%

Average=39%

Low Avg.=17%

Low=5%

78%

Reading

High=23%

High Avg.=37%

Average=19%

Low Avg.=11%

Low=11%

79%

Reading

High=30%

High Avg.=41%

Average=18%

Low Avg.=5%

Low=7%

89%

JUNE Principal's Report From the Desk of Mrs. Cross

Our enrollment numbers at PCPS are:

Pre-K	79
Kindergarten	47
1 st Grade	52
2 nd Grade	<u>66</u>
Total Enrollment:	244 (Last Month 244)

Response to Intervention – We had a fantastic RtI year. With the RtI coach, Ronda Vacca, and the RtI Leadership Team (Betsy Kuehn, Connie Hartman, Jennifer Smith and Anita Ladage) we accomplished so much for students and perfected so many details. Thank you for the opportunity to have a coach and support the time we take to discuss students, interventions and best practices. I feel that we truly have something great going on here.

Next year we will be implementing two different math interventions. SRA Math Connections and Math Reads. Both interventions are currently going through the EPIC proposal/ committee process. We would like to implement the new interventions for the fall semester.

Title I & Title IIA – The Title I grants are now available. We have received the typical cut of approximately \$15,000, however once they redo their allocations in the fall we will see that number diminish back to approximately level funding, if the past holds true. We will have the same focus of salaries, professional development, team planning, supplies, homeless supplies and administrative bookkeeping in the grant as we have had in the past.



PreK Aloha Day-They LOVED this day!!!

2nd Grade

2012-13

Curr. Base Measurement

M-Concepts & Application

	Fall	Winter	Spring		Fall	Winter	Spring
Tier 3:	6%	6%	6%	Tier 3:	2%	9%	9%
Tier 2:	30%	32%	32%	Tier 2:	29%	17%	37%
Tier 1:	64%	62%	62%	Tier 1:	69%	74%	54%

Math-Computation

	Fall	Winter	Spring
Tier 3:	22%	14%	12%
Tier 2:	25%	38%	9%
Tier 1:	53%	48%	78%

1st Grade

CurrBaseMeas-Fluency

Math-Computation

	Fall	Winter	Spring		Fall	Winter	Spring
Tier 3:	5%	2%	2%	Tier 3:	16%	14%	6%
Tier 2:	35%	9%	15%	Tier 2:	17%	45%	19%
Tier 1:	60%	89%	83%	Tier 1:	67%	41%	75%

Kindergarten

Letter/Name/Fluen.

Phon. Segmentation

	Fall	Winter	Spring		Winter	Spring
Tier 3:	12%	5%	5%	Tier 3:	2%	9%
Tier 2:	26%	12%	15%	Tier 2:	2%	25%
Tier 1:	62%	83%	80%	Tier 1:	96%	66%

Letter/Sound/Fluency

Nonsense Word Fluen.

	Winter	Spring		Winter	Spring
Tier 3:	0%	7%	Tier 3:	1%	0%
Tier 2:	3%	12%	Tier 2:	12%	7%
Tier 1:	97%	81%	Tier 1:	87%	93%

Missing Numbers

Num. Identification

	Fall	Winter	Spring		Fall	Winter	Spring
Tier 3:	16%	3%	2%	Tier 3:	12%	7%	12%
Tier 2:	5%	15%	8%	Tier 2:	18%	18%	14%
Tier 1:	79%	82%	90%	Tier 1:	70%	75%	75%

Qty. Discrimination

Oral Counting

	Fall	Winter	Spring		Fall	Winter	Spring
Tier 3:	10%	3%	2%	Tier 3:	14%	8%	3%
Tier 2:	8%	10%	19%	Tier 2:	23%	23%	9%
Tier 1:	82%	87%	80%	Tier 1:	63%	69%	88%

Footnote:

Suggested breakdown percentage of students per grade/tier	Tier 3: 5% Tier 2: 15% Tier 1: 80%	*Numbers reflect 100% of the student population regardless of specialized placement.

2nd Grade

2013-14

Curr. Base Measurement

	Fall	Winter	Spring
Tier 3:	5%	7%	2%
Tier 2 :	23%	24%	34%
Tier 1:	72%	69%	64%

Math-Computation

	Fall	Winter	Spring
Tier 3:	7%	2%	0%
Tier 2:	18%	5%	9%
Tier 1:	75%	93%	91%

Math-Concepts & Application

	Fall	Winter	Spring
Tier 3:	14%	5%	4%
Tier 2:	18%	22%	28%
Tier 1:	68%	73%	68%

1st Grade

CurrBaseMeas-Fluency

	Fall	Winter	Spring
Tier 3:	0%	5%	3%
Tier 2:	0%	21%	22%
Tier 1:	100%	74%	75%

Math-Computation

	Fall	Winter	Spring
Tier 3:	8%	5%	5%
Tier 2:	9%	15%	20%
Tier 1:	83%	80%	75%

Kindergarten

Letter/Name/Fluen.

	Fall	Winter	Spring
Tier 3:	16%	6%	14%
Tier 2:	21%	24%	10%
Tier 1:	63%	70%	76%

Phon. Segmentation

	Winter	Spring
Tier 3:	4%	4%
Tier 2:	9%	14%
Tier 1:	87%	82%

Letter/Sound/Fluency

	Winter	Spring
Tier 3:	2%	6%
Tier 2:	21%	4%
Tier 1:	77%	90%

Nonsense Word Fluen.

	Winter	Spring
Tier 3:	6%	12%
Tier 2:	7%	16%
Tier 1:	87%	72%

Missing Numbers

	Fall	Winter	Spring
Tier 3:	12%	4%	8%
Tier 2:	10%	6%	6%
Tier 1:	78%	90%	86%

Num. Identification

	Fall 2012	Fall	Winter	Spring
Tier 3:	14%	6%	6%	
Tier 2:	33%	21%	14%	
Tier 1:	53%	73%	80%	

Qty. Discrimination

	Fall	Winter	Spring
Tier 3:	4%	6%	2%
Tier 2:	12%	15%	16%
Tier 1:	84%	79%	82%

Oral Counting

	Fall	Winter	Spring
Tier 3:	6%	12%	4%
Tier 2:	31%	19%	10%
Tier 1:	63%	69%	86%

Footnote:

Suggested breakdown
percentage of student:
per grade/tier

Tier 3:	5%
Tier 2:	15%
Tier 1:	80%

*Numbers reflect 100% of the
student population regardless of
specialized placement.

2nd Grade 2014-'15

Curr. Base Measurement

	Fall	Winter	Spring
Tier 3:	2%	6%	3%
Tier 2 :	31%	27%	23%
Tier 1:	67%	67%	74%

Math-Computation

	Fall	Winter	Spring
Tier 3:	2%	3%	5%
Tier 2:	21%	11%	15%
Tier 1:	77%	86%	80%

Math-Concepts & Application

	Fall	Winter	Spring
Tier 3:	10%	9%	3%
Tier 2:	11%	31%	26%
Tier 1:	79%	60%	71%

1st Grade

CurrBaseMeas-Fluency

	Fall	Winter	Spring
Tier 3:	0%	4%	
Tier 2:	0%	21%	
Tier 1:	100%	75%	

Math-Computation

	Fall	Winter	Spring
Tier 3:	0%	6%	
Tier 2:	2%	21%	
Tier 1:	98%	74%	

Kindergarten

Letter/Name/Fluen.

	Fall	Winter	Spring
Tier 3:	4%	4%	2%
Tier 2:	22%	16%	6%
Tier 1:	74%	80%	92%

Phon. Segmentation

	Winter	Spring
Tier 3:	0%	2%
Tier 2:	2%	9%
Tier 1:	98%	89%

Letter/Sound/Fluency

	Winter	Spring
Tier 3:	0%	0%
Tier 2:	2%	4%
Tier 1:	98%	96%

Nonsense Word Fluency

	Winter	Spring
Tier 3:	0%	0%
Tier 2:	13%	5%
Tier 1:	87%	95%

Missing Numbers

	Fall	Winter	Spring
Tier 3:	16%	4%	4%
Tier 2:	7%	27%	9%
Tier 1:	77%	69%	87%

Num. Identification

	Fall 2012	Fall	Winter	Spring
Tier 3:	18%	2%	4%	
Tier 2:	20%	33%	9%	
Tier 1:	62%	65%	87%	

Qty. Discrimination

	Fall	Winter	Spring
Tier 3:	11%	0%	2%
Tier 2:	7%	16%	4%
Tier 1:	82%	84%	94%

Oral Counting

	Fall	Winter	Spring
Tier 3:	16%	9%	6%
Tier 2:	27%	29%	26%
Tier 1:	57%	62%	68%

Footnote:

Suggested breakdown per grade/tier	Tier 3: 5% Tier 2: 15% Tier 1: 80%	*Numbers reflect 100% of the student population regardless of specialized placement.

**2014-15 school year PCPS is fully implementing the Common Core Standards, however AIMSweb is still operating under our former standards. AIMSweb will be CC aligned next year.

Transportation Update

June 10, 2015

We finished the school year with an outstanding working relationship with Johannes Bus Service. Incident reports were completed very thoroughly by Irene, and the communication with the administration was greatly improved, too.

While we continue to pay a high price for the transportation service, we now feel as though the dollars spent are justifiable. Thanks for your patience as we worked through that first difficult year with Johannes. This second year of the contract should be considered a success. I believe that next year should continue the same level of professionalism and safe transportation for our students. As you know, next year is the final year of our contract with them. In the midst of all of the other changes in our district, we will be negotiating a new transportation contract in the spring. ☺

State Funding Update

June 11, 2015

IL Free Lunch Program	\$128.86

***The above category and dollar amount represent the only State funding amount currently owed to our district. As you know, last month the State was completely caught up in payments to our district.**



Economic Update

May 22, 2015

PFM Asset Management LLC
222 North LaSalle
Suite 910
Chicago, IL 60601

Sources: Bloomberg, Investor Guide, Vanguard, Financial Times

717-231-2723
717-233-6073 fax
www.pfm.com

Economic Update

Summary of Recent Economic Data

The second quarter is shaping up as another disappointing quarter. Despite improving weather, retail sales were unchanged in April, below expectations of modest growth. Industrial production and capacity utilization (the percentage of potential manufacturing capacity that is currently being used in production) both declined for the fifth month in a row in April as manufacturers were hurt by the strong dollar. The University of Michigan consumer sentiment index also registered a sharp decline in May.

The FOMC's release of its April minutes indicated an unlikely possibility of a June rate hike. Historically, the Federal Reserve has implemented monetary policy actions to spur the economy during recessions. Specifically, the Fed has lowered interest rates and expanded the money supply to stimulate the economy and consumer spending during economic slowdowns. Then after the economy recovers, the Fed has historically raised short-term rates back to normal. The next FOMC meeting will be held on June 17th. The latest thinking is that the Fed will definitely not raise the Fed Funds rate at that meeting in light of all the disappointing economic news of late. Most in the market think that the Fed is not likely to initiate liftoff until the September FOMC meeting at the earliest. There is also some growing talk that the Fed may not raise rates at all this year.

Consumer confidence may be strong, but it still is not translating to strength for consumer spending as April retail sales fell short of the median estimate expectation. Sales in April were unchanged month-over-month to start the second quarter as consumers remain reluctant to spend incomes. This follows March's gain that was revised higher to 1.1%, the biggest gain in a year. Excluding automobiles, sales did rise in April, but only barely at 0.1% and below expectations for 0.5%. Also, excluding automobiles and gasoline, retail sales increased by only 0.2% versus expectations for a 0.4% gain. The month of April was really soft for the U.S. economy, not offering much punch at all following the depressed first quarter. First quarter results showed that the savings rate increased to 5.5%, the highest since the end of 2012, which does not bode well for spending.

Despite the recent rise in oil prices, inflation still remains dormant as disappointing Producer Price Index ("PPI") numbers have further hindered hopes of a Fed rate hike in the near future. Both month-over-month and year-over-year PPI numbers came in well below expectations. PPI dropped 1.3% year-over-year and core PPI (ex food and energy) came in at 0.8% year-over-year, both representing all-time lows. Also, PPI came in at -0.4% for the month of April, which is the fifth monthly drop in producer prices out of the last six months. These results indicate that inflation is well-contained and is more pessimistic news for hope of a relatively soon rate hike as Fed officials continue to look for indications of an increase in inflation.

April Consumer Price Index ("CPI") numbers were released, coming in close to forecasts. Year-over-year headline CPI matched forecasts of -0.2%, down from the previous month's reading of -0.1%, and continuing a streak of four consecutive months of a non-positive reading. Month-over-month CPI readings also came in at expectations of 0.1% while posting a month-over-month gain for the third consecutive month following three consecutive months of negative readings. Within this most recent reading, energy costs dropped 1.3% in April after rising by 1.1% in March. Food costs were little changed. Despite headline CPI figures coming in as forecasted, core CPI, which excludes volatile food and energy prices, were a pleasant surprise with both year-over-year and month-over-month figures coming in above expectations at 1.8% and 0.3%, respectively. Month-over-month readings for core CPI saw its largest increase since January of 2013.

Total industrial production fell for a fifth consecutive month in April after highly-variant estimates projected it to be unchanged. Industrial production is stalling, down by 0.3% in April for a fifth straight monthly contraction. The manufacturing component, which has been flat to negative all year, was unchanged. Oil and gas drilling saw a sharp decline, dropping nearly 15%, while auto-making remained positive, rising again after March's almost 5% increase. Factories are cutting back with capacity utilization down by 0.4% to 78.2%. All of these readings are at or near the low end of forecasts by analysts. The industrial economy remains flat and is holding back what was supposed to be the economy's springtime bounce back. These past few months of poor manufacturing data will surely hinder GDP growth in which the second reading of first quarter 2015 GDP is due out next week.

The spring housing surge is apparently here as the most recent housing starts and building permits report is one of the strongest on record. New residential housing starts trumped expectations, rising by 20.2% month-over-month in April to a much higher-than-expected annual rate of 1.135 million units annualized. This figure was the highest tally since December of 2007 and the largest month-over-month increase since February of 1991. In combination with an improving labor market and mortgage costs at multi-year lows, this result suggests that the slow beginning to 2015 was due in large part to transitory factors. Building permits also came in above expectations in April, up by 10.1% and reaching its highest mark since June of 2008. This data suggests that housing numbers will remain positive for this month. These overall housing starts and building permits figures were real eye-openers for investors and has reestablished expectations for building strength in the housing market going forward, a sector badly held down by severe weather.

Existing home sales did not live up to springtime expectations in April, down by 3.3% in the month to a 5.04 million annual rate which was just below analysts' forecasts. Three out of four regions showed contraction during the month with the sharpest decrease, at -6.8%, in the South, which is by far the largest region. Year-over-year, total sales are still up a respectable 6.1%. The latest existing home sale report failed to point to any building momentum. Strength in the housing market may be switching from existing home sales to new home sales, at least based on this report and the surge in housing starts and building permits mentioned above. Nevertheless, month-over-month housing data is usually volatile and it is too early to decipher how strong the spring housing season is right now.

Initial jobless claims rose slightly on the week, but the four-week moving average fell to a 15-year low at 266,250. Continuing claims fell to 2.21 million, the lowest since November of 2000. Claims levels remain extremely low and are signaling a lack of layoffs in the job market. Whether they are hiring or not, employers, based on recent claims data, are holding on to the employees that they have.

MarketWatch recently reported that consumer credit usage jumped \$20.5 billion in the month of March of this year which is generally a good sign of consumer confidence and bodes well for the economy. In particular, consumer credit card debt increased by 5.9% in March after two previous months of decline.

Moody's concluded its rating reviews on 60 U.S. regional banks and 3 custodian banks, implementing its revised bank rating methodology that reflects the changed regulatory environment and new resolution authority. The results were a series of both upgrades and downgrades, depending on the capital structure of the debt.

The Bureau of Labor Statistics reported that the official unemployment rate (or U3) was at 5.4% at the end of April of 2015. This figure, however, does not include part time workers, underemployed workers, or those who still want to work but who have gotten discouraged and stopped looking. The underemployment rate (or U6), which does take all of the so-called "marginally attached workers" as well as those who have given up looking for work into consideration, came in at 10.8% as of the end of April. This figure, although down from a high of 17.1% in April of 2010, is still significantly higher than a low of 6.9% back in April of 2000.

The Fed's Labor Market Conditions Index, which gives a broad view of the labor markets and is closely followed by Fed Chair Janet Yellen, was released last week. It was in negative ground for the second month in a row, coming in at -1.9 in April versus -1.8 in March. These were the first negative readings in three years.

Economists started to cut their second-quarter U.S. GDP estimates last week. They cited the west coast port strike, the weather, a strong dollar, and lower gas prices which, although great for consumers, have hit the energy sector hard, costing thousands of jobs. There is also some lingering question as to whether or not the Federal Reserve may have ended its quantitative easing program too soon. The predominant voice behind this opinion has been Minneapolis Fed President Narayana Kocherlakota, who was arguing as late as this January that the Fed should not have ended its bond buying program because he worried that in doing so, inflation would not be able to rise to the Fed's 2.0% annual target. The Fed itself had restarted bond purchases twice after the economic outlook slumped before ending its third round of purchases last October.

The weakness in the Labor Market Conditions Index, the underemployment rate, as well as downward revisions of GDP forecasts, falling consumer sentiment, and soft spots in industrial production and new home construction, all point to the Fed not being in a hurry to raise interest rates anytime soon.

Fixed Income Market

The Fed's zero interest rate policy has been in place since late 2008. The Fed is desperate to raise short-term rates to give it more room to lower rates again later on as needed, but the economy is simply not strong enough to allow it to do so now. The U.S. Treasury market has recovered somewhat due to the April jobs report release coming in strong at the beginning of this month. However, future inflation expectations are still weighing down on rates in the intermediate and longer part of the Treasury yield curve. The Fed has indicated that the date for the much anticipated rise in interest rates would likely depend on employment and inflation. It should be noted that the Fed uses its perception of the economy's health to set its policy rate, which has been near 0.00% for more than six years. A near-zero rate means the Fed is uncertain of the economy's ability to grow at a sustainable pace without policy intervention. In this regard, most market participants would be more concerned if the policy rate continued to remain near zero for a prolonged period.

The U.S. economy continues to disappoint expectations, and 2015 looks to be no exception. Forecasts for GDP growth this year continue to be downgraded. GDP growth in the first quarter of 2015, which the market learned at the end of April, came in well below expectations at only 0.2% annualized, according to the advance report. The second estimate of first quarter GDP growth will come out on May 29th, and expectations are that the number will be revised down negative to -0.9%. The sharp downward revision to first quarter GDP expected at the end of the week is being blamed (once again) on the severe winter weather in the first three months of this year, along with the protracted port strike on the west coast.

Many economic analysts anticipate that the Federal Reserve will announce its first rate hike in short-term U.S. interest rates before the end of this year. The precise timing of the long-debated move is somewhat difficult to predict though, especially since the Fed has indicated that it will depend on the health of the U.S. economy. While earlier expectations were for an initial rate hike in June, it now seems more likely to occur during the Fed's scheduled meetings in either September or possibly in December.

Regardless of when the Fed begins to raise short-term rates, it may be more important to watch the pace of rate increases in the years ahead and the terminal rate at which the increases stop. Most investors believe that the Fed is unlikely to raise rates as high as they have in the past, and that when it does raise rates, it will be at a very gradual pace. Because of this, there may be continued volatility in the bond and stock markets in the months ahead as investors keep a close watch on changes in Fed policy.

The U.S. equity markets have continued to rally as the S&P 500 registered a new all-time high earlier last week. On the fixed income side, ten-year Treasury yields have continued their climb, hitting a 5-month high last week as well. On the short part of the yield curve, the average overnight repurchase agreement rate has been around 0.06%. Meanwhile, three-month LIBOR has remained at 0.28%. The chart on the following page shows how the 3-month LIBOR rate has only risen by five basis points (from 0.23% to 0.28%) over the past year.

Yield on 3-Month LIBOR



Short-term Treasury and Agency rates remain in recent ranges, driven by a continued strong demand for government paper maturing in less than one year. There has been chatter in recent weeks that the selloff in intermediate to long-term bonds has sent some longer term investors flocking to the front end of the yield curve to hide out and wait for higher rates. This has caused 1-year U.S. Treasury Bills to rally over the past two weeks to 0.20% currently (down from 0.25% earlier in May). Although outright yields in this area remain low, there are some relative value opportunities that have emerged. For example 1-year Treasury Notes at 0.29% offer a significant 9 basis point pickup to the aforementioned Treasury Bill market. Also, Federal Agencies offer a 6 – 8 basis point pickup in the 9 – 12 month area over Treasury Notes and even more versus Treasury Bills. It is recommended that short-term investors carefully review their short-term Treasury holdings to search for relative value opportunities such as these.

Short-term commercial paper and negotiable certificate of deposit rates in the 6 – 12 month area continue to slowly move higher in recent weeks as 3-month LIBOR has drifted slightly above 0.28%, a 2-year high. Issuers appear very interested to lock up longer term funding ahead of a potential Fed hike later this year. One can continue to find significant value in these short-term credit instruments with issuance from a variety of high-quality issuers (i.e., 6-month fixed rate in the 0.32% – 0.40% area). U.S. banks have been especially active in recent weeks with both fixed and floating rate issuance in the 6 – 12 month area. In this environment, it is recommended that short-term investors consider commercial paper and negotiable CDs as an attractive alternative to Treasuries and Agencies which remain near all-time lows. Liquidity in these sectors has remained robust in recent months, particularly for maturities under 3 months as new issuance in this area is difficult to find.

Following the big move upward in interest rates from mid-April into early May, the marketplace has been buffered by directionless volatility. Shorter term interest rates remain above their 200-day moving averages in anticipation of a possible September FOMC hike. Longer rates have drifted below the moving average but are still significantly above their April levels.

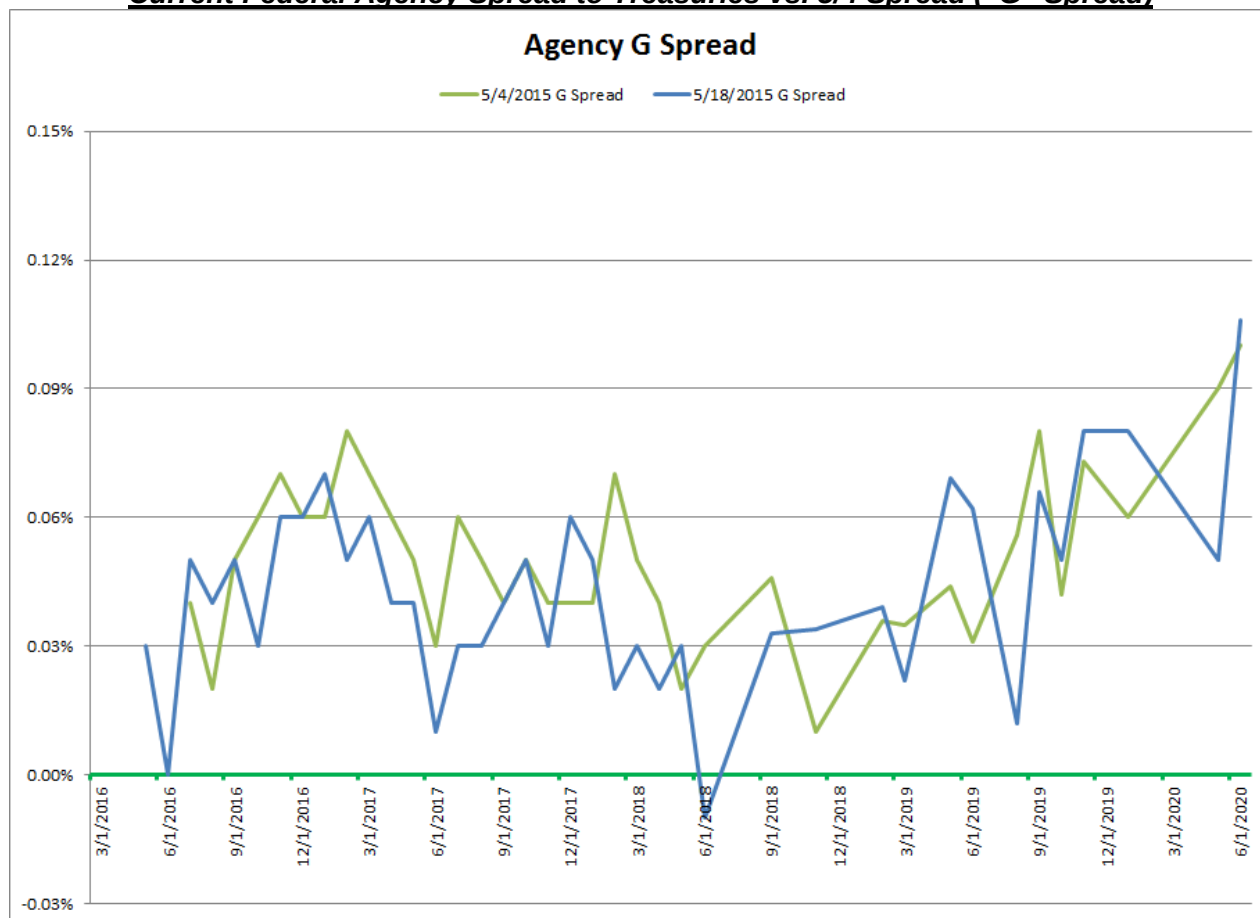
Yield on 2-Year U.S. Treasury and 200-Day Moving Average



With interest rates in the middle of their recent trading range, most market participants feel there is value maintaining duration at target levels. It is recommended that intermediate-term fixed income investors maintain their portfolio durations at their targets with purchases focused in 2 to 3½ year maturities which represent the steepest part of the yield curve.

Federal Agency yield spreads offer value over matched maturity U.S. Treasuries in the 1½ to 2½ year area after having widening out in April. Spreads have drifted narrower over the past few weeks despite new issuance coming from FHLB in the form of a 2-year. FHLB 0.625 5/30/2017 was issued with a spread of +6.8 basis points over comparable maturity U.S. Treasury Notes and is currently trading at +4.5 basis points. The following chart, which tracks the Federal Agency yield spread relative to comparable maturity U.S. Treasury Notes across the yield curve, shows that the “G” spread has continued to sag narrower across the curve with modest pockets of value present in 1½ year to 2½ year maturities. Adding Federal Agency bullets with maturities between 1½ and 2½ years with yield spreads of +5 basis points or more over comparable maturity U.S. Treasuries is recommended.

Current Federal Agency Spread to Treasuries vs. 5/4 Spread ("G" Spread)



Callable Federal Agencies in the 2-year maturity space continue to offer value relative to matched duration bullets. For instance, 2-year non-call 6-month, 1-time call structures at 0.85% are favored relative to 12-month Agency bullets at 0.33%. Also favored is 2-year non-call 1-year, 1-time call structures at 0.82% relative to 18-month bullets at 0.51%. The steep yield curve between 2 and 3 years continues to favor non-callable securities in that range. It is recommended that public funds investors continue to add 2-year callable structures, potentially swapping existing bullet holdings of 12 and 18 month maturities in order to capture value and boost portfolio yields. Diversifying the call dates and call types is also recommended to keep too many securities from being called in any one period.

The market continues to find value in corporate notes across the yield curve favoring high quality issuers with yield spreads over comparable maturity Treasuries of at least 30 basis points. The relative value of corporate spreads is very issuer specific, with the highest quality names offering the narrowest spreads. New issue securities are favored as they offer additional yield spread from a selling concession over secondary offerings. The secondary market for corporate notes has considerably more availability and potential for adding value in maturities from 3 to 5 years. Corporate spreads have been grinding tighter in April and May and they now have approached their narrowest points of the year. For those that can invest in corporates, adding high-quality corporate notes to the portfolio is recommended as they will benefit from the added spreads offered and continued slow growth of the economy going forward.

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Economic Update

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PFM Asset Management LLC
222 North LaSalle
Suite 910
Chicago, IL 60601

Sources: Bloomberg, Investor Guide, Vanguard, Financial Times

717-231-2723
717-233-6073 fax
www.pfm.com

Economic Update

Summary of Recent Economic Data

Mixed economic reports over the past few weeks have raised questions about how well the U.S. economy is recovering during the first half of the 2015 calendar year. Past declines in household spending, vehicle sales, industrial production, and energy prices have all pointed to low inflation and a contraction in GDP growth in the first quarter of the year.

Data for gross domestic product ("GDP") showed that the U.S. economy shrank in the first quarter of 2015. First quarter GDP revisions showed a -0.7% decline in growth, significantly lower than the previously reported 0.2% gain. Since 2010, there have only been two other quarters of declining growth, both also occurring during the first quarter. The trade gap hit its largest negative contribution of -1.9% in the past thirty years due to the appreciation of the U.S. dollar causing exports to slump while imports saw an increase after the labor resolution in west coast ports. GDP growth was also hindered by personal consumption growth falling to just a 1.8% annual rate, which was below the prior three quarters. Federal Reserve officials see this setback in growth as only temporary, with growth returning to a projected 2.5% to 3.0% level for the balance of the year.

The May employment report was very strong, led by both better-than-expected payroll growth and wage growth as well. Payrolls in May increased by the most in five months as employers added 280,000 workers, compared to expectations of 226,000 new jobs. The increase in May was led by hiring at automakers, local government agencies, retailers, and temp-help agencies. The unemployment rate ticked higher to 5.5% in May, caused by more people entering the workforce while the labor force participation rate rose to 62.9% from 62.8%. Average hourly earnings rose year-over-year by the most since 2013. This report supports the view of a possible Fed rate hike at its September meeting.

One of the best things in the economy at the current time is the fact that companies are continuing to hire at a steady clip, averaging almost 250,000 new jobs per month since 2014. When companies increase hiring, they are making a bet that the demand for their goods and services will continue to increase. This will likely push the unemployment rate towards 5.0%, at or below the Fed's estimate of full employment (or more technically – NAIRU, the "non-accelerating inflation rate of unemployment").

The latest consumer confidence report released came in at 95.4 for the month of May, up from April's 95.2 reading, reflecting some slight month-to-month strength. Income expectations are slightly up and buying plans are all higher including for automobiles, homes, and especially for appliances. Some bullish economists are pinning some of their hopes for increases in consumer spending on rising paychecks after years of sluggish wage growth. However, there is a possibility that this may not happen because of the 17 million consumers who say they want a full time job but cannot find one. If they were counted as unemployed, the actual unemployment rate would be closer to 11.0%. It should be noted that the U.S. economy is in its seventh year of the weakest recovery in the postwar era as it is growing but unevenly and slowly.

Strong manufacturing data showed a renewed strength in the economy. U.S. manufacturing data for May was released at the beginning of the month with the ISM manufacturing index posting a result higher than forecasted. The ISM manufacturing index rose by 1.0 point to a better-than-expected level of 52.8 in May (readings above 50.0 signal expansion). After slumping from a near two-year low in April due to declining exports and oil prices, the manufacturing industry has rebounded, although it now faces the challenges of a consumer spending slowdown.

New home sales bounced back solidly in the month of April. The most recent new home sales report was released and posted results that were well above forecasts as month-over-month sales increased by 6.8%, bringing the annualized pace up to 517,000. With the exception of March's reading, 2015's annualized number has stayed above 500,000 for the first time since early 2008. This is in large part due to low borrowing costs, steady hiring, and limited supply. This news is also a positive sign that the housing market is starting to pick up steam. Readings in this report are always volatile month-to-month, but the latest new home sales report shows that the housing sector is improving in trying to get off the ground.

Pending home sales in April increased more than estimated as the index climbed up by 3.4% month-over-month to its highest level in nine years. All four regions saw increases led by a more than 10.0% increase in the Northeast, 5.0% in the Midwest, 2.3% in the South, and 0.1% in the West. Overall, pending home sales are sending off the most consistently positive signals of any housing market indicator. In other housing news, indicators show that home prices are rising solidly going into the spring selling season, though there could be some future signs of stalling. The S&P/Case-Shiller home price index rose more than estimated in March, increasing by 5.0% as all twenty cities showed a year-over-year gain.

The headline durable goods orders figure declined by -0.5% in April, in line with expectations, following a 5.1% gain in March. Orders excluding transportation rose more than estimated at 0.5%, the second monthly rise in a row as the capital goods sector is showing some life. Bookings for non-military capital goods excluding aircrafts, a proxy for future corporate spending on new equipment, rose by 1.0% following a 1.5% gain in March that was larger than previously estimated. There are some soft spots, but the underlying theme is one of improvement in what has been a troubled factory sector that has struggled with weak exports and a contraction in energy equipment.

The consumer started off the second quarter of 2015 slowly, putting income into savings and not into spending. Personal incomes rose by 0.4% in April, exceeding expectations while spending unexpectedly stalled and was unchanged in April following a rise of 0.5% in March that was more than expected. Disposable income rose by 0.3% after adjusting for inflation while the savings rate rose to 5.6% from 5.2%. Core PCE, a metric used by the Fed to measure inflation, remained muted, rising by 1.2% year-over-year, down from 1.3% in March and below the 1.4% expectation. Given the weakness in the manufacturing sector, the consumer is currently the economy's bread-and-butter; however, the average consumer has been sitting on their hands recently and this could possibly push back the outlook for the Fed's first rate hike.

The trade deficit narrowed more than forecasted in April as imports receded, signaling merchandise flows were returning to normal following a port-related surge. The gap declined over 19.0% to \$40.9 billion from March's \$50.6 billion deficit which was the widest in more than six years. Second quarter GDP may be getting a lift due to the decline in imports, but it should be noted though that the decrease in imports was expected given the special circumstances in the month of March. Nevertheless, the gain in exports in April is a very positive sign suggesting an easing in dollar-related troubles and perhaps pointing to some life in foreign demand.

After a year of volatility, oil prices have leveled off, ranging from \$57 – \$62 per barrel. Short-term supply/demand dynamics are expected to remain stable as the June meeting for the members of the Organization of the Petroleum Exporting Countries ("OPEC") concluded with unchanged output from the group. OPEC extended its campaign to retain rival producers by continuing to pump oil as the organization kept their combined daily production target at 30 million barrels after meeting in Vienna today. This was in line with what most analysts had expected. Crude oil declined following the announcement, touching a bit below \$57, down by over 1.5% and extending its weekly decline to more than 5.0%.

In international news, the IMF believes that Greece must establish a credible medium-term budget surplus target while Euro-zone countries may need to offer debt relief for Greece in the form of haircuts or maturity extensions according to officials. Talks between the European Union and Greece continue, but progress has said to be little to none. Nevertheless, there remains optimism that Greece will reach an accord with creditors to avoid default.

Fixed Income Market

Minutes from the most recent FOMC meeting reaffirmed the market view that Committee members have largely ruled out raising rates in June. Short-term Treasury securities remain range-bound due to the low Federal Funds target rate. However, intermediate and longer-term U.S. Treasury yields have risen across the yield curve, pointing to the potential for a Fed rate hike before year-end. Yields have moved in a narrow range over the past couple of weeks and just recently touched year high levels due to the better-than expected May employment report. It should still be noted though that with first quarter GDP being revised lower, the Federal Open Market Committee ("FOMC") may still have reason to delay its widely discussed first rate hike since the financial crisis.

News on the U.S. economy has been mixed while backward-looking indicators confirmed the first quarter slowdown. First quarter 2015 GDP figure was revised downward to -0.7%. Initial GDP expectations for the year were in the 3.0% range, but because of the slow first quarter, the new estimate has been adjusted to somewhere closer to the 2.0% range. More current economic indicators have been more bullish as of late though.

Prior to the morning of June 5th, yields on U.S. Treasury securities were moving in a fairly defined range, most recently near this year's highs. On Friday June 5th though, Treasury yields had risen following the larger-than-forecasted increase in non-farm payrolls. The 2-year U.S. Treasury was up to 0.72%, while the 5-year U.S. Treasury was up to 1.73% and the 10-year U.S. Treasury was up to 2.40%, both year-to-date highs. The initial reaction to the employment report may eventually fade, but for now the market is concluding that the strong labor report supports a near-term Fed rate increase. Nevertheless, strong income and "roll-down" will most likely combine to help offset the modest price depreciation typically associated with the expected slow and drawn out pace of rising rates.

Agency spreads have largely been unchanged as their yield changes have mirrored that of similar-maturity Treasuries. On the other hand, yield spreads on high quality corporate securities have widened in the past couple of weeks despite a high volume of new issuance. Most investors expect overall interest rates to maintain an upward bias in the coming months, but the pace of the increase should be contained by the FOMC's emphasis that the path for rate hikes is likely to be longer and less steep than in past interest rate cycles.

Fed Chair Janet Yellen has been keeping a close watch on inflation as one indicator of when the economy might be strong enough to raise short-term interest rates. There are some renewed expectations that inflation may be able to approach the Federal Reserve's 2.0% target later this year, which in turn has created hope that a rise in short-term interest rates could happen sooner than previously predicted by the Fed Funds futures rate (which showed a first rate hike in December). At a speech a couple of weeks ago, Yellen remained consistent with the FOMC wording that the economy is soft right now but slowly picking up speed that could necessitate a rate hike at some point later on in the year. She also said that the labor market still needs further improvement in both employment and wages.

The moderating pace of U.S. growth, the benign outlook for near-term inflation and the unsettled Greek debt situation argue for a slower trajectory for Fed tightening. However, bond managers generally expect a rate hike in either September or December of this year.

Money-market-related yields continue to reflect an anticipated Federal Funds rate hike late in 2015. The average overnight repurchase agreement rate has been around 0.07% while three-month LIBOR has moved from 0.23% last year to 0.28%, its highest level in over two years.

The sharp move higher in U.S. Treasury rates over the past week has sent yields back towards the top of the range for maturities throughout the curve (i.e., the 2-year through the 30-year). Despite the significant sell-off, short-term Treasury and Agency rates have remained well bid, particularly in the 0 – 6 month bucket which continues to be stuck in the 0.00% – 0.15% range as many investors look to wait out a potential FOMC hike later this year. Meanwhile, 9 – 12 month rates have cheapened just modestly (i.e., 3 – 5 basis points) with 1-year Treasury Notes currently at 0.31% and Agency bullets around 0.35%. Treasury Bill rates remain extremely depressed with 0 – 3 month maturities yielding 0.00% and single digit yields persisting out until 7 months. In this environment, Agencies are preferred over Treasuries in most areas of the money market curve. Federal Agency bullet inventory maturing in less than six months is extremely scarce in size; however, 9 – 12 month maturities are more readily available. For investors with very short needs, 3-month Agency discount notes in the 0.08% – 0.09% area are recommended as they offer a significant relative pickup to Treasuries while keeping funds short, liquid, and providing a yield comparable to overnight repo, which continues to be scarce due to the regulatory environment.

Short-term commercial paper and negotiable certificate of deposit rates in the 6 – 12 month area continue to slowly tick higher as the market continues to handicap when the FOMC will raise rates for the first time since 2006. As money market funds look to stay short ahead of a potential hike and changing 2a-7 regulation, the CD/CP yield curve has steepened. For example, 6-month rates are now in the 0.30% – 0.40% range (issuer dependent) while 1-year rates are mostly in the 0.50% – 0.70% range. With the prospect of higher rates on the horizon, floating rate CP/CD activity has been robust. In general, the market continues to find significant relative value in the commercial paper and CD sectors from a variety of issuers and maturities, including 6-month fixed rates in the 0.35% – 0.40% area (20 – 25 basis point yield advantage over Agencies) as well as 1-year floating rate structures indexed to 1-month LIBOR +15 to +25 basis points.

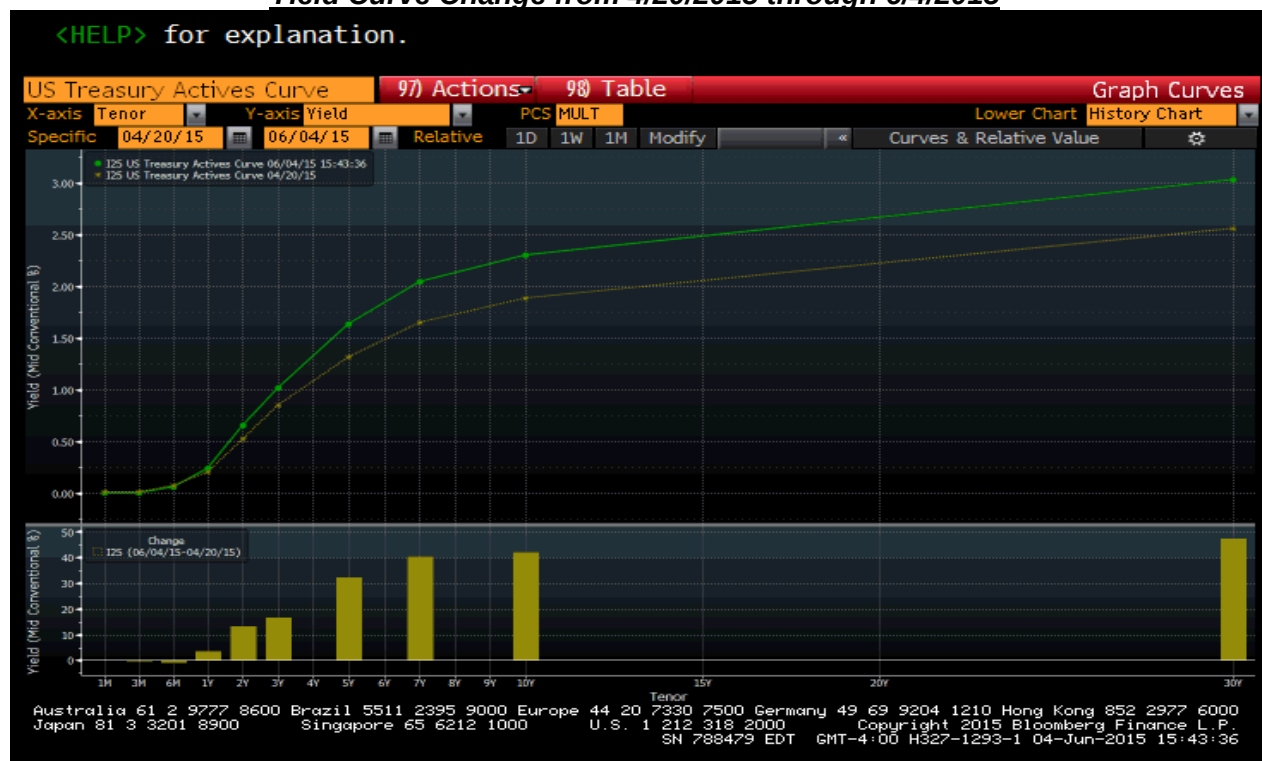
The sell-off in European sovereign bonds over the past month and the approach of the initial liftoff of the zero bound of Federal Reserve's Fed Funds target rate has caused yields across the curve to rise towards the top of their recent trading range despite economic news that has been suggesting tepid domestic growth.

International Bond Yields

10 year Sovereign yields			
	4/20/2015	6/4/2015	Change
Germany	0.07%	0.84%	+0.76%
France	0.36%	1.14%	+0.78%
Italy	1.48%	2.14%	+0.66%
Spain	1.46%	2.10%	+0.64%
US	1.89%	2.31%	+0.42%

The move higher in rates has steepened the yield curve significantly, and subsequently reinvigorated the value proposition for shorter maturities. It is recommended that short and intermediate-term investors maintain their portfolio durations at their targets with purchases focused in 2 to 4½ year maturities which represent the steepest part of the yield curve. However, one should recognize the risk that Fed expectations and yield movements in Europe could push U.S. rates higher, especially if market liquidity were to dry up.

Yield Curve Change from 4/20/2015 through 6/4/2015



Federal Agency yield spreads offer value over matched maturity Treasuries in the 1½ to 2 year range. Yield spreads for Federal Agency securities in this area are between +5 and +9 basis points over comparable maturity U.S. Treasuries. These can be very issue specific, so “buyer beware.” It is recommended that public funds investors add Federal Agency bullets with maturities between 1½ and 2 years with yield spreads of +5 basis points or more over comparable maturity U.S. Treasuries.

Callable Federal Agencies in the 2 year maturity space continue to offer value relative to matched duration bullets. Currently, 2-year non-call 6-month, 1-time call structures at 0.90% are favored relative to 12-month Agency bullets at 0.35%. Also favored is 2-year non-call 1-year, 1-time call structures at 0.85% relative to 18-month bullets at 0.58%. The steep yield curve between 2 and 3 years continues to favor non-callable securities in that range. It is recommended that fixed income investors continue to add 2 year callable structures, potentially swapping existing bullet holdings of 12 and 18 month maturities in order to capture value and boost portfolio yields. Diversifying the call dates and call types is also recommended to keep too many securities from being called in any one period.

Corporate spreads have widened the past few weeks as rates have risen, making them somewhat more attractive. This widening is similar to what the market saw in March of this year following a period where spreads had narrowed aggressively. Corporate spreads had narrowed in April and early May, reaching tight levels before retracing. Corporate notes continue to outperform Treasuries quarter-to-date and year-to-date despite the recent movements. The market continues to find value in corporate notes across the yield curve, favoring high quality issuers with yield spreads over comparable maturity Treasuries of at least 30 basis points. The relative value is very issuer specific with the highest quality names offering the narrowest spreads. New issue securities are favored which offer additional yield spread from a selling concession over secondary offerings. The secondary market for corporate notes has considerably more availability and potential for adding value in maturities from 3 to 5 years. Corporate spreads had been grinding tighter in April and May and were approaching the narrowest points of the year before recently widening out. Adding corporate notes to one's fixed income portfolio is continually recommended as they will benefit from the added spreads offered and continued slow growth of the U.S. economy going forward.

This material is based on information obtained from sources generally believed to be reliable and available to the public; however PFM Asset Management LLC cannot guarantee its accuracy, completeness or suitability. This material is for general information purposes only and is not intended to provide specific advice or a specific recommendation. All statements as to what will or may happen under certain circumstances are based on assumptions, some but not all of which are noted in the presentation. Assumptions may or may not be proven correct as actual events occur, and results may depend on events outside of your or our control. Changes in assumptions may have a material effect on results. Past performance does not necessarily reflect and is not a guaranty of future results. The information contained in this presentation is not an offer to purchase or sell any securities.

Investment Update

June 11, 2015

Our next CD investment will be placed out for bids in November. It is due on 11/17/15, and it is currently earning 0.41% at First State Bank in McNabb.

The Board may wish to consider our investment policy in the coming months. As you know, I recently met with Larry Priest to discuss the possibility of low risk, higher return investments, but our policy does not allow any investment portfolios involving risk.

LOCAL DISTRICT AND COOPERATIVE INSTRUCTIONAL SERVICES POLICIES

Intra County Umbrella Agreement for a School Psychologist

This pact, although informal in nature, is nevertheless construed to be binding on all parties on a year to year basis. It recognizes and affirms each district's participation in the **Oglesby District #125**, School Psychologist Umbrella and obligates all districts to their willing moral support of the umbrella and their full financial participation. The conditions of agreement are as follows:

1. Each district participating in this agreement is bound financially from July 1 to June 30 of any given year for its fair share of services regardless of the level of State or Federal Funding. The districts participating in this umbrella agreement are:

<u>Districts in Umbrella</u>	<u>% of Participation</u>
Tonica #79	<u>15%</u>
Oglesby #125	<u>30%</u>
Lostant #425	<u>15%</u>
Putnam County #535	<u>40%</u>

In order to withdraw from this service umbrella, no formal action is required of all other participating districts if there is full agreement on the part of all the other districts.

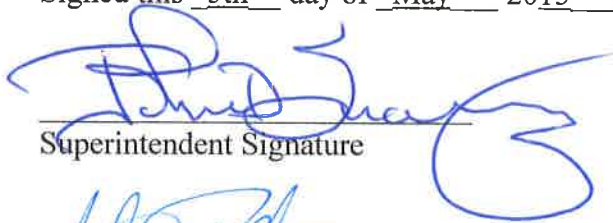
3. If disagreement on participation does exist, then procedures for service agreement umbrella withdrawal as found in L.E.A.S.E. procedure #6:182 AP1 (see attached) shall be followed and timelines noted followed.
4. Supervision from L.E.A.S.E. shall be provided as available, and all problems needing attention shall be mutually referred to the administrative district superintendent and/or the assigned L.E.A.S.E. coordinator.
5. Support services (office space, materials, secretarial, etc.) shall be in sufficient and appropriate quality and quantity so as to enable the umbrella to function appropriately.
6. Schedules shall be set and followed. Exceptions to the schedule may be made with the consent of the district(s) involved. No district shall be overly penalized for missed services due to illness, weather or other unforeseen circumstance. If this

occurs, adjustments shall be made between the districts on a cooperative basis or with the assistance of L.E.A.S.E. if requested.

7. This agreement shall not require any special filing with I.S.B.E. or the R.O.E. Superintendent as it does not constitute a formal joint agreement per se.
8. All participating districts agree to abide by all legally enacted State and Federal Laws and the Policies of the L.E.A.S.E. policy guide.
9. If school psychologist services are purchased individually, due to the umbrella's inability to hire a school psychologist, contracts should be on a 30 day notice or on as limited notice as possible to terminate services to allow the umbrella to continue to search for an applicant.

This agreement shall continue yearly from year to year hereafter and shall not require a new yearly agreement unless changes in the agreement are made according to the provisions noted above.

Signed this 5th day of May 2015.



Superintendent Signature

Tonica #79
District Name and Number



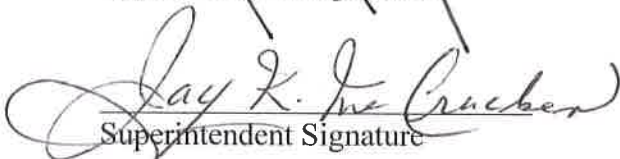
Superintendent Signature

Oglesby #125
District Name and Number



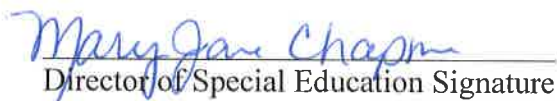
Superintendent Signature

Lostant #425
District Name and Number



Superintendent Signature

Putnam County #535
District Name and Number



Director of Special Education Signature

5/19/15
Date

Instruction

Administrative Procedure – Procedures for Umbrella Changes

Any time a district wishes to change its participation in any service umbrella of which it is a part, that district shall notify the Director of Special Education and the umbrella administrative district superintendent of its intent in writing prior to January 1 of the new calendar year.

The Director of Special Education shall inform in writing all districts which will be affected by such a change.

A meeting or meetings shall be held at which time the administrative district of the umbrella and affected participating districts shall negotiate said change.

Should a mutually agreeable settlement not be reached by such meeting(s), the L.E.A.S.E. Executive Committee, at the Director's request, shall intercede where requested by a local district in the settlement of such disputes.

LEG. REF.: Executive Committee Minutes August 2, 1979

CROSS REF.:

ADOPTED: September 11, 2008



87TH ILLINOIS FFA STATE CONVENTION

JUNE 9-11, 2015

PRAIRIE CAPITAL CONVENTION CENTER · SPRINGFIELD, ILLINOIS

FOR IMMEDIATE RELEASE

PUTNAM COUNTY FFA HONORED AT STATE CONVENTION

SPRINGFIELD, ILLINOIS – The proud traditions of Illinois FFA sparked the ambitions of the Putnam County FFA Chapter during the 87th Annual Illinois State FFA Convention. The chapter joined more than 3,500 members from across Illinois in Springfield to receive some of the organization’s highest honors and renew their commitment to agriculture.

“Proud Traditions Sparking Ambitions” was the theme of the three-day event, focusing on award ceremonies, motivational speakers and the election of the new major state officer team. Students at the convention were greeted with a multitude of activities and opportunities, such as an exhibit hall featuring colleges and businesses, an evening dance and talent show, and the historical aspects of the state’s capital.

The FFA convention celebrates the annual successes of Illinois chapters and members, elects a new state officer team, and conducts the annual business session before beginning a new year. These proud traditions sparked the ambitions of members for the upcoming year.

Awards presented to the Putnam County FFA Chapter include:

Career Development Event State Winner: Ag Issues Forum

Pictured below in photo 0158A.jpg are (from left to right): Brian Schrowang, Nicholas Bruch, Matt Conerton, Micheal Glenn, members.



The Illinois Association FFA is part of the National FFA Organization, formerly known as the Future Farmers of America. More than 17,500 students are enrolled in 326 different FFA chapters in the State of Illinois. FFA is a national youth organization of 557,318 student members – all preparing for leadership and careers in the science, business, and technology of agriculture. The FFA mission is to make a positive difference in the lives of students by developing their potential for **premier leadership**, **personal growth** and **career success** through agricultural education. Visit www.illinoisffa.org for more information.

Recommendation to approve PRESS Plus Issue 88, May 2015 Board Policy Updates

As superintendent, I recommend approval of the PRESS Plus Issue 88, May 2015 Board Policy Updates.

Rationale

We had the first reading at the May Board of Education Meeting. The Board and Administration have had the opportunity to review the proposed policy changes.

District Goal

Improve communication among all stakeholders in the Putnam County School District and communities.

Signs on Route 89 for Junior High and High School

The Board had requested this as an action item for the June meeting. I believe the intent was to authorize work to be completed on the two signs. You may wish to specify a dollar amount (such as a “not to exceed” amount) that could be spent refurbishing or rebuilding the school signs.

March 2, 1971

Putnam County Community Unit
School District No. 535
R. R. 1
Granville, Illinois 61326

For the attention of Dr. Edward W. Keen

Dear Dr. Keen:

Mr. Fred H. Farnsworth first introduced Mrs. Donnelley and me to Hennepin, where for almost forty years we have had many delightful experiences and associations. Mr. Farnsworth is a very fine, friendly gentleman, who was very much interested in the outdoors, and especially hunting. He also had many friends in Putnam County.

Mrs. Donnelley and I wish to honor him, and it has been suggested that financing an award for the students of your high school and junior high school in the general area of conservation and ecology would be a most fitting way to accomplish this. The details of its administration should be left up to your Board or successor governing body, which can establish procedures, provisions, conditions, and rules as they see fit from time to time. However, it is our feeling that this should be related to, if not a part of, your curriculum, but of course it should not exclude any student who is not taking some course related to this general area.

In this they should have complete latitude as to whether a presentation should be written, visual, or oral, so long as it encourages and promotes research, study, understanding, and appreciation of conservation and ecology. This should be named "The Fred Howard Farnsworth Award."

In case at some time in the future your Board or successor governing body decides that this award is no longer a desirable feature of your school operation, you are authorized and requested to turn the fund over to the Illinois Department of Conservation, or its successor body, to be used as it sees fit, in honor of Mr. Farnsworth.

To this end, Mrs. Donnelley and I have asked the Northern Trust Company to transfer 130 shares of R. R. Donnelley & Sons Company stock to the Putnam County Community Unit School District No. 535. The Stock Transfer Department of the Northern Trust Company, whose address is 50 South LaSalle Street, Chicago 60690, will await delivery instructions, and these should be given them as soon as possible. As to



Ellena, Pam <ellenap@pcschoools535.org>

Fwd: (Goslin) Farnsworth Division of Prize Money.

1 message

McCracken, Jay <mccrackenj@pcschoools535.org>

Thu, Jun 11, 2015 at 11:46 AM

To: Pam Ellena <ellenap@pcschoools535.org>

----- Forwarded message -----

From: **Goslin, Vanessa** <goslinv@pcschoools535.org>

Date: Mon, May 11, 2015 at 1:50 PM

Subject: (Goslin) Farnsworth Division of Prize Money.

To: "McCracken, Jay" <mccrackenj@pcschoools535.org>

Mr. McCracken,

I spoke with Pam last Fri., 5/8 and she told me to call you today to discuss the Farnsworth division of prize money. I see from you email that you will be in Springfield today and tomorrow, so I thought that I would just email you instead.

Mrs. Hannon (Language Arts Teacher) and I would like to divide the Farnsworth prize money up into two categories if possible. The categories would be (1) Poster Contest and (2) Essay Contest. 1st place - \$40, 2nd place - \$25, and 3rd place - \$10 (the denominations would be the same for the Essay Contest too). Since we had never really received any "specific guidelines" from anyone and Mr. Carlson has always told us we could run however we would like, Mrs. Hannon and I thought this was a great solution to our problem of "how to" evaluate two completely different formats.

--

Vanessa Goslin

Art Teacher

PC - Junior High and High School

Recommendation to Approve Farnsworth Award Changes

As superintendent, I recommend approval of the attached changes to the Farnsworth Award that is presented each year at the junior high and high schools. (See attached information.)

Rationale

The Farnsworth Award was created to emphasize conservation issues, and the original intent was to have students write essays. To maintain the interest level at both the junior high and high school, teachers have suggested changing the format. The proposed change is allowable only through Board of Education action.

District Goal

Improve communication among all stakeholders in the Putnam County School District and communities.

Recommendation to Approve PC Junior High Roofing Bid

As superintendent, I recommend approval of the bid for \$696,050 for the junior high roof. (Sterling Commercial Roofing, Inc.) This bid is for the entire roof at the junior high.

Rationale

We had two bids for the recent rebidding of this project. As you will note in the bid attachment, this represents a considerable savings over the Coleman Roofing, Inc. bid. We will be able to cover approximately \$435,000 of this project with Life Safety dollars. This leaves about \$261,050 to be paid from the Operations and Maintenance Fund. If needed, we can transfer funds from Working Cash to cover the remaining amount. At this time, I do not recommend using bonds to pay for the project since the bids came in lower in the second round of bidding.

District Goal

Maintain strong fiscal responsibility in the Putnam County School District.



HEALY, BENDER & ASSOCIATES, INC.

A R C H I T E C T S

P L A N N E R S



NAPERVILLE, IL 630.904.4300

WAYZATA, MN 612.845.4321
www.healybender.com

PRINCIPALS
DAVID A. HEALY
CLIFFORD A. BENDER
DAVID G. PATTON
EDUCATIONAL PLANNER
TED ROZEBOOM

SENIOR ASSOCIATES
SCOTT R. ANDERLE
JACOB A. BEEN
SCOTT A. RIHEL

June 12, 2015

Mr. Jay McCracken, Superintendent
Putnam County Community Unit School District 535
400 E Silverspoon Ave.
Granville, IL 61326

Re: 2015 Roofing Work
Putnam County Jr. High School
McNabb, Illinois
Project No. 3-1215-42
Review of Bids - REBID

Dear Jay:

On June 10, 2015, bids were received for the rebid of the above referenced project and read aloud. Bids were received from two (2) contractor. The table of the received bids is attached.

Base Bid Summary

The low base bid was submitted by Coleman Roofing, Inc. of Chicago Heights, Illinois with a Base Bid amount of \$502,566.00 for Roof Areas A, B and C (Original Building) only. Each bidder also submitted Bidder Responsibility Criteria information which was required as part of this project.

Alternate Bid Summary

In addition to the project Base Bid, the project included two Alternate Bids which may be added to the base bid proposal amount. The contract documents state that, "Alternate Bids will be considered by the Owner in determining the lowest responsible bidder." Following is a brief description of the Alternate Bid.

Alternate Bid 1 – Roof Areas D and E is the work to provide roofing work to Roof Areas D and E (1974 Addition Area) as shown, specified, and/or required including all trades appurtenances, incidentals and any related work for a complete installation. The cost of this alternate bid submitted by the low base bid contractor was \$312,487.00.

Alternate Bid 2 - Substantial Completion Date is the work to achieve Substantial Completion for the Project not later than September 11, 2015 in lieu of August 7, 2015 as indicated in Section 01010 – Summary of Work. The cost of this alternate bid submitted by the low base bid contractor was a deduct amount of \$19,800.00.

The other bid received for the project was submitted by Sterling Commercial Roofing, Inc. of Sterling, Illinois. Sterling Commercial Roofing, Inc. submitted a letter stating that “due to existing production schedules, we decline to provide a quotation for this project with a completion date of August 7, 2015. We are providing a quotation for completion of the entire project by September 11, 2015. The total for the entire project is noted on the bid form in the Alternate 2 location.” The proposal amount submitted by Sterling Commercial Roofing, Inc. for Alternate Bid 2 – Substantial Completion was \$696,050.00. For informational purposes only, subsequent to the bid opening, Sterling Commercial Roofing, Inc. stated that Roof Areas A, B and C (Base Bid) had a value of approximately \$458,100 and roof areas D and E (Alternate Bid 1) had a value of approximately \$237,100.

Following is a summary of costs when considering Base Bid plus Alternate 1 – Roof Areas D and E plus Alternate 2 – Substantial Completion Date.

Sterling Commercial Roofing, Inc.	\$696,050.00
Coleman Roofing, Inc.	\$795,253.00

Review of Bidder Responsibility Criteria

As discussed with the District, the bidding documents for this project included Section 01000 - Bidder Responsibility Criteria which established minimum levels of experience for contractors for this project. This project generally consists of reroofing the entire Putnam County Jr. High School using a TPO roofing system. The bidding documents are organized into a Base Bid with approximately 28,000 sf of roof area and an Alternate Bid 1 with approximately 21,500 sf of roof area. The total estimated construction cost (Base Bid + Alternate Bid 1) of this project is between \$650,000 and \$750,000. Accordingly, the Bidder Responsibility Criteria for this project included the following criteria:

- Criteria 1: The Company shall have a minimum of five (5) continuous years in business from this project’s bid date, in the current form of business organization as a Roofing Contractor with sole responsibility for all work.
- Criteria 2: The project manager to be assigned to the project must have at least five years of experience working for a Roofing Contractor with sole responsibility for all work, managing institutional or commercial roofing replacement and/or new installation projects and at least one institutional or commercial roofing replacement and/or new installation project of a least \$250,000 in the State of Illinois within the last five years from this project’s bid date.
- Criteria 3: The Company shall demonstrate successful completion of at least three institutional or commercial roofing replacement and/or new installation projects of at least

\$250,000 each within the last five years from this project's bid date in the State of Illinois as a Roofing Contractor with sole responsibility for all work.

- Criteria 4: The Company shall demonstrate successful completion of previous projects for the Owner within the last three years from this project's bid date (if applicable).
- Criteria 5: The Company shall submit independently prepared financial reports for the two consecutive, most recently available years demonstrating sound fiscal management and sufficient resources for successful completion of the contract.
- Criteria 6: The Company shall submit a list of all institutional or commercial projects performed in the last three (3) years.
- Criteria 7: The Company shall submit an AIA 305 - Contractor's Qualifications Statement.

As we have previously discussed with the District, by establishing these criteria the District has effectively set a minimum level of experience for this project. Please understand that even though a bidder may meet the responsibility criteria, this does not insure that their performance will be acceptable on this project. In selecting a bidder meets the experience criteria, the District is obtaining a greater likelihood of a successful project by utilizing a bidder who has demonstrated that they have successfully completed projects of similar size and scope.

Review of Bidder Responsibility Criteria

Based upon the review of the information submitted by Sterling Commercial Roofing, Inc. of Sterling, Illinois, we have determined that Sterling Commercial Roofing, Inc. meets the Bidder Responsibility Criteria requirements for this project. A summary of the review of Bidder Responsibility Criteria for Sterling Commercial Roofing, Inc. is attached.

Recommendation

Based upon the Bidder Responsibility Criteria for this project, we recommend that the Board of Education for Putnam County Community Unit School District 535 accept the proposal submitted by Sterling Commercial Roofing, Inc. of Sterling, Illinois for 2015 Roofing Work at Putnam County Jr. High School with a Base Bid plus Alternate 1 – Roof Areas D and E plus Alternate 2 – Substantial Completion Date amount of \$696,050.00.

As always, should you have any questions regarding this matter, please call.

Very truly yours,

HEALY, BENDER & ASSOCIATES, INC.

David G. Patton, AIA, LEED AP

Enclosure

H:\PROJS15\15042\2 CORRESPONDENCE\15042 PUTNAM535 2015-06-12 REVIEW OF BIDS - REBID.DOC

2015 Roofing Work
Putnam County Jr. High School
Review of Bidder Responsibility Criteria
Sterling Commercial Roofing, Inc. of Sterling, Illinois

Criteria 1 According to the Bidder Responsibility Information, Sterling Commercial Roofing, Inc. of Sterling, Illinois (SCRI) was incorporated in 1986.

SCRI meets this criterion.

Criteria 2 SCRI has submitted the resume' of Kevin Johnson as Project Manager. According to the resume', Mr. Johnson has over 36 years of experience working for a Roofing Contractor with sole responsibility for all work, managing institutional or commercial roofing replacement and/or new installation projects and served as the project manager on the Roof Replacement Project for Cambridge Elementary School project valued at \$488,500.

SCRI meets this criterion.

Criteria 3 SCRI has submitted a summary of institutional or commercial roofing replacement and/or new installation projects of at least \$250,000 each within the last five years from this project's bid date in the State of Illinois as a Roofing Contractor with sole responsibility for all work including the following:

<u>Project Name</u>	<u>SC Date</u>	<u>Final Cost</u>
Cambridge Elementary School	Aug. 2012	\$ 488,500
Galesburg High School Phase 2 (under a GC)	Oct. 2014	\$2,049,600
Knoxville High School (under a GC)	Sept. 2014	\$1,007,000
John F. Kennedy Jr. High (under a GC)	Aug. 2014	\$ 919,970

SCRI meets this criterion.

Criteria 4 SCRI has not performed work for Putnam County Community Unit School District 535 within the last three years from this project's bid date.

SCRI meets this criterion.

Criteria 5 SCRI did not submit independently prepared financial reports as specified. SCRI stated that financial statements would be furnished only upon written request, if needed. We recommend that the District request and review the financial statements and contact SCRI directly should there be any questions or concerns. In addition, SCRI has indicated that SCRI has not filed for protection from creditors under federal bankruptcy laws and/or placement under receivership or similar restrictions in the last five years; has not had a contract terminated by owner for non-performance in the past five years; and has not had a claim on their bond in the past five years.

SCRI meets this criterion.

Criteria 6 A list of institutional or commercial projects performed in the last three (3) years was submitted with the bid.

SCRI meets this criterion.

Criteria 7 SCRI submitted a copy of AIA 305 - Contractor's Qualifications Statement with the bid.

SCRI meets this criterion.

**2015 ROOFING WORK
PUTNAM COUNTY JR. HIGH SCHOOL
MCNABB, ILLINOIS
FOR
PUTNAM COUNTY COMMUNITY UNIT SCHOOL DISTRICT 535
GRANVILLE, PUTNAM COUNTY, ILLINOIS
PROJECT NO. 3-1215-42**

Healy, Bender & Associates, Inc.				Architects - Planners			
NAME OF BIDDER	BASE BID	ALTERNATE BID 1 Roof Areas D and E ADD	ALTERNATE BID 2 Substantial Completion Date ADD/DEDUCT	UNIT PRICE No. 1 Existing Cementitious Wood Fiber Roof Deck Replacement \$/sq. ft.	UNIT PRICE No. 2 Existing Wood Nailer Replacement \$/ln. ft.	ADDENDUM RECEIVED	REMARKS
Coleman Roofing, Inc. Chicago Heights, Illinois	\$502,566.00	\$312,487.00	(\$19,800.00)	\$40.00	\$9.00	1	10% Bid Bond
Elens and Maichin Roofing & Sheet Metal, Inc. Joliet, Illinois	No Bid	-----	-----	-----	-----	-----	-----
J.L. Adler Roofing & Sheet Metal, Inc. Joliet, Illinois	No Bid	-----	-----	-----	-----	-----	-----
L. Marshall Roofing, Inc. Glenview, Illinois	No Bid	-----	-----	-----	-----	-----	-----
R.B. Crowther Co. Morris, Illinois	No Bid	-----	-----	-----	-----	-----	-----
Sterling Commercial Roofing, Inc. Sterling, Illinois	No Bid	No Bid	\$696,050.00	\$25.00	\$3.50	1	10% Bid Bond
Wyman Roofing & Sheet Metal, Inc. Peoria Heights, Illinois	No Bid	-----	-----	-----	-----	-----	-----

DIVISION 0 - BIDDING AND CONTRACT REQUIREMENTS
Section 00300R - Bid Form (REVISED)

Board of Education
Putnam County Community Unit School District 535
Granville, Putnam County, Illinois

Dear Board Members:

The Undersigned, after having carefully studied the proposed Contract Documents as prepared by Healy, Bender & Associates, Inc., Architects-Planners, 4040 Helene Ave., Naperville, Illinois, and having visited the site of the proposed Work, and having fully acquainted himself with the conditions affecting the Work, proposes to furnish all labor, materials and incidentals necessary to construct and complete the 2015 Roofing Work, Putnam County Jr. High School, for Putnam County Community Unit School District 535, Putnam County, Illinois, in accordance with said Contract Documents for the following schedule of prices:

BASE BID

For the complete construction and installation of all work in the Base Bid as shown, specified, and/or required, including all trades, complete in place for the sum of

No Bid Dollars (\$ No Bid)

ALTERNATE BID 1 - Roof Areas D and E

For the complete construction and installation of all work in Alternate Bid 1 as shown, specified, and/or required, including all trades, complete in place, ADD to the Base Bid the sum of

No Bid Dollars (\$ No Bid)

ALTERNATE BID 2 - Substantial Completion Date

For the complete construction and installation of all work in Alternate Bid 2 as shown, specified, and/or required, including all trades, complete in place, ADD TO or ~~DEDUCT FROM~~ (circle one) the Base Bid the sum of

Six hundred ninety six thousand fifty and no/100 Dollars (\$ 696,050.00)

UNIT PRICES

For governing additions to or deductions from the Contract relative to the described work in Section 01151 - Unit Prices

Unit Price No. 1: Existing Cementitious Wood Fiber Roof Deck Replacement

\$ 25.00 /square foot

Unit Price No. 2: Existing Wood Nailer Replacement

\$ 3.50 /lineal foot

2015 Roofing Work
Putnam County Jr. HS 15042

00300R-1

Bid Form (REVISED)

ADDENDA ACKNOWLEDGMENT

Receipt of Addenda Numbers: 1 are hereby acknowledged. The above schedule of prices is based upon the Contract Documents as modified by the Addenda.

WORK SCHEDULE

The schedule for this Work shall be as follows:

Refer to Section 01010 - Summary of Work for work schedule.

PROPOSED PRODUCT SUBSTITUTION LIST

The Base Bid and Alternates are understood to include only those products which are specified in the bidding documents. Following is a list of substitute products which bidder proposes to furnish on this project, with the difference in price being added to or deducted from the Base Bid and Alternates.

Bidder understands that acceptance of any proposed substitution is at Owner's option. Approval or rejection of any substitutions listed below will be indicated prior to executing the Contract.

MANUFACTURER'S NAME AND PRODUCT	ADD	DEDUCT
N/A		

Bidder's proposal shall be in accordance with the provisions of Division 1, Section 01300 - Submittals and Substitutions.

EVALUATION

Only the successful bidder's proposed product substitution list will be evaluated.

BIDDER'S RESPONSIBILITY INFORMATION

The Undersigned makes a part of its bid the Bidder Responsibility Criteria required in Section 01000 of the Project Manual.

CERTIFICATION

The Undersigned certifies that he is not barred from bidding on this contract as a result of a conviction for either bid-rigging or bid rotating under Article 33E of the Criminal Code of 1961.

The Undersigned agrees, if he is a successful bidder, to enter into Contract with Putnam County Community Unit School District 535, Putnam County, Illinois, for construction and installing all the above, and furnishing Surety Bonds as specified.

Enclosed herewith is Bid Guarantee in the form of a Bid Bond, Certified Check or Bank Draft for ten percent (10%) for the amount of the above bid, payable to the order of Putnam County Community Unit School District 535, Putnam County, Illinois. The Undersigned agrees to forfeit to said Owner the above bid guarantee in the event of his failure to enter into a Contract for the construction of the Work awarded and pursuant to this Proposal.

BIDDER: Sterling Commercial Roofing, Inc.

Name of Company Typed Or Printed

BY: Jean L. Froeter, CEO

Typed or Printed Authorized Name And Title


Authorized Signature

DATE: June 9, 2015

NOTE: All writing must be in ink.

In order to comply with subsection C of Section 10-20.40 of the Illinois School Code [105 ILCS 5/10-20.40] added by P.A. 95-707, School Districts are required to disclose vendors with whom we have entered a contract or purchased goods in the amount of equal to or greater than \$25,000.00. In addition, School Districts are required to specify which of the vendors are owned by a person with disabilities, female, minority and/or locally owned.

Please indicate any of the following that apply to your business.

☐ Owned by a Person with Disabilities

☐ Female Owned

☐ Minority Owned

☐ Locally Owned (within School District 535 boundaries)

☒ None of the Above

2015 Roofing Work
Putnam County Jr. HS 15042

00300R-3

Bid Form (REVISED)

NON-COLLUSION AFFIDAVIT

The undersigned bidder or agent, being duly sworn, on oath says that he/she has not, nor has any other member, representative, nor agent of the firm, company, corporation or partnership represented by him/her, entered into any combination, collusion or agreement with any person relative to the price to be bid by anyone at such letting, nor to prevent any person from bidding nor to induce anyone to refrain from bidding, and that this bid is made without reference to any other bid and without any agreement, understanding or combination with any other person in reference to such bidding.

He further says that no person or persons, firms or corporation has, have or will receive directly or indirectly, any rebate, fee, gift, commission or thing of value on account of such sale.

Firm Name: Sterling Commercial Roofing, Inc.

By: *Jan R. Dieter*
Authorized Agent of Contractor

Title: CEO

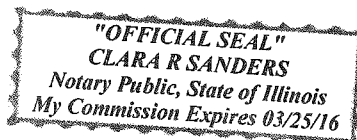
State of Illinois

County of Whiteside

Signed and sworn (or affirmed) to Clara R. Sanders

before me on this 9th day of June 20 15

Notary Public *Clara R Sanders*



(THIS FORM MUST BE COMPLETED AND SUBMITTED WITH BID)

CERTIFICATE OF ELIGIBILITY TO BID

Jean L. Froeter (contractor), pursuant to section 33E-11 of the Illinois Criminal Code of 1961 as amended, hereby certifies that neither (he, she, it) nor any of (his, her, its) partners, officers, or owners of (his, her, its) business has been convicted in the past five (5) years of the offense of bid-rigging under section 33E-3 of the Illinois Criminal Code of 1961 as amended and that neither (he, she, it) nor any of (his, her, its) partners, officers or owners of (his, her, its) business has ever been convicted of the offense of bid-rotating under section 33E-4 of the Illinois Criminal Code of 1961 as amended.

Firm Name: Sterling Commercial Roofing, Inc.

By: Jean L. Froeter
Authorized Agent of Contractor

Title: CEO

State of Illinois

County of Whiteside

Signed and sworn (or affirmed) to Clara R. Sanders

before me on this 9th day of June 2015

Notary Public Clara R. Sanders



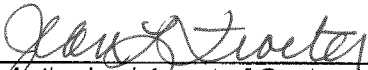
(THIS FORM MUST BE COMPLETED AND SUBMITTED WITH BID)

(Contractors With 25 Or More Employees)
(Please submit marked "N/A" if you have fewer than 25 employees)

CERTIFICATE OF COMPLIANCE WITH
ILLINOIS DRUG-FREE WORKPLACE ACT

Jean L. Froeter (contractor), having 25 or more employees, does hereby certify pursuant to Section 3 of the Illinois Drug-Free Workplace Act (Ill. Rev. Stat., ch. 127, par. 132.313) that (he, she, it) shall provide a drug-free workplace for all employees engaged in the performance of work under the contract by complying with the requirements of the Illinois Drug-Free Workplace Act and, further certifies that, (he, she, it) is not ineligible for award of this contract by reason of debarment for a violation of the Illinois Drug-Free Workplace Act.

Firm Name: Sterling Commercial Roofing, Inc.

By: 
Authorized Agent of Contractor

Title: CEO

(THIS FORM MUST BE COMPLETED AND SUBMITTED WITH BID)

CERTIFICATE OF COMPLIANCE WITH
ILLINOIS HUMAN RIGHTS ACT

Jean L. Froeter (contractor), does hereby certify that it has complied with the requirements of section 2-105 of the Illinois Human Rights Act (Public Act 87-1257) effective July 1, 1993, with respect to sexual harassment policies. The terms of that law, as applicable, are hereby incorporated into this contract. The Board of Education states that it is in compliance with said law.

Firm Name: Sterling Commercial Roofing, Inc.

By: 
Authorized Agent of Contractor

Title: CEO

(THIS FORM MUST BE COMPLETED AND SUBMITTED WITH BID)

END 00300R

2015 Roofing Work
Putnam County Jr. HS 15042

00300R-7

Bid Form (REVISED)



2711 Locust Street
Sterling, IL 61081

Phone: 815-626-7744
Fax: 815-626-3628

Industrial & Commercial
Single Ply Roofing and
Waterproofing

IL License # 104.015267

June 9, 2015

Putnam County CUSD 535
400 E Silver Spoon Avenue
Grandville, IL 61326

Due to existing production schedules, we decline to provide a quotation for this project with a completion date of August 7, 2015.

We are providing a quotation for completion of the entire project by September 11, 2015. The total for the entire project is noted on the bid form in the Alternate 2 location.

Sincerely,

A handwritten signature in cursive script that reads "Kevin Johnson". The signature is written in dark ink and is positioned above the printed name "Kevin Johnson".

Kevin Johnson

KJ/crs

BIDDER'S RESPONSIBILITY INFORMATION

Information required to be submitted with bid to facilitate application of Bidder Responsibility Criteria as described in Section 01000 of the Project Manual:

1. Date of establishment of current form of business organization:
June 27, 1986
2. Type of current form of business organization:
S Corporation
3. State of registration of current form of business organization:
Illinois
4. Name of bidder's project manager with experience limits set forth in Section 01000 - Bidder Responsibility Criteria:
Kevin Johnson
5. Identification of projects which meet the requirements set forth in Section 01000 - Bidder Responsibility Criteria. Utilize the ATTACHMENT 1 form on which to provide this information. Please see attached
6. Enclose with this form independently prepared financial reports for the two consecutive, most recently available years. Available upon written request only if necessary
7. Case, caption, number and court for any bankruptcy, receivership or similar proceeding involving the bidder other than solely as a claimant:
None
8. List contracts terminated by owner for non-performance within the past five years of this project's bid date, and the name, address and telephone number of owner's representative under all such contracts:
None

9. List contracts on which a claim against the bidder's bond was made within the past five years of this project's bid date, and the name, address and telephone number of owner's representative under all such contracts.

None

10. Enclose with this form a list of references and project names of all projects as set forth in Section 01000 - Bidder Responsibility Criteria. The references must include the names of contact person who are or were officials representing the Owner who are familiar with the Bidder's performance. Please see attached
11. Enclose with this form a completed copy of AIA Document A305, Contractor's Qualification Statement.

THIS FORM MUST BE SUBMITTED WITH BID

ATTACHMENT 1 TO BIDDER'S RESPONSIBILITY INFORMATION

Identification of projects which meet the requirements set forth in Section 01000 - Bidder Responsibility Criteria. Fill out one sheet for each project. Duplicate as necessary.

1. Name of Project Cambridge Elementary School
2. Contract price as bid: \$ 488,500.00
3. Final contract price \$ 488,500.00
4. Contract start date: 03/15/12
5. Contract completion date: 08/17/12
6. Date of Substantial Completion: 08/17/12
7. Date of Final Completion: 08/17/12
8. Identification of change orders which increased contract price or completion date which where due to the material fault of the Bidder.
None
9. Identification of any litigation, mediation or arbitration in which the bidder is or was a party, including the case caption, number and court, mediator or arbitrator and reasons for bidder's involvement:
None

10. Identification of claims on the Bidder's bond by owner, subcontractor or others which where due to the material fault of the Bidder.

None

11. Identification of mechanic's liens filed against the owner and reasons for liens:

None

12. Name, address and telephone number of owner's representative:

THIS FORM MUST BE SUBMITTED WITH BID

END 00310

ATTACHMENT 1 TO BIDDER'S RESPONSIBILITY INFORMATION

Identification of projects which meet the requirements set forth in Section 01000 - Bidder Responsibility Criteria. Fill out one sheet for each project. Duplicate as necessary.

1. Name of Project Monroe Center
2. Contract price as bid: \$ 165,140.00
3. Final contract price \$ 165,140.00
4. Contract start date: 06/14/13
5. Contract completion date: 10/11/13
6. Date of Substantial Completion: 10/11/13
7. Date of Final Completion: 10/11/13
8. Identification of change orders which increased contract price or completion date which where due to the material fault of the Bidder.
None
9. Identification of any litigation, mediation or arbitration in which the bidder is or was a party, including the case caption, number and court, mediator or arbitrator and reasons for bidder's involvement:
None

10. Identification of claims on the Bidder's bond by owner, subcontractor or others which where due to the material fault of the Bidder.

None

11. Identification of mechanic's liens filed against the owner and reasons for liens:

None

12. Name, address and telephone number of owner's representative:

THIS FORM MUST BE SUBMITTED WITH BID

END 00310

ATTACHMENT 1 TO BIDDER'S RESPONSIBILITY INFORMATION

Identification of projects which meet the requirements set forth in Section 01000 - Bidder Responsibility Criteria. Fill out one sheet for each project. Duplicate as necessary.

1. Name of Project Whiteside County
2. Contract price as bid: \$ 117,157.00
3. Final contract price \$ 117,157.00
4. Contract start date: 09/24/13
5. Contract completion date: 11/01/13
6. Date of Substantial Completion: 11/01/13
7. Date of Final Completion: 11/01/13
8. Identification of change orders which increased contract price or completion date which where due to the material fault of the Bidder.
None
9. Identification of any litigation, mediation or arbitration in which the bidder is or was a party, including the case caption, number and court, mediator or arbitrator and reasons for bidder's involvement:
None

10. Identification of claims on the Bidder's bond by owner, subcontractor or others which where due to the material fault of the Bidder.

None

11. Identification of mechanic's liens filed against the owner and reasons for liens:

None

12. Name, address and telephone number of owner's representative:

THIS FORM MUST BE SUBMITTED WITH BID

END 00310

2015 Roofing Work
Putnam County Jr. HS 15042

00310-5

Bidder Responsibility Criteria Forms

AIA® Document A310™ – 2010

Bid Bond

CONTRACTOR:*(Name, legal status and address)***Sterling Commercial Roofing, Inc.**

2711 Locust Street

Sterling, IL 61081

SURETY:*(Name, legal status and principal place of business)***United Fire & Casualty Company**

118 2nd Avenue SE

Cedar Rapids, IA 52407

OWNER:*(Name, legal status and address)***Putnam County Community Unit School District #535**

402 E. Silverspoon Avenue, Granville, IL 61326

BOND AMOUNT:*****Ten Percent of Bid Amount*** (10%)****PROJECT:***(Name, location or address, and Project number, if any)***Roofing Work at Putnam County Jr. High School**

This document has important legal consequences. Consultation with an attorney is encouraged with respect to its completion or modification.

Any singular reference to Contractor, Surety, Owner or other party shall be considered plural where applicable.

The Contractor and Surety are bound to the Owner in the amount set forth above, for the payment of which the Contractor and Surety bind themselves, their heirs, executors, administrators, successors and assigns, jointly and severally, as provided herein. The conditions of this Bond are such that if the Owner accepts the bid of the Contractor within the time specified in the bid documents, or within such time period as may be agreed to by the Owner and Contractor, and the Contractor either (1) enters into a contract with the Owner in accordance with the terms of such bid, and gives such bond or bonds as may be specified in the bidding or Contract Documents, with a surety admitted in the jurisdiction of the Project and otherwise acceptable to the Owner, for the faithful performance of such Contract and for the prompt payment of labor and material furnished in the prosecution thereof; or (2) pays to the Owner the difference, not to exceed the amount of this Bond, between the amount specified in said bid and such larger amount for which the Owner may in good faith contract with another party to perform the work covered by said bid, then this obligation shall be null and void, otherwise to remain in full force and effect. The Surety hereby waives any notice of an agreement between the Owner and Contractor to extend the time in which the Owner may accept the bid. Waiver of notice by the Surety shall not apply to any extension exceeding sixty (60) days in the aggregate beyond the time for acceptance of bids specified in the bid documents, and the Owner and Contractor shall obtain the Surety's consent for an extension beyond sixty (60) days.

If this Bond is issued in connection with a subcontractor's bid to a Contractor, the term Contractor in this Bond shall be deemed to be Subcontractor and the term Owner shall be deemed to be Contractor.

When this Bond has been furnished to comply with a statutory or other legal requirement in the location of the Project, any provision in this Bond conflicting with said statutory or legal requirement shall be deemed deleted herefrom and provisions conforming to such statutory or other legal requirement shall be deemed incorporated herein. When so furnished, the intent is that this Bond shall be construed as a statutory bond and not as a common law bond.

Signed and sealed this **14th** day of **May**,**2015**


(Witness)

(Witness)

Sterling Commercial Roofing, Inc.*(Principal)**(Seal)**(Title)***United Fire & Casualty Company***(Surety)**(Seal)**(Title)***Timothy J. Smith, Attorney-in-Fact**

CAUTION: You should sign an original AIA Contract Document, on which this text appears in RED. An original assures that changes will not be obscured.

Init.

AIA Document A310™ – 2010. Copyright © 1963, 1970 and 2010 by The American Institute of Architects. All rights reserved. WARNING: This AIA® Document is protected by U.S. Copyright Law and International Treaties. Unauthorized reproduction or distribution of this AIA® Document, or any portion of it, may result in severe civil and criminal penalties, and will be prosecuted to the maximum extent possible under the law. Purchasers are permitted to reproduce ten (10) copies of this document when completed. To report copyright violations of AIA Contract Documents, e-mail The American Institute of Architects' legal counsel, copyright@aia.org. 061110



UNITED FIRE & CASUALTY COMPANY, CEDAR RAPIDS, IA
UNITED FIRE & INDEMNITY COMPANY, WEBSTER, TX
FINANCIAL PACIFIC INSURANCE COMPANY, ROCKLIN, CA
CERTIFIED COPY OF POWER OF ATTORNEY

(original on file at Home Office of Company – See Certification)

Inquiries: Surety Department
118 Second Ave SE
Cedar Rapids, IA 52401

KNOW ALL PERSONS BY THESE PRESENTS, That UNITED FIRE & CASUALTY COMPANY, a corporation duly organized and existing under the laws of the State of Iowa; UNITED FIRE & INDEMNITY COMPANY, a corporation duly organized and existing under the laws of the State of Texas; and FINANCIAL PACIFIC INSURANCE COMPANY, a corporation duly organized and existing under the laws of the State of California (herein collectively called the Companies), and having their corporate headquarters in Cedar Rapids, State of Iowa, does make, constitute and appoint LAURA A. FOUST, OR SCOTT A. SAVERAID, OR TIMOTHY J. SMITH, OR BRIAN C. MATLOCK, OR MICHAEL F. WERNSMAN, OR JOYCE L. BRIGGS, OR DEBRA J. MILLS, OR THOMAS R. SCHWAB, ALL INDIVIDUALLY OF DAVENPORT IA

their true and lawful Attorney(s)-in-Fact with power and authority hereby conferred to sign, seal and execute in its behalf all lawful bonds, undertakings and other obligatory instruments of similar nature provided that no single obligation shall exceed \$100,000,000.00 and to bind the Companies thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of the Companies and all of the acts of said Attorney, pursuant to the authority hereby given and hereby ratified and confirmed.

The Authority hereby granted is continuous and shall remain in full force and effect until revoked by UNITED FIRE & CASUALTY COMPANY, UNITED FIRE & INDEMNITY COMPANY, AND FINANCIAL PACIFIC INSURANCE COMPANY.

This Power of Attorney is made and executed pursuant to and by authority of the following bylaw duly adopted on May 15, 2013, by the Boards of Directors of UNITED FIRE & CASUALTY COMPANY, UNITED FIRE & INDEMNITY COMPANY, and FINANCIAL PACIFIC INSURANCE COMPANY.

"Article VI – Surety Bonds and Undertakings"

Section 2, Appointment of Attorney-in-Fact. "The President or any Vice President, or any other officer of the Companies may, from time to time, appoint by written certificates attorneys-in-fact to act in behalf of the Companies in the execution of policies of insurance, bonds, undertakings and other obligatory instruments of like nature. The signature of any officer authorized hereby, and the Corporate seal, may be affixed by facsimile to any power of attorney or special power of attorney or certification of either authorized hereby; such signature and seal, when so used, being adopted by the Companies as the original signature of such officer and the original seal of the Companies, to be valid and binding upon the Companies with the same force and effect as though manually affixed. Such attorneys-in-fact, subject to the limitations set forth in their respective certificates of authority shall have full power to bind the Companies by their signature and execution of any such instruments and to attach the seal of the Companies thereto. The President or any Vice President, the Board of Directors or any other officer of the Companies may at any time revoke all power and authority previously given to any attorney-in-fact.

IN WITNESS WHEREOF, the COMPANIES have each caused these presents to be signed by its vice president and its corporate seal to be hereto affixed this 11th day of September, 2013

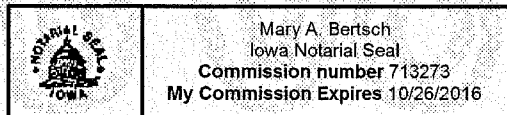
UNITED FIRE & CASUALTY COMPANY
UNITED FIRE & INDEMNITY COMPANY
FINANCIAL PACIFIC INSURANCE COMPANY

By: *Dennis J. Richmann* Vice President

State of Iowa, County of Linn, ss:

On 11th day of September, 2013, before me personally came Dennis J. Richmann

to me known, who being by me duly sworn, did depose and say; that he resides in Cedar Rapids, State of Iowa; that he is a Vice President of UNITED FIRE & CASUALTY COMPANY, a Vice President of UNITED FIRE & INDEMNITY COMPANY, and a Vice President of FINANCIAL PACIFIC INSURANCE COMPANY the corporations described in and which executed the above instrument; that he knows the seal of said corporations; that the seal affixed to the said instrument is such corporate seal; that it was so affixed pursuant to authority given by the Board of Directors of said corporations and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporations.

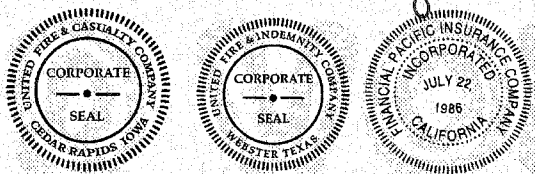


Mary A Bertsch
Notary Public
My commission expires: 10/26/2016

I, David A. Lange, Secretary of UNITED FIRE & CASUALTY COMPANY and Assistant Secretary of UNITED FIRE & INDEMNITY COMPANY, and Assistant Secretary of FINANCIAL PACIFIC INSURANCE COMPANY, do hereby certify that I have compared the foregoing copy of the Power of Attorney and affidavit, and the copy of the Section of the bylaws and resolutions of said Corporations as set forth in said Power of Attorney, with the ORIGINALS ON FILE IN THE HOME OFFICE OF SAID CORPORATIONS, and that the same are correct transcripts thereof; and of the whole of the said originals, and that the said Power of Attorney has not been revoked and is now in full force and effect.

In testimony whereof I have hereunto subscribed my name and affixed the corporate seal of the said Corporations

this 14 day of May, 2015



By: *David A. Lange*
Secretary, UF&C
Assistant Secretary, UF&I/FPIC

AIA[®] Document A305[™] – 1986

Contractor's Qualification Statement

The Undersigned certifies under oath that the information provided herein is true and sufficiently complete so as not to be misleading.

SUBMITTED TO: Putnam County CUSD 535

ADDRESS: 400 E Silverspoon Avenue
Granville, IL 61326

SUBMITTED BY: Kevin R. Froeter

NAME: Sterling Commercial Roofing, Inc.

ADDRESS: 2711 Locust Street
Sterling, IL 61081

PRINCIPAL OFFICE:

- ☒ Corporation
☐ Partnership
☐ Individual
☐ Joint Venture
☐ Other

NAME OF PROJECT (if applicable):

2015 Roofing Work at Putnam County Jr. High School

TYPE OF WORK (file separate form for each Classification of Work):

- ☐ General Construction
☐ HVAC
☐ Electrical
☐ Plumbing
☒ Other (please specify) Roofing

ADDITIONS AND DELETIONS:

The author of this document has added information needed for its completion. The author may also have revised the text of the original AIA standard form. An *Additions and Deletions Report* that notes added information as well as revisions to the standard form text is available from the author and should be reviewed. A vertical line in the left margin of this document indicates where the author has added necessary information and where the author has added to or deleted from the original AIA text.

This document has important legal consequences. Consultation with an attorney is encouraged with respect to its completion or modification.

This form is approved and recommended by the American Institute of Architects (AIA) and The Associated General Contractors of America (AGC) for use in evaluating the qualifications of contractors. No endorsement of the submitting party or verification of the information is made by AIA or AGC.

§ 1. ORGANIZATION

§ 1.1 How many years has your organization been in business as a Contractor? 29 years

§ 1.2 How many years has your organization been in business under its present business name? 29 years

§ 1.2.1 Under what other or former names has your organization operated?

Sterling Commercial Roofing a Div. of Freeport Industrial
Roofing, Inc.

§ 1.3 If your organization is a corporation, answer the following:

§ 1.3.1 Date of incorporation: 08-18-08

§ 1.3.2 State of incorporation: Illinois

§ 1.3.3 President's name: Kevin R. Froeter

§ 1.3.4 Vice-president's name(s) Tim D. Beard

§ 1.3.5 Secretary's name: Jean L. Froeter

§ 1.3.6 Treasurer's name: Jean L. Froeter

§ 1.4 If your organization is a partnership, answer the following:

§ 1.4.1 Date of organization:

§ 1.4.2 Type of partnership (if applicable):

§ 1.4.3 Name(s) of general partner(s)

§ 1.5 If your organization is individually owned, answer the following:

§ 1.5.1 Date of organization:

§ 1.5.2 Name of owner:

§ 1.6 If the form of your organization is other than those listed above, describe it and name the principals:

§ 2. LICENSING

§ 2.1 List jurisdictions and trade categories in which your organization is legally qualified to do business, and indicate registration or license numbers, if applicable.

Illinois Roofing License #104.015267

§ 2.2 List jurisdictions in which your organization's partnership or trade name is filed.

§ 3. EXPERIENCE

§ 3.1 List the categories of work that your organization normally performs with its own forces.

Roofing, Waterproofing & Sheet Metal
Crane

§ 3.2 Claims and Suits. (If the answer to any of the questions below is yes, please attach details.)

§ 3.2.1 Has your organization ever failed to complete any work awarded to it? No

§ 3.2.2 Are there any judgments, claims, arbitration proceedings or suits pending or outstanding against your organization or its officers? No

§ 3.2.3 Has your organization filed any law suits or requested arbitration with regard to construction contracts within the last five years? No

§ 3.3 Within the last five years, has any officer or principal of your organization ever been an officer or principal of another organization when it failed to complete a construction contract? (If the answer is yes, please attach details.)
No

§ 3.4 On a separate sheet, list major construction projects your organization has in progress, giving the name of project, owner, architect, contract amount, percent complete and scheduled completion date.
See attached

§ 3.4.1 State total worth of work in progress and under contract:
Five (5) Million

§ 3.5 On a separate sheet, list the major projects your organization has completed in the past five years, giving the name of project, owner, architect, contract amount, date of completion and percentage of the cost of the work performed with your own forces.
See attached

§ 3.5.1 State average annual amount of construction work performed during the past five years:
Eight (8) Million

§ 3.6 On a separate sheet, list the construction experience and present commitments of the key individuals of your organization.
See attached

§ 4. REFERENCES

§ 4.1 Trade References: See attached

§ 4.2 Bank References: Sauk Valley Bank
Russ Spitzer
201 West 3rd Street
Sterling, IL 61081
(815) 626-5996

§ 4.3 Surety:

§ 4.3.1 Name of bonding company: United Fire & Casualty

§ 4.3.2 Name and address of agent: Ruhl & Ruhl
1200 Arlington Hts Road, Suite 400
Itasca, IL 60143

§ 5. FINANCING

§ 5.1 Financial Statement. Furnished only upon written request, if needed.

§ 5.1.1 Attach a financial statement, preferably audited, including your organization's latest balance sheet and income statement showing the following items:

Current Assets (e.g., cash, joint venture accounts, accounts receivable, notes receivable, accrued income, deposits, materials inventory and prepaid expenses);

Net Fixed Assets;

Other Assets;

Current Liabilities (e.g., accounts payable, notes payable, accrued expenses, provision for income taxes, advances, accrued salaries and accrued payroll taxes);

Other Liabilities (e.g., capital, capital stock, authorized and outstanding shares par values, earned surplus and retained earnings).

§ 5.1.2 Name and address of firm preparing attached financial statement, and date thereof:

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document was produced by AIA software at 13:28:18 on 03/22/2006 under Order No.1000201877_1 which expires on 10/11/2006, and is not for resale.
User Notes: (2533789901)

Wipfli LLP 403 E 3rd Street
Sterling, IL 61081 (Dan Ribordy)

§ 5.1.3 Is the attached financial statement for the identical organization named on page one?

§ 5.1.4 If not, explain the relationship and financial responsibility of the organization whose financial statement is provided (e.g., parent-subsiary).

§ 5.2 Will the organization whose financial statement is attached act as guarantor of the contract for construction?

§ 6. SIGNATURE

§ 6.1 Dated at this 14th day of May, 2015

Name of Organization: Sterling Commercial Roofing, Inc.

By: *Kevin Froeter*
Kevin Froeter
Title: President

§ 6.2

being duly sworn deposes and says that the information provided herein is true and sufficiently complete so as not to be misleading.

Subscribed and sworn before me this 14th day of May, 2015

Notary Public: Clara R. Sanders

Clara R. Sanders

My Commission Expires: 03-25-16

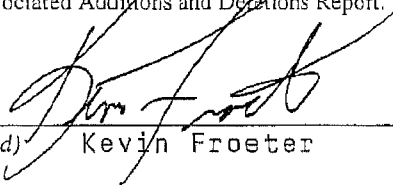


Certification of Document's Authenticity

AIA® Document D401™ – 2003

I, Charles V. Bucci, hereby certify, to the best of my knowledge, information and belief, that I created the attached final document simultaneously with its associated Additions and Deletions Report and this certification at 13:28:18 on 03/22/2006 under Order No. 1000201877_1 from AIA Contract Documents software and that in preparing the attached final document I made no changes to the original text of AIA® Document A305™ – 1986 - Contractor's Qualification Statement, as published by the AIA in its software, other than those additions and deletions shown in the associated Additions and Deletions Report.

(Signed)


Kevin Froeter

President

(Title)

May 14, 2015

(Dated)

SCR

**Sterling
Commercial
Roofing, Inc.**

2711 Locust Street
Sterling, IL 61081

Phone: 815-626-7744
Fax: 815-626-3628

Industrial & Commercial
Single Ply Roofing and
Waterproofing

IL License # 104.015267

Experience

Kevin Froeter	1974	40 years	President, Project Manager
Tim Beard	1990	24 years	Vice-President, Project Manager
Jean Froeter	1994	20 years	CEO/Secretary/Treasurer
Kevin Johnson	1978	36 years	Project Manager
Warren Swinbank	1986	29 years	Superintendent
Dennis Van Zuiden	1995	19 years	Project Manager
Brad Love	1998	16 years	Project Manager
Rick Fredrickson	1976	38 years	Sheet Metal Superintendent

Years with Company

Kevin Froeter	1987	27 years
Tim Beard	2002	12 years
Jean Froeter	1994	20 years
Kevin Johnson	2006	8 years
Warren Swinbank	2013	1 year
Dennis Van Zuiden	2000	14 years
Brad Love	2002	12 years
Rick Fredrickson	2014	1 year

Sterling Commercial Roofing Inc. References

Cook Fasser
5835 N Galena Rd
Peoria, IL 61614
Contact: Bob Cook
PH: 800-322-4252
FAX: 309-682-1667

Milwaukee Insulation
2901 Progress Drive
Madison WI 53716
Contact: Mark Carlson
PH: 800-236-0555
FAX: 608-223-0641

North Coast
1640 Fullerton Court, Suite 300
Glendale Heights, IL 60139
Gloria Eckert
PH: 630-790-3400 EXT 154
FAX: 630-790-3434

Sterling Commercial Roofing, Inc.
Completed Large Project List

Job # 14-010	Contract Date: 03/14/14	Completion Date: 10/01/14	Contract Amount: \$2,049,600.00
Project:		Owner:	Contractor:
Galesburg High School Phase 2	Galesburg CUSD #205	Galesburg CUSD #205	Russell Constructicon Co., Inc.
1135 W Fremont Street	932 Harrison Street	932 Harrison Street	4600 E 53rd Street
Galesburg, IL 61401	Galesburg, IL 61401	Galesburg, IL 61401	Davenport, IA 52807
Job # 13-010	Contract Date: 03/11/14	Completion Date: 08/18/14	Contract Amount: \$1,141,550.00
Project:		Owner:	Contractor:
Alcoa Building 814-03, 06, 08	Alcoa Inc.	Alcoa Inc.	Benchmark Inc.
4879 State Street	PO Box 1778	PO Box 1778	6065 Huntington Ct NE
Bettendorf, IA 52722	Pittsburgh, PA 15230	Pittsburgh, PA 15230	Cedar Rapids, IA 52402
Job # 13-152	Contract Date: 06/24/13	Completion Date: 09/02/14	Contract Amount: \$1,007,000.00
Project:		Owner:	Contractor:
Knoxville High School	Knoxville CUSD #202	Knoxville CUSD #202	Williams Brothers Construction, Inc.
600 E Main Street			PO Box 1366
Knoxville, IL 61448			Peoria, IL 61654
Job # 13-095	Contract Date: 04/12/13	Completion Date: 08/28/14	Contract Amount: \$919,970.00
Project:		Owner:	Contractor:
John F. Kennedy Elementary School	Spring Valley CCSD #99	Spring Valley CCSD #99	Williams Brothers Construction, Inc.
800 N Richards Street	800 N Richards Street	800 N Richards Street	PO Box 1366
Spring Valley, IL 61362	Spring Valley, IL 61362	Spring Valley, IL 61362	Peoria, IL 61654
Job # 14-325	Contract Date: 09/24/14	Completion Date: 11/30/14	Contract Amount: \$914,600.00
Project:		Owner:	Contractor:
Alcoa Building 814-03, 06, 08	Alcoa Inc.	Alcoa Inc.	Benchmark Inc.
4879 State Street	PO Box 1778	PO Box 1778	6065 Huntington Ct NE
Bettendorf, IA 52722	Pittsburgh, PA 15230	Pittsburgh, PA 15230	Cedar Rapids, IA 52402

Received 5-26-15
Responded 5-28-15

May 12, 2015

Jay McCracken or current Superintendent
PUTNAM COUNTY CUSD 535
400 E SILVERSPoon AVE
GRANVILLE, IL 61326

Re: Illinois Freedom of Information Act Request

Dear Superintendent:

Under the Illinois Freedom of Information Act, 5 ILCS 140, I am requesting an opportunity to obtain copies of public records that detail mathematics and science textbooks that are currently used in your school/district. The information I am seeking includes:

- a list of mathematics and science textbooks used (title and publisher),
- the grade each textbook is used in,
- which version of the book is used (e.g. Illinois, national, Common Core),
- and the year the textbook was first used (e.g., 2004-05).

You may satisfy my request by reporting the information at www.nsftextbookstudy.org. There should be no costs associated with this request. However, if there are, I request that you impose a waiver or reduction of fees as this information is being sought in the public interest. This information is being gathered for a nationwide study of mathematics and science textbooks sponsored by the National Science Foundation.

I look forward to receiving your response at the above website within five working days, as required by the Act 5 ICLS 140(3). Thank you for considering and responding to this request.

Sincerely,

Morgan Polikoff, Ph. D
polikoff@usc.edu
Assistant Professor
USC Rossier School of Education



FOIA response

3 messages

Lamboleyley, Ann <lamboleyley@pcschooleys535.org>

Mon, Jun 1, 2015 at 3:17 PM

To: polikoff@usc.edu

Good afternoon,

Please see the attached information which is in response to your FOIA request.

Thank you.

Ann Lamboleyley
Administrative Secretary
Putnam County CUSD #535
400 E. Silverspoon Ave.
Granville, IL 61326
815-882-2800 x 5

 **FOIA response.pdf**
186K

Morgan Polikoff <polikoff@usc.edu>

Mon, Jun 1, 2015 at 3:31 PM

To: "Lamboleyley, Ann" <lamboleyley@pcschooleys535.org>

Hi Ann,

Wonderful, thanks so much for the prompt response to my request! I greatly appreciate it.

Morgan

[Quoted text hidden]

--

Morgan S. Polikoff, Ph.D.
Assistant Professor of K-12 Policy and Leadership
Rossier School of Education, University of Southern California
213.740.6741
<http://rossier.usc.edu/faculty-and-research/directories/a-z/profile/?id=66>

Fight on!

Lamboleyley, Ann <lamboleyley@pcschooleys535.org>

Tue, Jun 2, 2015 at 7:34 AM

To: Morgan Polikoff <polikoff@usc.edu>

You're welcome. Have a great day!

Ann Lamboleyley
Administrative Secretary
Putnam County CUSD #535
400 E. Silverspoon Ave.
Granville, IL 61326



Lambole, Ann <lamboleya@pcschoools535.org>

Fwd: FOIA Response

2 messages

McCracken, Jay <mccrackenj@pcschoools535.org>

Fri, May 29, 2015 at 4:58 PM

To: Pam Ellena <ellenap@pcschoools535.org>, Ann Lambole <lamboleya@pcschoools535.org>

----- Forwarded message -----

From: **Cross, Ronda** <crossr@pcschoools535.org>

Date: Fri, May 29, 2015 at 3:40 PM

Subject: FOIA Response

To: Jay McCracken <mccrackenj@pcschoools535.org>

Hi Jay,

Here are our FOIA responses...

Putnam County Primary School

Kindergarten

Math - Go Math! (Houghton Mifflin Harcourt) Common Core Edition, 2010

First used: 2013-14

1st Grade

Math - Go Math! (Houghton Mifflin Harcourt), Common Core Edition, 2010

First used: 2013-14

Science - No textbook (Open resources are used and follow NGSS)

2nd Grade

I understand that Anita turned that into you directly.

Please let me know if you do not have all of the information you need for this request.

Thanks,

R

McCracken, Jay <mccrackenj@pcschoools535.org>

Fri, May 29, 2015 at 4:58 PM

To: Pam Ellena <ellenap@pcschoools535.org>, Ann Lambole <lamboleya@pcschoools535.org>

Thanks for the info.

Jay

[Quoted text hidden]

Putnam County Primary School

2nd Grade

These books are used as resource only. We have no Math textbooks; Science textbooks are shared.

Math – GO MATH! Common Core
Houghton Mifflin Harcourt
First used 2013-2014

Science – Scott Foresman Science
The Diamond Edition
First used 2012-2013

Putnam County Elementary School

Math and Science Textbook Series

Math

3rd, 4th, & 5th Grades

Go Math! published by Houghtlin Mifflin Harcourt
2012 Common Core Edition.
adopted 2013-2014 school year

Science

3rd & 5th Grade

Scotts Foreseman Science, Illinois Edition
2000 Edition
adopted 2001-2002 school year

5th Grade

Is not currently using a text book series
Aligns curriculum to Next Generation Science Standards & creates own curriculum and
supplements with multiple resources.
began 2014-2015 school year.

Fwd: FOIA information Jr. High Science

1 message

Ellena, Pam <ellenap@pcschoools535.org>
To: Ann Lambole <lamboleya@pcschoools535.org>

Thu, May 28, 2015 at 12:55 PM

----- Forwarded message -----

From: **Dudek, Jennifer** <dudekj@pcschoools535.org>

Date: Thu, May 28, 2015 at 12:50 PM

Subject: FOIA information Jr. High Science

To: Pam Ellena <ellenap@pcschoools535.org>, Jay McCracken <mccrackenj@pcschoools535.org>

Putnam County Junior High

We use the following textbooks:

8th Grade Glencoe Science 2005 integrated blue edition Illinois *began using 05-06*
7th Grade Glencoe Science 2005 integrated green edition Illinois *began using 05-06*
6th Grade Prentice Hall Science Explorer 2002 Earth Science edition Illinois *began using 02-03*

These are what we are currently using in the Jr. High science program. Please let me know if you need any further information or if you have any questions.

Thanks,

Jenn Dudek

--

Jennifer L Dudek
Science Teacher
Putnam County Junior High

--

Pam Ellena
Putnam County CUSD #535
Admin Secretary
815-882-2800 option 5

Kennedy, Cody <kennedyc@pcschoools535.org>
To: "Lambole, Ann" <lambolea@pcschoools535.org>

Fri, May 29, 2015 at 8:20 AM

Hi Again Ann,

I just had the bright idea to look at the books to see when they were first issued to students. (I feel mostly stupid for not thinking of this sooner). Anyway:

Calculus:

"Calculus of a Single Variable" 10e - AP edition

Authors: Larson and Edwards

Publisher: Brooks/Cole

First used 2013 - 2014

Pre Calculus:

"Precalculus with Limits - A Graphing Approach" Third Edition

Authors: Larson, Hostetler and Edwards

Publisher : Houghton Mifflin Company

First used 2003 - 2004

Trigonometry:

"Trigonometry" Fifth Edition

Authors: Larson and Hostetler

Publisher: Houghton Mifflin Company

First used 2001 - 2002

Algebra 2:

"Algebra 2" (Edition not stated - possibly First?)

Authors: Larson, Boswell, Kanold and Stiff

Publisher: McDougal Littell

First used 2001 - 2002

I might be off a year or so, but I don't think I will be able to pin it down with any other method.

Hope this helps!

Cody

[Quoted text hidden]

Putnam
County
High
School

Putnam County High School Special Education

Math

Basic Math Skills 2003
AGS Publishing 2003
9-12 Special ED
NCTM Standards

Pre Algebra 2003-4
AGS Publishing 2004
9-12 Sp Ed
NCTM Standards

Algebra 2003
AGS Publishing 2004
9-12 Sp Ed
NCTM Standards

Consumer Math 2003
AGS Publishing 2003
9-12 Sp Ed
NCTM Standards

Life Skills Math 2013
AGS Publishing
9-12 SP ED
NCTM Standards

Connecting Math Concepts 2013
SRA 2003 Level F, E
9-12 Sp Ed

Essentials for Algebra 2013
SRA 2008

Science

General Science 2004
AGS 2004
9-12 Sp Ed
National Science Standards

Biology 2004
AGS 2004
9-12 Sp Ed
National Science Standards

Life Science 2013-14
PCI Education 2007
9-12 Sp Ed
National Science Standards

Physical Science 2013-14
PCI Education 2007
9-12 Sp Ed
National Science Standards

Earth & Space Science 2013-14
PCI Education 2007
9-12 Sp Ed
National Science Standards

Putnam County High School

Science Information

Science I Essential Interactions

Science II Essential Interactions

Science III Essential Interactions

Science IV Essential Interactions

Publisher Centre Pointe Learning

First used: 2001-2

Meyer, Corey <meyerc@pcschools535.org>
To: "Lambole, Ann" <lambolea@pcschools535.org>

Mon, Jun 1, 2015 at 9:49 AM

Here is the information on the textbook I use for Earth Science...

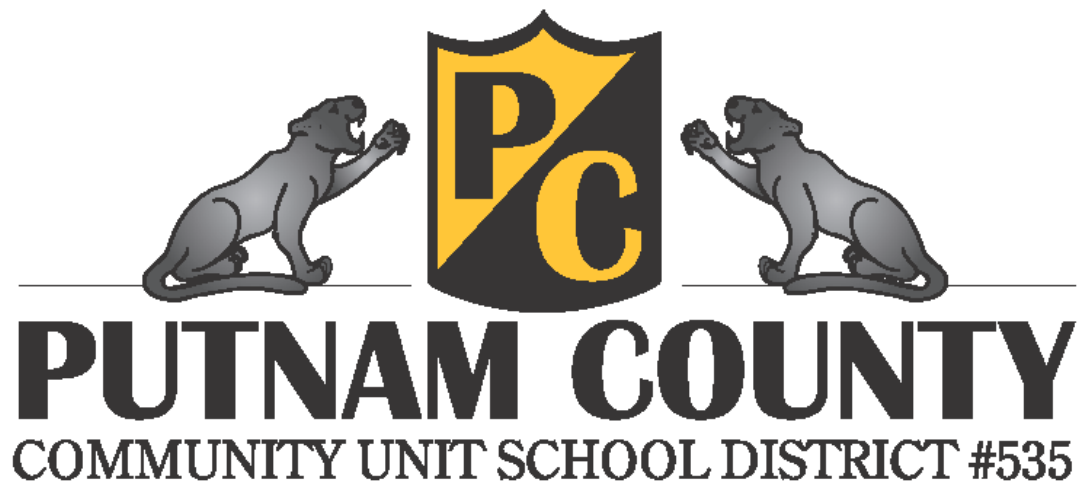
Title: Modern Earth Science
Authors: Sager, Ramsey, Phillips & Watenpaugh
Publisher: Holt, Rinehart, Winston
Pub. Date: 1998
Start Using Date: @1998, It was in use when I started in 2001
Aligned to Common Core: No
Grade Usage: Freshman through Senior, but mainly Soph. and Juniors
Version/Edition: Does not specify

Putnam County High
School

Let me know if you need more info.

Corey

Corey Meyer
PCHS
Social Studies Department Chair
EPIC Committee - Social Studies Chair



WELLNESS POLICY

PUTNAM COUNTY COMMUNITY UNIT SCHOOL DISTRICT #535 WELLNESS POLICY

BELIEF STATEMENT

The Board of Education of Putnam County Community Unit School District #535 is committed to providing a learning environment that supports and promotes wellness, good nutrition, and an active lifestyle, recognizing the positive relationship among good nutrition, physical activity, and the capacity of students to develop and learn. The school environment shall be aligned with healthy school goals to positively influence students' beliefs and habits to promote health and wellness, good nutrition, and regular physical activity. In addition, school staff shall be encouraged to model healthy eating and physical activity as a valuable part of daily life.

BELIEF STATEMENT

The purpose of this policy is to ensure a total school environment that promotes and supports student health and wellness, helps to reduce childhood obesity, and meets the requirements of the Child Nutrition and WIC Reauthorization Act of 2004 and the Illinois School Code, including without limitation, goals for nutrition education, physical activity, and other school based activities that are designed to promote student wellness; nutrition guidelines for all foods available during the school day; a plan for measuring implementation; and involvement of parents, students, school food service providers, the school board, and the public in developing this policy.

RATIONALE

A disturbing number of children are inactive and do not eat well. As a result, 16 percent of children and adolescents are overweight, and this represents a three-fold increase since 1980. Congress passed the Child Nutrition and WIC Reauthorization Act of 2004 on June 30, 2004. Recognizing the role that schools can play in health promotion, this law requires local education agencies to participate in a program authorized by the National School Lunch Act or the Child Nutrition Act of 1966 to develop a local wellness policy. The objectives of the wellness policy are to improve the school nutrition program, promote student health, and reduce childhood obesity. Public Act 094-0199 amends the Illinois School Code, requiring the Illinois State Board of Education to establish a state goal that all districts have a wellness policy.

The connection between learning and nutrition is well documented. Healthy eating patterns are essential for students to achieve their highest academic potential, full physical and mental growth, and lifelong health and well being. Healthy eating is substantially linked to reduced risk for mortality and development of many chronic illnesses. Schools have a responsibility to help students acquire the knowledge and skills that are necessary to establish and maintain lifelong healthy eating patterns. Wellness plans that are planned and implemented effectively have demonstrated a positive influence on children's health.

Schools have a responsibility to help students establish and maintain lifelong habits of remaining physically active. According to the U.S. Surgeon General, regular physical activity is one of the most important ways in which people can maintain and improve their physical health, mental health, and overall well-being. Regular physical activity reduces the risk of heart disease, high blood pressure, colon cancer, diabetes, and even premature death.

GOALS FOR NUTRITION EDUCATION

1. Students in grades kindergarten through grade 12 shall receive nutrition education as part of a sequential program that is coordinated within a comprehensive health education curriculum. The program shall be designed to provide students with the knowledge and skills necessary to use healthy eating behaviors and shall be aimed at influencing students' knowledge, attitudes, and eating habits. As eating habits are established at an early age, special emphasis should be placed on nutrition education in preschool through primary grades. The curriculum should also be consistent with and incorporate the relevant Illinois Learning Standards.
2. Nutrition education shall be integrated into the standards-based lesson plans of other school subjects, such as math, science, language arts, physical education, health, family/consumer sciences, and social sciences to maximize classroom time and to achieve positive changes in students' eating behaviors.
3. A minimum of fifty contact hours of nutrition education is recommended for students each school year. These contact hours can be provided through a combination of classroom instruction, nutrition education in the cafeteria, health fairs, field trips, and/or assemblies.
4. The nutrition education program may include enjoyable activities such as contests, taste testing, promotions, field trips, and school gardens.

GOALS FOR PHYSICAL ACTIVITY

1. Students in kindergarten through grade 12 shall participate in daily physical education that enables them to achieve and maintain a high level of personal fitness, emphasizing self-management skills including energy balance (calories in minus calories out). This program should also remain consistent with the Illinois Learning Standards and should be coordinated within a comprehensive health education curriculum.
2. It is recommended that elementary students participate in physical education for a minimum of 150 minutes per week, and middle school students for 225 minutes per week (National Association for Sport and Physical Education recommendations). Special emphasis should be placed on promoting an active lifestyle in kindergarten through primary grades as health habits are established at a young age. Accommodations shall be made for students with disabilities, 504 plans, and other limitations.
3. Schools shall provide a daily supervised recess period for elementary students.
4. Students shall be provided opportunities for physical activity through a range of before and after school programs including intramurals, sports programs, or physical activity clubs.

5. As students should engage in a minimum of 60 minutes of physical activity a day, the physical education program shall actively engage families as partners in providing physical activity beyond the school day.

GOALS FOR OTHER SCHOOL-BASED ACTIVITIES DESIGNED TO PROMOTE STUDENT WELLNESS

Parent Partnerships

1. Schools shall support parents' efforts to provide a healthy diet and daily physical activity for their children. This support shall begin in elementary school and continue through middle and high school.
2. Parents shall be provided information to help them incorporate healthy eating and physical activity into their children's lives. This information may be provided in the form of handouts, postings on the school website, newsletter articles, or presentations in workshop settings that focus on nutrition and healthy lifestyles.

Consistent School Activities and Environment-Healthy Eating

1. It is recommended that food providers share information about the nutritional content of school meals and/or individually sold foods with students, family, and school staff.
2. School meals shall be served in clean, safe, and pleasant settings with adequate time provided for students to eat, at a minimum, in accordance with state and federal standards and guidelines. The National Association of State Boards of Education recommends that students have adequate time to eat, relax, and socialize.
3. All food service personnel shall have adequate pre-service training and regularly participate in professional development activities that provide strategies including coordination of classroom and cafeteria activities.
4. Food providers should attempt to involve families, students, and other school personnel in choosing nutritious food and beverage selections for their local schools. This could include surveys, committees, taste-testing, and other activities designed to provide input into the decision-making process.
5. Food providers should work with suppliers to obtain foods and beverages that meet the nutrition requirements of school meals.
6. Food providers should work closely with school instructional staff to reinforce nutrition instruction and foster an environment where students can learn about and practice healthy eating.
7. Food providers shall take every measure to ensure that student access to foods and beverages on school campuses meet federal, state, and local laws and guidelines.
8. Students, parents, school staff, and community members bringing foods and beverages to school for parties/celebrations/meetings shall be encouraged to provide healthful options and shall be provided with a list of recommended food and beverage options. (Attachment B).
9. School-based organizations shall be encouraged to raise funds through the sale of items other than food.
10. To reduce competition with nutritionally balanced school meals and enhance student safety, it is recommended that, to the extent that it is practical, student are not permitted to leave school grounds to purchase foods or beverages.

11. Partnerships between schools and businesses are encouraged. To meet wellness objectives, it is recommended that commercial advertising relationships involve foods and beverages that meet nutrition standards. (Attachment A).
12. Schools shall take efforts to promote nutritious food and beverage choices consistent with the current Dietary Guidelines for Americans and Food Guidance System (MyPyramid) such as fruits, vegetables, low-fat dairy foods, and whole grain products.
13. Nutrition education shall be provided by trained and well-supported staff with adequate pre-service and in-service training.
14. All foods and beverages made available on campus shall comply with the federal, state, and local food safety and sanitation regulations.
15. To ensure safety and security of food, access to any area involved in storage, preparation, or service of food on the school campus shall be limited to authorized personnel.

Consistent School Activities and Environment-Physical Activity

1. Physical education shall be provided by trained and well-supported staff that is certified by the state to teach physical education. All physical education teachers shall regularly participate in continuing education activities that impart the knowledge and skills needed to effectively promote enjoyable lifelong healthy eating and physical activity among students.
2. Physical education classes should have a student to teacher ratio comparable to those in other curricular areas.
3. The physical education program shall be closely coordinated with the other components of the overall school health program. When possible, physical education topics should be integrated within other curricular areas.
4. Schools are encouraged to limit extended periods of inactivity. When activities, such as mandatory testing, make it necessary for students to be inactive for long periods of time, it is recommended that schools give breaks during which they are encouraged to stand and be moderately active.
5. Schools are encouraged to develop community partnerships with other child-serving organizations such as park districts and YMCA's to provide students opportunities to be active.
6. Schools are encouraged to provide student and community access and promote the use of the school's physical activity facilities outside of the normal school day.
7. Physical activity facilities and equipment on school grounds shall be safe.
8. Schools are encouraged to work with the community to create a community environment that is safe and supportive of students walking or biking to school.

Food or Physical Activity as a Reward or Punishment

1. School personnel shall be encouraged to use nonfood incentives or rewards with students (Attachment D) and shall not withhold food from students as punishment.
2. School personnel should be discouraged from using physical activity as a punishment or from withholding physical education class as a punishment.

NUTRITION GUIDELINES FOR ALL FOODS AND BEVERAGES AVAILABLE ON SCHOOL CAMPUSES DURING THE SCHOOL DAY

1. Food providers shall offer a variety of age-appropriate, appealing foods and beverage choices and employ food preparation, purchasing, and meal planning practices consistent with the current Dietary Guidelines for Americans.
2. All foods and beverages sold individually (apart from the reimbursable school meal) on school campuses during the school day should meet nutrition standards (Attachment A).
3. Nutritious and appealing foods and beverages, such as fruits, vegetables, low-fat dairy foods, and whole grain products, should be encouraged whenever food is sold or otherwise offered at school.

GUIDELINES FOR SCHOOL MEALS

1. School meals shall be consistent with the recommendations of the Dietary Guidelines for Americans and/or meet, at a minimum, the nutrition requirements and regulations for the National School Lunch Program and/or School Breakfast Program and all applicable state and local laws and regulations.

MEASURING AND IMPLEMENTATION AND COMMUNITY INVOLVEMENT

1. The district superintendent shall be charged with operational responsibility for ensuring that each school meets the local wellness policy requirements.
2. The district superintendent shall appoint a district wellness team/council that includes at least one school administrator, parent, school board member, student, and representatives of the school food authority to help develop, implement, and evaluate the wellness policy.
3. The appointed district wellness team/council shall be responsible for:
 - a. creating and maintaining bylaws for operation;
 - b. assessment of the current school environment;
 - c. development and/or review of a wellness policy;
 - d. presenting the wellness policy to the school board for approval;
 - e. recommending revision of the policy as deemed necessary by the wellness team/council.
4. The principal or other designee of each campus shall be responsible for the implementation of the local wellness policy and shall appoint a school-based evaluation team to develop and implement an annual evaluation plan.
5. The school-based evaluation team shall report their findings to the campus principal and develop with him/her a plan for improvement, as needed.
6. The wellness team/council shall hear reports from each campus group annually or as needed.
7. Before the end of each school year, the wellness team/council shall recommend to the district superintendent any revisions to the policy it deems necessary.
8. The wellness team/council shall report to the superintendent and school board annually on the progress of the wellness team/council and the status of compliance by the campuses (or as deemed necessary by the superintendent).

Attachment A

Food or Beverage	<i>HealthierUS School Challenge</i> Nutrition Standards* These criteria focus on decreasing fat and added sugar, increasing nutrient density, and moderating portion size.
Fruits and Non-Fried Vegetables	Fruits and vegetables may be fresh, frozen, canned or dried, and they must be found in the Food Buying Guide for Child Nutrition Programs. http://schoolmeals.nal.usda.gov/FBG/2003FBG%20Section%202.pdf Examples of products that <i>cannot</i> be sold/served as a fruit or vegetable include: • Snack-type foods made from vegetables or fruits, such as potato chips, and banana chips; • Pickle relish, jam, jelly; and • Tomato catsup and chili sauce
Approved Beverages	• Flavored or plain reduced fat (2%), low-fat (1%), skim/nonfat fluid milk meeting State and local standards for pasteurized fluid milk and/or USDA approved alternative dairy beverages⁴; • 100% full-strength fruit and vegetable juices; and • Water (non-flavored, non-sweetened, <i>and</i> non-carbonated) • Carbonated drinks – diet ONLY
Any Other Individual Food Sales/Service	• Calories from total fat must be at or below 35%**<i>, excluding nuts, seeds, and nut butters</i>. This is determined by dividing the calories from total fat by the total calories and multiplying by 100. If calories from fat are not available, multiply the grams of fat by 9 to equal calories from fat. • Calories from saturated fat must be at or below 10%. This is determined by dividing the calories from saturated fat by the total calories and multiplying by 100. If calories from saturated fat are not available, multiply grams of saturated fat by 9 to equal calories from saturated fat. • Total sugar must be at or below 35% by weight. This is determined by dividing the grams of total sugar by the gram weight of the product and multiplying by 100. This includes both naturally occurring and added sugars. This limit does not include fruits and vegetables or flavored milk as defined above. • For vending sales the item package or container is not to exceed 200 calories.

⁴There are no USDA approved dairy beverages at this time. Public Law 108-265 (Child Nutrition Program Reauthorization) authorizes the Secretary of Agriculture to establish nutritionally equivalent non-dairy beverages by July 1, 2005. Please check with the Illinois State Board of Education for clarification.

*The above *Nutrition Standards* are criteria for sales/service of a la carte and/or vended items from the United States Department of Agriculture's *HealthierUS School Challenge*. Please be aware that these criteria are only meant to apply to individually sold foods and that foods sold as part of a reimbursable school meal may not necessarily meet these criteria although menus meet the nutrition standard set by the U.S. Department of Agriculture for school meals. Local policy makers may wish to modify the standards but should be aware that this may make schools ineligible to meet the criteria for the *HealthierUS School Challenge*.

**The *Dietary Guidelines for Americans 2005* recommend a total fat intake of 20 to 35% for school-age children.

Attachment B

Healthful Food and Beverage Options for School Functions*

At any school function (parties, celebrations, meetings, etc.) healthful food options should be made available to promote student, staff and community wellness. Examples of nutritious food and beverages that are consistent with the Dietary Guidelines for Americans are listed below.

- Raw vegetable sticks/slices with low-fat dressing or yogurt dip
- Fresh fruit wedges – cantaloupe, honey dew, watermelon, pineapple, oranges, tangelos, etc.
- Sliced fruit -- nectarines, peaches, kiwi, star fruit, plums, pears, mangos, apples, etc.
- Fruit salad
- Cereal and low-fat milk
- 100% fruit or vegetable juice
- Frozen fruit pops with fruit juice or fruit as the first ingredient
- Dried fruits – raisins, cranberries, apples, apricots,
- Single serving applesauce or canned fruit in juice
- Peanut butter with apple wedges or celery sticks
- Fruit smoothies made with fat-free or low-fat milk
- Trail mix (dried fruits and nuts)
- Dry roasted peanuts, tree nuts and soy nuts (not coconut or palm nuts)
- Lean meats and reduced fat cheese sandwiches (use light or reduced fat mayonnaise in chicken/tuna salads)
- Party mix (variety of cereals, nut, pretzels, etc.)
- Pretzels or reduced fat crackers
- Baked chips with salsa or low-fat dip (Ranch, onion, bean, etc.)
- Low-fat muffins (small or mini), granola bars and cookies (graham crackers, fig bars)
- Mini bagels with whipped light or fat-free cream cheese
- Pasta salad
- Bread sticks with marinara
- Fat-free or low-fat flavored yogurt & fruit parfaits
- Fat-free or low-fat pudding cups
- Fat-free or low-fat milk and milk products (string cheese, single-serving cottage cheese, cheese cubes)
- Flavored soy milk fortified with calcium
- Pure ice cold water

**This list is not all inclusive and is meant only to provide parents and school staff with guidance for healthier food and beverage choices. Not all food and beverage items on this list will necessarily meet district nutrient standards (Attachment A) as items vary in sugar, fat and calorie content from brand to brand. However, all of the items in the list are believed to be consistent with the intent of the wellness policy to promote student health and reduce childhood obesity.*

Attachment C

Fundraising Ideas

- Raffle
- Candles
- Book sale
- Cookbook
- *Car wash
- *Walkathons
- Student artwork
- Stuffed animals
- Stadium pillows
- School photo ID
- Educational games
- Holiday decorations
- Shopping donation programs
- School mascot temporary tattoos
- Faculty and/or student talent show
- Teacher/student sports competition
- Auction of donated goods and services
- Balloon bouquets for special occasions
- Bottled water with the schools own label
- Refillable water bottle with the school logo
- Glow in the dark novelties (popular at dances)
- Greeting cards, especially designed by students
- School calendars with all the important school dates on them
- Party bags for kids' birthday parties filled with non-food novelties
- Sale of flowers and balloons for the family to purchase for student graduates
- School spirit items – tee shirts, sweatshirts, sweatpants, lanyards, pennants, bracelets and caps
- Growing and/or selling flowers and plants for holidays such as Valentine's Day and Mother's Day

*These fundraisers have the added benefit of promoting physical activity for students.

Attachment D

Classroom rewards

- A smile
- Going first
- Verbal praise
- Sit by friends
- Teaching the class
- Helping the teacher
- Enjoy class outdoors
- A field trip for the class
- Choosing a class activity
- Walk with a teacher during lunch
- Eat lunch outdoors with the class
- Eat lunch with a teacher or principal
- Extra credit or class participation points
- Taking care of the class animal for a day
- Have lunch or breakfast in the classroom
- A photo recognition board in a prominent location in the school
- A note from the teacher to the student commending his or her achievement
- A phone call, email, or letter sent home to parents or guardians commending a child's accomplishment
- Recognition of a child's achievement on the school-wide morning announcements or school website
- Ribbon, certificate in recognition of achievement or a sticker with an affirming message (e.g. "Great job")
- Take a trip to the treasure box (filled with: stickers, temporary tattoos, pencils, pens, highlighters, sidewalk chalk, notepads, erasers, bookmarks, etc.)

References

1. Prevalence of Overweight among Children and Adolescents: United States, National Center for Health Statistics. www.cdc.gov/products/pubs/pubd/hestats/overwght99.htm
2. Child Nutrition and WIC Reauthorization Act of 2004 (Public Law 108-265, Sec. 204). <http://thomas.loc.gov/bss>
3. Public Act 094-0199, www.ilga.gov/legislation/publicacts/fulltext.asp?Name=094-0199
4. Illinois School Code, www.ilga.gov/legislation
 - a. Daily Physical Ed Requirements – Section 27-6 of the School Code (105 ILCS 5/27-61)
 - b. Rules for Comprehensive Health Education – (23 Ill. Adm. Code 253) issued pursuant to the Critical Health Problems and Comprehensive Health Education Act (105 ILCS 110).
5. Illinois Learning Standards, Illinois State Board of Education, 1997, www.isbe.state.il.us/ils
6. Nutrition services: An essential component of comprehensive school health programs – Joint Position of the American Dietetic Association, Society for Nutrition Education, and the American School Food Service Association, Journal of Nutrition Education 35:2, 2003.
7. Executive Summary, Shape of the Nation 2001. National Association of Sports and Physical Education (NASPE), 2001, www.aahperd.org/naspe/pdf_files/shape_nation.pdf
8. Dietary Guidelines for Americans 2005, Department of Health and Human Services and Department of Agriculture, 2005, www.health.gov/dietaryguidelines
9. Fit, Healthy and Ready to Learn. National Association of State Boards of Education, 2000.
10. MyPyramid.gov, United States Department of Agriculture, www.mypyramid.gov
11. Minimum School Meal Requirements – section 9(f)(I), 17(a) of the Richard B. Russell National School Lunch Act (42 U.S.C. 1758(f)(I), 1766(a)0
12. Minimum School Meal Requirements – subsections (a) and (b) of section 10 of the Child Nutrition Act (42 U.S.C. 1779)
13. Illinois School Food Service – Ill. Adm. Code Section 305.

**Recommendation to Approve Wellness Policy for Putnam County
C.U.S.D. 535**

As superintendent, I recommend the annual approval of the district Wellness Policy. (For your review, the Wellness Plan is attached.)

Rationale

This is an annual review that is required by school code.

District Goal

Improve communication among all stakeholders in the Putnam County School District and communities.

PREVAILING WAGE RESOLUTION

Whereas, the State of Illinois has enacted “An Act regulating wages of laborers, mechanics and other workers employed in any public works by the state, county, city or any public body or any political subdivision or by any one under contract for public works,” approved June 26, 1941, codified as amended, 820 ILCS 130/1 et seq. (1993) formerly Ill. Rev. Stat., Ch.48, par.39s-1 et seq. And

Whereas, the aforementioned Act requires that the Putnam County Community Unit School District 535 of Putnam County investigate and ascertain the prevailing rate of wages as defined in said Act for laborers, mechanics and other workers in the locality of Putnam County employed in performing construction of public works, for said Putnam County Community Unit School District 535.

NOW THEREFORE, BE IT ORDAINED BY THE PRESIDENT OF THE BOARD, OF PUTNAM COUNTY COMMUNITY UNIT SCHOOL DISTRICT 535:

Section 1: To the extent and as required by an Act regulating wages of laborers, mechanics and other workers employed in any public works by State, county, city or any public body or any political subdivision or by any one under contract for public works, approved June 26, 1941, as amended, the general prevailing rate of wages in this locality for laborers, mechanics and other workers engaged in construction of public works coming under the jurisdiction of the Putnam County Community Unit School District 535 is hereby ascertained to be the same as the prevailing rate of wages for construction work in Putnam County area as determined by the Department of Labor of the State of Illinois as of June, 2007, a copy of that determination being attached hereto and incorporated herein by reference. As required by said Act, any and all revisions of the prevailing rate of wages by the Department of Labor of the State of Illinois shall supersede the Department’s June determination and apply to any and all public works construction undertaken by the Putnam County Community Unit School District 535. The definition of any terms appearing in this Ordinance which are also in aforesaid Act shall be the same as in the Act.

Section 2: Nothing herein contained shall be construed to apply said general prevailing rate of wages as herein ascertained to any work or employment except public works construction of the Putnam County Community Unit School District 535 to the extent required by the aforesaid Act.

Section 3: The Putnam County Community Unit School District 535 shall publicly post or keep available for inspection by any interested party in the main office of the Putnam County Community Unit School District 535 this determination or any revisions of such prevailing rate of wage. A copy of this determination or of the current revised determination of prevailing rate of wages then in effect to all contract specifications.

Section 4: The Putnam County Community Unit School District 535 shall mail a copy of this determination to any employer, and to any association of employers and to any person or association of employees who have filed their names and addresses, requesting copies of any determination stating the particular rates and the particular class of workers whose wages will be affected by such raises.

Section 5: The Putnam County Community Unit School District 535 shall promptly file a certified copy of this Resolution with both the Secretary of State Index Division and the Department of Labor of the State of Illinois.

Section 6: The Putnam County Community Unit School District 535 shall cause to be published in a newspaper of general circulation within the area a notice that this Resolution has passed and is available for inspection.

Passed this 15th day of June 2015.

Approved:

School Board President

Seal

Attest:

School Board Secretary

Putnam County Prevailing Wage for June 2015

(See explanation of column headings at bottom of wages)

Trade Name Trng	RG	TYP	C	Base	FRMAN	M-F>8	OSA	OSH	H/W	Pensn	Vac
=====	==	===	=	=====	=====	=====	===	===	=====	=====	=====
ASBESTOS ABT-GEN 0.800		ALL		30.530	31.780	1.5	1.5	2.0	8.420	11.55	0.000
ASBESTOS ABT-MEC 0.720		BLD		35.100	37.600	1.5	1.5	2.0	11.17	10.76	0.000
BOILERMAKER 0.400		BLD		38.000	41.000	2.0	2.0	2.0	7.070	15.99	0.000
BRICK MASON 0.620		BLD		37.630	38.630	1.5	1.5	2.0	9.320	8.890	0.000
CARPENTER 0.570		BLD		31.000	33.170	1.5	1.5	2.0	9.450	14.88	0.000
CARPENTER 0.500		HWY		31.850	33.600	1.5	1.5	2.0	9.330	15.34	0.000
CEMENT MASON 0.500		ALL		36.200	37.450	2.0	2.0	2.0	8.600	11.98	0.000
CERAMIC TILE FNSHER 0.560		BLD		32.850	0.000	1.5	1.5	2.0	8.600	5.210	0.000
COMMUNICATION TECH 0.720		BLD		31.200	32.700	1.5	1.5	2.0	12.82	11.30	0.000
ELECTRIC PWR EQMT OP 0.380		ALL		38.300	45.290	1.5	1.5	2.0	6.150	10.73	0.000
ELECTRIC PWR GRNDMAN 0.260		ALL		26.280	45.290	1.5	1.5	2.0	5.790	7.360	0.000
ELECTRIC PWR LINEMAN 0.430		ALL		42.540	45.290	1.5	1.5	2.0	6.280	11.92	0.000
ELECTRIC PWR TRK DRV 0.280		ALL		27.560	45.290	1.5	1.5	2.0	5.830	7.720	0.000
ELECTRICIAN 1.200		BLD		37.950	41.370	1.5	1.5	2.0	13.67	16.13	0.000
ELECTRICIAN 0.540	NE	BLD		37.090	39.090	0.0	0.0	0.0	6.100	8.570	0.000
ELEVATOR CONSTRUCTOR 0.600		BLD		41.690	46.900	2.0	2.0	2.0	13.57	14.21	3.340
GLAZIER 1.250		BLD		31.870	33.870	1.5	1.5	1.5	10.25	7.700	0.000
HT/FROST INSULATOR 0.720		BLD		48.450	50.950	1.5	1.5	2.0	11.47	12.16	0.000
IRON WORKER 0.780		ALL		40.000	41.000	2.0	2.0	2.0	10.04	20.34	0.000
LABORER 0.800		ALL		0.000	0.000	1.5	1.5	2.0	8.420	11.55	0.000
LABORER, SKILLED 0.800		ALL		29.930	31.180	1.5	1.5	2.0	8.420	11.55	0.000
LATHER 0.570		BLD		31.000	33.170	1.5	1.5	2.0	9.450	14.88	0.000
MACHINIST 0.000		BLD		44.350	46.850	1.5	1.5	2.0	6.760	8.950	1.850

MARBLE FINISHERS 0.560	BLD	32.850	0.000	1.5	1.5	2.0	8.600	5.210	0.000
MARBLE MASON 0.600	BLD	35.530	35.780	1.5	1.5	2.0	8.600	7.520	0.000
MILLWRIGHT 0.500	BLD	36.120	39.730	1.5	1.5	2.0	9.420	14.30	0.000
MILLWRIGHT 0.500	HWY	35.120	38.630	1.5	1.5	2.0	9.170	14.05	0.000
OPERATING ENGINEER 1.250	E BLD 1	45.300	49.300	2.0	2.0	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E BLD 2	44.000	49.300	2.0	2.0	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E BLD 3	41.450	49.300	2.0	2.0	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E BLD 4	39.700	49.300	2.0	2.0	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E BLD 5	48.300	49.300	2.0	2.0	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E BLD 6	48.300	49.300	2.0	2.0	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E BLD 7	46.300	49.300	2.0	2.0	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E HWY 1	45.300	49.300	1.5	1.5	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E HWY 2	44.750	49.300	1.5	1.5	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E HWY 3	42.700	49.300	1.5	1.5	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E HWY 4	41.300	49.300	1.5	1.5	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E HWY 5	40.100	49.300	1.5	1.5	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E HWY 6	48.300	49.300	1.5	1.5	2.0	17.10	11.80	1.900
OPERATING ENGINEER 1.250	E HWY 7	46.300	49.300	1.5	1.5	2.0	17.10	11.80	1.900
OPERATING ENGINEER 3.000	W BLD 1	37.050	40.050	1.5	1.5	2.0	7.000	17.48	0.000
OPERATING ENGINEER 3.000	W BLD 2	34.450	40.050	1.5	1.5	2.0	7.000	17.48	0.000
OPERATING ENGINEER 3.000	W BLD 3	30.160	40.050	1.5	1.5	2.0	7.000	17.48	0.000
OPERATING ENGINEER 3.000	W HWY 1	38.150	41.150	1.5	1.5	2.0	7.250	18.23	0.000
OPERATING ENGINEER 3.000	W HWY 2	35.460	41.150	1.5	1.5	2.0	7.250	18.23	0.000
OPERATING ENGINEER 3.000	W HWY 3	31.030	41.150	1.5	1.5	2.0	7.250	18.23	0.000
PAINTER 1.350	ALL	33.650	35.650	1.5	1.5	1.5	10.30	8.200	0.000
PAINTER SIGNS 0.000	BLD	33.920	38.090	1.5	1.5	1.5	2.600	2.710	0.000
PILEDRIIVER 0.570	BLD	31.250	34.380	1.5	1.5	2.0	9.450	14.88	0.000
PILEDRIIVER	HWY	31.850	33.600	1.5	1.5	2.0	9.330	15.34	0.000

0.500 PIPEFITTER 1.780	BLD	46.000	49.000	1.5	1.5	2.0	9.000	15.85	0.000
0.500 PLASTERER 0.880	BLD	36.200	37.450	2.0	2.0	2.0	8.600	11.98	0.000
0.880 ROOFER 0.530	BLD	30.910	32.910	1.5	1.5	2.0	8.280	10.54	0.000
0.530 SHEETMETAL WORKER 0.720	BLD	35.380	37.150	1.5	1.5	2.0	8.620	15.06	0.000
0.720 SPRINKLER FITTER 0.350	BLD	37.120	39.870	1.5	1.5	2.0	8.420	8.500	0.000
0.350 STONE MASON 0.620	BLD	37.630	38.630	1.5	1.5	2.0	9.320	8.890	0.000
0.620 ~~SURVEY WORKER~~ —	-> NOT IN EFFECT				ALL	29.480	30.730	1.5	1.5 2.0
8.240 9.580 0.000 0.800									
0.800 TERRAZZO FINISHER 0.560	BLD	32.850	0.000	1.5	1.5	2.0	8.600	5.210	0.000
0.560 TILE LAYER 0.570	BLD	31.000	33.170	1.5	1.5	2.0	9.450	14.88	0.000
0.570 TILE MASON 0.600	BLD	35.530	35.780	1.5	1.5	2.0	8.600	7.520	0.000
0.600 TRUCK DRIVER 0.250	ALL 1	33.000	36.550	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TRUCK DRIVER 0.250	ALL 2	33.480	36.550	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TRUCK DRIVER 0.250	ALL 3	33.700	36.550	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TRUCK DRIVER 0.250	ALL 4	34.010	36.550	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TRUCK DRIVER 0.250	ALL 5	34.900	36.550	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TRUCK DRIVER 0.250	O&C 1	26.400	29.240	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TRUCK DRIVER 0.250	O&C 2	26.780	29.240	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TRUCK DRIVER 0.250	O&C 3	26.960	29.240	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TRUCK DRIVER 0.250	O&C 4	27.210	29.240	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TRUCK DRIVER 0.250	O&C 5	27.920	29.240	1.5	1.5	2.0	11.10	5.230	0.000
0.250 TUCKPOINTER 0.620	BLD	37.630	38.630	1.5	1.5	2.0	9.320	8.890	0.000

Explanations

PUTNAM COUNTY

OPERATING ENGINEERS (EAST) - That part of the county east of the Illinois River.

The following list is considered as those days for which holiday rates of wages for work performed apply: New Years Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, Christmas Day and Veterans Day in some classifications/counties. Generally, any of these holidays which fall on a Sunday is celebrated on the following Monday. This then makes work performed on that Monday payable at the appropriate overtime rate for holiday pay. Common practice in a given local may alter certain days of celebration. If in doubt, please check with IDOL.

Oil and chip resealing (O&C) means the application of road oils and liquid asphalt to coat an existing road surface, followed by application of aggregate chips or gravel to coated surface, and subsequent rolling of material to seal the surface.

EXPLANATION OF CLASSES

ASBESTOS - GENERAL - removal of asbestos material/mold and hazardous materials from any place in a building, including mechanical systems where those mechanical systems are to be removed. This includes the

removal of asbestos materials/mold and hazardous materials from ductwork or pipes in a building when the building is to be demolished at the time or at some close future date.

ASBESTOS - MECHANICAL - removal of asbestos material from mechanical systems, such as pipes, ducts, and boilers, where the mechanical systems are to remain.

CERAMIC TILE FINISHER, MARBLE FINISHER, TERRAZO FINISHER

Assisting, helping or supporting the tile, marble and terrazzo mechanic by performing their historic and traditional work assignments required to complete the proper installation of the work covered by said crafts. The term "Ceramic" is used for naming the classification only and is in no way a limitation of the product handled. Ceramic takes into consideration most hard tiles.

COMMUNICATIONS TECHNICIAN

Installation, operation, inspection, maintenance, repair and service of radio, television, recording, voice, sound and vision production and reproduction, telephone and telephone interconnect, facsimile, equipment and appliances used for domestic, commercial, educational and entertainment purposes, pulling of wire through conduit but not the installation of conduit.

LABORER, SKILLED - BUILDING AND HIGHWAY

The skilled laborer building (BLD) and heavy & highway (HWY) classification shall encompass the following types of work, irrespective of the site of the work: flagging, caisson worker plus depth, gunnite nozzle men, lead man on sewer work, welders, cutter burners and torchmen, chain saw operator, paving breaker, jackhammer and drill operators, layout man and/or drainage tile layer, steel form setter - street and highway, air tamping hammerman, signal man on crane, concrete saw operator, concrete saw operator walk behind, screenman on asphalt pavers, front end man on chip spreader, laborers tending masons with hot material or where foreign materials are used, multiple concrete duct - leadman, luteman, asphalt raker, curb asphalt machine operator, ready mix scalemen (permanent, portable or temporary plant), laborers handling masterplate or similar materials, laser beam operator, coring machine operator, plaster tenders, underpinning and shoring of buildings, material selector when working with fire-brick or castable material, fire watch, signaling of all power equipment, tree topper or trimmer when in connection with construction, and diver tender.

MATERIAL TESTER/INSPECTOR I: Hand coring and drilling for testing of materials; field inspection of uncured concrete and asphalt.

MATERIAL TESTER/INSPECTOR II: Field inspection of welds, structural steel, fireproofing, masonry, soil, facade, reinforcing steel, formwork, cured concrete, and concrete and asphalt batch plants; adjusting proportions of bituminous mixtures.

OPERATING ENGINEERS - BUILDING (East)

Class 1. Mechanic; Asphalt Plant; Asphalt Spreader; Autograde; Backhoes w/Caisson attachment; Batch Plant; Benoto (require 2 engineers); Boiler and Throttle Valve; Caisson Rigs; Central Redi-Mix Plant; Combination Back Hoe Front End-Loader Machine; Compressor and Throttle Valve; Concrete Breaker (Truck Mounted); Concrete Conveyor; Concrete Paver over 27E cu. ft.; Concrete Paver 27E cu.ft. and under; Concrete Placer; Concrete Pump (Truck Mounted); Concrete Tower; Cranes, All; Cranes Hammerhead; Creter Crane; Spider Crane; Crusher, Stone, etc.; Derricks, All; Derricks, Traveling; Formless Curb and Gutter Machine; Grader, Elevating; Grouting Machines; Heavy Duty Self-Propelled Transporter or Prime Mover; Highlift Shovels or Front Endloader 2-1/4 yd. and over; Hoists, Elevators, outside type rack and pinion and similar machines; Hoists, One, Two and Three Drum; Hoists, Two Tugger One Floor; Hydraulic Backhoes; Hydraulic Boom Trucks; Hydro Vac (and similar equipment); Locomotives, All; Lubrication Technician; Manipulators; Motor Patrol; Pile Drivers and Skid Rig; Post Hole Digger; Pre-Stress Machine; Pump Cretes Dual Ram; Squeeze Cretes - Screw Type Pumps; Gypsum Bulker and Pump; Roto Mill Grinder; Scoops - Tractor Drawn; Slip-Form Paver; Straddle Buggies; Operation of Tieback Machine; Tournapull; Tractor with Boom and Side Boom; Trenching Machines.

Class 2. Boilers; Brick Forklift servicing seven (7) or more Brick Masons; Broom, All Power Propelled; Bulldozers; Concrete Mixer (Two Bag and Over); Conveyor, Portable; Forklift Trucks; Highlift Shovels or Front Endloaders under 2-1/4 yd; Hoists, Automatic; Hoists, inside Freight Elevators; Hoists, Sewer Dragging Machine; Hoists, Tugger Single Drum; Hydro Excavating (excluding hose work); Laser Screed; Rock Drill (self-propelled); Non Self-Loading Ejection Dump; Rock Drill (Truck Mounted); Rollers, All; Steam Generators; Tractors, All; Tractor Drawn Vibratory Roller; Winch Trucks with "A" Frame.

Class 3. Air Compressors; Combination - Small Equipment Operator; Generators; Heaters, Mechanical; Hoists, Inside Elevators - (Rheostat Manual Controlled); Hoists, Inside Elevators; Hydraulic Power Units (Pile Driving and Extracting); Lowboys; Pumps, over 3" (1 to 3 not to exceed a total of 300 ft.); Pumps, Well Points; Welding Machines (2 through 5); Winches, 4 Small Electric Drill Winches.

Class 4. Brick Forklift; Boom Trucks (Residential); Hoists, Inside Elevators push button with automatic doors; Oilers; Skidsteer Loaders; Vacuum Trucks (excluding hose work).

Class 5. Assistant Craft Foreman

Class 6. Mechanics and Welders

Class 7. Gradall

OPERATING ENGINEERS - HIGHWAY CONSTRUCTION (East)

Class 1. Asphalt Plant; Asphalt Heater and Planer Combination; Asphalt

Heater Scarfire; Asphalt Spreader; Autograder/Gomaco or other similar type machines; ABG Paver; Backhoes with Caisson Attachment; Belt Loader; Caisson Rigs; Car Dumper; Central Redi-Mix Plant; Combination Backhoe Front Endloader Machine; Concrete Breaker (Truck Mounted); Concrete Conveyor; Concrete Paver over 27E cu. ft.; Concrete Placer; Concrete Tube Float; Cranes, all attachments; Cranes, Tower of all types; Creter Crane; Spider Crane; Crusher, Stone, etc.; Derricks, All; Derrick Boats; Derricks, Traveling; Dredges; Elevators, Outside Type Rack & Pinion and Similar Machines; Formless Curb and Gutter Machine; Grader, Elevating; Grader, Motor Grader, Motor Patrol, Auto Patrol, Form Grader, Pull Grader, Subgrader; Guard Rail Post Driver Truck Mounted; Heavy Duty Self-Propelled Transporter or Prime Mover; Hoists, One, Two and Three Drum; Hydraulic Backhoes; Locomotives, All; Backhoes with Shear Attachments; Lubrication Technician; Manipulators; Mucking Machine; Pile Drivers and Skid Rig; Pre-Stress Machine; Pump Cretes Dual Ram; Rock Drill-Crawler or Skid Rig; Rock Drill - Truck Mounted; Roto Mill Grinder; Slip-Form Paver; Snow Melters; Soil Test Drill Rig (Truck Mounted); Straddle Buggies; Hydraulic Telescoping Form (Tunnel); Operation of Tieback Machine; Tractor Drawn Belt Loader; Tractor Drawn Belt Loader with attached pusher; Tractor with Boom; Tractaire with Attachments; Transfer Barrier Transfer Machine; Trenching Machine; Truck Mounted Concrete Pump with Boom; Raised or Blind Hole Drills (Tunnel Shaft); Underground Boring and/or Mining Machine; Wheel Excavator; Widener (APSCO).

Class 2. Batch Plant; Bituminous Mixer; Boiler and Throttle Valve; Bulldozers; Car Loader Trailing Conveyors; Combination Backhoe Front Endloader Machine (less than 1 cu. yd. Backhoe Bucket or over or with attachments); Compressor and Throttle Valve; Compressor, Common Receiver (3); Concrete Breaker or Hydro Hammer; Concrete Grinding Machine; Concrete Mixer or Paver 7S Series to and including 27 cu. ft.; Concrete Spreader; Concrete Curing Machine, Burlap Machine, Belting Machine and Sealing Machine; Concrete Wheel Saw; Conveyor Muck Cars (Haglund or Similar Type); Drills, All; Finishing Machine - Concrete; Forklifts; Highlift Shovels or Front Endloader; Hoist - Sewer Dragging Machine; Hydraulic Boom Trucks (All Attachments); Hydro-Blaster (requires 2 operators; one being Class 4); Hydro Excavating (excluding hose work); Laser Screed; Locomotives, Dinky; Oil Distributor; Off-Road Hauling Units (Including Articulating); Non Self-Loading Ejection Dump; Pump Cretes; Squeeze Cretes - Screw Type Pumps, Gypsum Bulker and Pump; Roller, Asphalt; Rotary Snow Plows; Rototiller, Seaman, etc., Self-Propelled; Self-Propelled Compactor; Spreader - Chip - Stone, etc.; Scraper; Scraper - Prime Mover in Tandem; Tractors, Push, Pulling Sheeps Foot, Disc, Compactor, etc.; Tug Boats; Mechanic Welders working in permanent shop.

Class 3. Boilers; Brooms, All Power Propelled; Cement Supply Tender; Compressor, Common Receiver (2); Concrete Mixer (Two Bag and Over); Conveyor, Portable; Farm-Type Tractors Used for Mowing, Seeding, etc.; Grouting Machine; Hoists, Automatic; Hoists, All Elevators; Hoists, Tugger Single Drum; Jeep Diggers; Low Boys; Pipe Jacking Machine; Post-Hole Digger; Power Saw, Concrete Power Driven; Pug Mills; Rollers, other than asphalt; Seed and Straw Blower; Steam Generators; Stump Machine Heaters, Mechanical; Winch Trucks with "A" Frame; Work

Boats; Tamper - Form - Motor Driven.

Class 4. Air Compressor; Brick Forklifts (Servicing Seven (7) or more Brick Masons; Combination - Small Equipment Operator; Directional Boring Machine; Generators; Heaters, Mechanical; Hydraulic Power Unit (Pile Driving, Extracting, or Drilling); Hydro-Blaster (requires 2 operators - one being class 2); Light Plants, All (1 through 5); Pumps, over 3" (1 to 3 not to exceed a total of 300 ft.); Pumps, Well Points; Tractaire; Vacuum Trucks (excluding hose work); Welding Machines (2 through 5); Winches, 4 Small Electric Drill Winches.

Class 5. Brick Forklifts; Oilers; Skidsteer Loaders (All).

Class 6. Field Mechanics and Field Welders.

Class 7. Dowell Machine with Air Compressor; Gradall and machines of like nature.

OPERATING ENGINEERS - BUILDING - (West)

Class 1. Cranes; Overhead Cranes; Gradall; All Cherry Pickers; Mechanics; Central Concrete Mixing Plant Operator; Road Pavers (27E - Dual Drum - Tri Batchers); Blacktop Plant Operators and Plant Engineers; 3 Drum Hoist; Derricks; Hydro Cranes; Shovels; Skimmer Scoops; Koehring Scooper; Drag Lines; Backhoe; Derrick Boats; Pile Drivers and Skid Rigs; Clamshells; Locomotive Cranes; Dredge (all types) Motor Patrol; Power Blades - Dumore - Elevating and similar types; Tower Cranes (Crawler-Mobile) and Stationary; Crane-type Backfiller; Drott Yumbo and similar types considered as Cranes; Caisson Rigs; Dozer; Tournadozer; Work Boats; Ross Carrier; Helicopter; Tournapulls - all and similar types; Scoops (all sizes); Pushcats; Endloaders (all types); Asphalt Surfacing Machine; Slip Form Paver; Rock Crusher; Heavy Equipment Greaser; CMI, CMI Belt Placer, Auto Grade & 3 Track and similar types; Side Booms; Multiple Unit Earth Movers; Creter Crane; Trench Machine; Pump-crete-Belt Crete-Squeeze Cretes-Screw-type Pumps and Gypsum; Bulker & Pump - Operator will clean; Formless Finishing Machine; Flaherty Spreader or similar types; Screed Man on Laydown Machine; Wheel Tractors (industrial or Farm-type w/Dozer-Hoe-Endloader or other attachments); F.W.D. & Similar Types; Vermeer Concrete Saw.

Class 2. Dinkeys; Power Launches; PH One-pass Soil Cement Machine (and similar types); Pugmill with Pump; Backfillers; Euclid Loader; Forklifts; Jeeps w/Ditching Machine or other attachments; Tuneluger; Automatic Cement and Gravel Batching Plants; Mobile Drills (Soil Testing) and similar types; Gurries and Similar Types; (1) and (2) Drum Hoists (Buck Hoist and Similar Types); Chicago Boom; Boring Machine & Pipe Jacking Machine; Hydro Boom; Dewatering System; Straw Blower; Hydro Seeder; Assistant Heavy Equipment Greaser on Spread; Tractors (Track type) without Power Unit pulling Rollers; Rollers on Asphalt -- Brick Macadem; Concrete Breakers; Concrete Spreaders; Mule Pulling Rollers; Center Stripper; Cement Finishing Machines & CMI Texture & Reel Curing Machines; Cement Finishing Machine; Barber Green or similar loaders; Vibro Tamper (All similar types)

Self-propelled; Winch or Boom Truck; Mechanical Bull Floats; Mixers over 3 Bag to 27E; Tractor pulling Power Blade or Elevating Grader; Porter Rex Rail; Clary Screed; Truck Type Hoptoe Oilers; Fireman; Spray Machine on Paving; Curb Machines; Truck Crane Oilers; Oil Distributor; Truck-Mounted Saws.

Class 3. Air Compressor; Power Subgrader; Straight Tractor; Trac Air without attachments; Herman Nelson Heater, Dravo, Warner, Silent Glo, and similar types; Roller: Five (5) Ton and under on Earth or Gravel; Form Grader; Crawler Crane & Skid Rig Oilers; Freight Elevators - permanently installed; Pump; Light Plant; Generator; Conveyor (1) or (2) - Operator will clean; Welding Machine; Mixer (3) Bag and Under (Standard Capacity with skip); Bulk Cement Plant; Oiler on Central Concrete Mixing Plant.

OPERATING ENGINEERS - HEAVY AND HIGHWAY CONSTRUCTION - (West)

CLASS 1. Cranes; Hydro Cranes; Shovels; Crane Type Backfiller; Tower, Mobile, Crawler, & Stationary Cranes; Derricks; Hoists (3 Drum); Draglines; Drott Yumbo & Similar Types considered as Cranes; 360 Degree Swing Excavator (Shears, Grapples, Movacs, etc.); Back Hoe; Derrick Boats; Pile Driver and Skid Rigs; Clam Shell; Locomotive - Cranes; Road Pavers - Single Drum - Dual Drum - Tri Batcher; Motor Patrols & Power Blades - Dumore - Elevating & Similar Types; Mechanics; Central Concrete Mixing Plant Operator; Asphalt Batch Plant Operators and Plant Engineers; Gradall; Caisson Rigs; Skimmer Scoop - Koering Scooper; Dredges (all types); Hoptoe; All Cherry Pickers; Work Boat; Ross Carrier; Helicopter; Dozer; Tournadozer; Tournapulls - all and similar types; Operation of Concrete and all Recycle Machines; Multiple Unit Earth Movers; Scoops (all sizes); Pushcats; Endloaders (all types); Asphalt Surfacing Machine; Slip Form Paver; Rock Crusher; Operation of Material Crusher, Screening Plants, and Tunnel Boring Machine; Heavy Equipment Greaser (top greaser on spread); CMI, Auto Grade, CMI Belt Placer & 3 Track and Similar Types; Side Booms; Asphalt Heater & Planer Combination (used to plane streets); Wheel Tractors (with Dozer, Hoe or Endloader Attachments); CAT Earthwork Compactors and Similar Types; Blaw Knox Spreader and Similar Types; Trench Machines; Pump Crete - Belt Crete - Squeeze Crete - Screw Type Pumps and Gypsum (operator will clean); Creter Crane; Operation of Concrete Pump Truck; Formless Finishing Machines; Flaherty Spreader or Similar Types; Screed Man on Laydown Machine; Vermeer Concrete Saw; Operation of Laser Screed; Span Saw; Dredge Leverman; Dredge Engineer; Lull or Similar Type; Hydro-Boom Truck; Operation of Guard Rail Machine; and Starting Engineer on Pipeline or Construction (11 or more pieces) including: Air Compressor (Trailer Mounted), All Forced Air Heaters (regardless of Size), Water Pumps (Greater than 4-1/2" or Total Discharge Over 4-1/2"), Light Plants, Generators (Trailer Mounted - Excluding Decontamination Trailer), Welding Machines (Any Size or Mode of Power), Conveyor, Mixer (any size), Stud Welder, Power Pac, etc, and Ground Heater (Trailer Mounted).

CLASS 2. Bulker & Pump; Power Launches; Boring Machine & Pipe Jacking Machine; Dinkeys; Operation of Carts, Powered Haul Unit for a Boring Machine; P & H One Pass Soil Cement Machines and Similar Types; Wheel

Tractors (Industry or Farm Type - Other); Back Fillers; Euclid Loader; Fork Lifts; Jeep w/Ditching Machine or Other Attachments; Tunneluger; Automatic Cement & Gravel Batching Plants; Mobile Drills - Soil Testing and Similar Types; Pugmill with Pump; All (1) and (2) Drum Hoists; Dewatering System; Straw Blower; Hydro-Seeder; Bump Grinders (self-propelled); Assistant Heavy Equipment Greaser; Apsco Spreader; Tractors (Track-Type) without Power Units Pulling Rollers; Rollers on Asphalt - Brick or Macadam; Concrete Breakers; Concrete Spreaders; Cement Strippers; Cement Finishing Machines & CMI Texture & Reel Curing Machines; Vibro-Tampers (All Similar Types Self-Propelled); Mechanical Bull Floats; Self-Propelled Concrete Saws; Truck Mounted Power Saws; Operation of Curb Cutters; Mixers - Over Three (3) Bags; Winch and Boom Trucks; Tractor Pulling Power Blade or Elevating Grader; Porter Rex Rail; Clary Screed; Mule Pulling Rollers; Pugmill without Pump; Barber Greene or Similar Loaders; Track Type Tractor w/Power Unit attached (minimum); Fireman; Spray Machine on Paving; Curb Machines; Paved Ditch Machine; Power Broom; Self-Propelled Sweepers; Self-Propelled Conveyors; Power Subgrader; Oil Distributor; Straight Tractor; Truck Crane Oiler; Truck Type Oilers; Directional Boring Machine; Horizontal Directional Drill; Articulating End Dump Vehicles; Starting Engineer on Pipeline or Construction (6 -10 pieces) including: Air Compressor (Trailer Mounted), All Forced Air Heaters (regardless of Size), Water Pumps (Greater than 4-1/2" or Total Discharge Over 4-1/2"), Light Plants, Generators (Trailer Mounted - Excluding Decontamination Trailer), Welding Machines (Any Size or Mode of Power), Conveyor, Mixer (any size), Stud Welder, Power Pac, etc., and Ground Heater (Trailer Mounted).

CLASS 3. Straight Framed Truck Mounted Vac Unit (separately powered); Trac Air Machine (without attachments); Rollers - Five Ton and Under on Earth and Gravel; Form Graders; Bulk Cement Plant; Oilers; and Starting Engineer on Pipeline or Construction (3 - 5 pieces) including: Air Compressor (Trailer Mounted), All Forced Air Heaters (regardless of Size), Water Pumps (Greater than 4-1/2" or Total Discharge Over 4-1/2"), Light Plants, Generators (Trailer Mounted - Excluding Decontamination Trailer), Welding Machines (Any Size or Mode of Power), Conveyor, Mixer (any size), Stud Welder, Power Pac, etc., and Ground Heater (Trailer Mounted).

SURVEY WORKER - Operated survey equipment including data collectors, G.P.S. and robotic instruments, as well as conventional levels and transits.

TRUCK DRIVER - BUILDING, HEAVY AND HIGHWAY CONSTRUCTION

Class 1. Drivers on 2 axle trucks hauling less than 9 ton. Air compressor and welding machines and brooms, including those pulled by separate units, truck driver helpers, warehouse employees, mechanic helpers, greasers and tiremen, pickup trucks when hauling materials, tools, or workers to and from and on-the-job site, and fork lifts up to 6,000 lb. capacity.

Class 2. Two or three axle trucks hauling more than 9 ton but hauling less than 16 ton. A-frame winch trucks, hydrolift trucks, vector trucks or similar equipment when used for transportation purposes. Fork lifts over 6,000 lb. capacity, winch trucks, four axle

combination units, and ticket writers.

Class 3. Two, three or four axle trucks hauling 16 ton or more. Drivers on water pulls, articulated dump trucks, mechanics and working forepersons, and dispatchers. Five axle or more combination units.

Class 4. Low Boy and Oil Distributors.

Class 5. Drivers who require special protective clothing while employed on hazardous waste work.

TRUCK DRIVER - OIL AND CHIP RESEALING ONLY.

This shall encompass laborers, workers and mechanics who drive contractor or subcontractor owned, leased, or hired pickup, dump, service, or oil distributor trucks. The work includes transporting materials and equipment (including but not limited to, oils, aggregate supplies, parts, machinery and tools) to or from the job site; distributing oil or liquid asphalt and aggregate; stock piling material when in connection with the actual oil and chip contract. The Truck Driver (Oil & Chip Resealing) wage classification does not include supplier delivered materials.

Other Classifications of Work:

For definitions of classifications not otherwise set out, the Department generally has on file such definitions which are available. If a task to be performed is not subject to one of the classifications of pay set out, the Department will upon being contacted state which neighboring county has such a classification and provide such rate, such rate being deemed to exist by reference in this document. If no neighboring county rate applies to the task, the Department shall undertake a special determination, such special determination being then deemed to have existed under this determination. If a project requires these, or any classification not listed, please contact IDOL at 217-782-1710 for wage rates or clarifications.

LANDSCAPING

Landscaping work falls under the existing classifications for laborer, operating engineer and truck driver. The work performed by landscape plantsman and landscape laborer is covered by the existing classification of laborer. The work performed by landscape operators (regardless of equipment used or its size) is covered by the classifications of operating engineer. The work performed by landscape truck drivers (regardless of size of truck driven) is covered by the classifications of truck driver.

Recommendation to Approve Prevailing Wage Resolution

As superintendent, I recommend the approval of the 2015/2016 Prevailing Wage Resolution. (Please refer to attached document.)

Rationale

This is an annual requirement that we pass each fiscal year.

District Goal

Improve communication among all stakeholders in the Putnam County School District and communities.

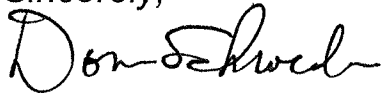
North Central Illinois Milk Distributors

P.O. Box 115
Peru, IL 61354
(815) 223-1750
(800) 492-7945

TO WHOM IT MAY CONCERN:

Please find enclosed milk bids for 2015-16 school year. Also find escalator clause forms. Coolers and straws are included in bid pricing.

Sincerely,



Donn Schroeder
North Central Illinois Milk Distributors

**North Central Illinois Milk Distributors
P.O. Box 115
Peru, IL 61354
815-223-1750**

Putnam County School District #535

MILK BID FOR 2015-2016

Based on 5/2015 cwt

PRODUCT DESCRIPTION	COST PER UNIT	
	Firm Bid	Escalator Bid
1/2 PINT SKIM CHOCOLATE	0.3150	0.2750
1/2 PINT 1%WHITE	0.3100	0.2700
1/2 PINT STRAWBERRY	0.3150	0.2750

Thank You for this bid opportunity



Donn Schroeder
North Central Illinois Milk Dist.

**Distributors of Prairie Farms
Dairy products**
"From our farms to you"

Milk Escalator / De-Escalator Pricing Clause

The pricing quoted is based on the current month's (MAY 2015) Federal Milk Marketing Order for Class I Skim and Class I Butterfat. This pricing is subject to change as the cost of raw milk changes each month according to the USDA Federal Milk Market Price Announcements and changes in over order premium charges.

The cost of milk fluctuates up and down each month based on the cost changes in raw milk. Changes of a minimum of \$.10 per CWT (up or down) will move the cost of a half pint \$.0005.

Prices will also be adjusted up or down based on cost changes in packaging, ingredients, labor, fuel, juice concentrate and re-sale products. Supporting documentation will be supplied upon request. Please note that Prairie Farms Dairy will not be held liable for any product losses due to any act of God (i.e.; weather, loss of power, etc.).

All price changes will become effective on the 1st day of the month following the price announcement.

Thank you for the opportunity to bid on your business.

Recommendation to Approve Milk Bid for FY16

As superintendent, I recommend approval of the Firm Bid (attached) for the Fiscal Year 16 from North Central Illinois Milk Distributors.

Rationale

As you will note, the firm bid on the attached sheet represents a marked difference from the escalator bid. However, milk prices likely may rise, and with the firm bid, we can budget that amount and know that it will remain stable for the year. This coming school year, it will be 0.3150 for chocolate and strawberry, and 0.3100 for white.

District Goal

Maintain strong fiscal responsibility in the Putnam County School District.



2015-2016
ILLINOIS HIGH SCHOOL ASSOCIATION
SENIOR HIGH ATHLETIC
CATASTROPHIC ACCIDENT INSURANCE ENROLLMENT FORM

Name of School or School District Putnam County USD #535
400 E. Silverspoon Ave. Granville IL 61326
Street Address City State Zip Code
815-882-2800 x5 815-882-2802 mccrackenj@pcschools535.org
Phone Fax Email Address

ELIGIBILITY:

All Senior High interscholastic athletes (grades 9-12), student cheerleaders, student managers, student trainers and students participating in interscholastic competition.

PLAN OPTIONS:

Please select one box indicating the Desired Plan of Coverage.

Plan	☒ A*	☐ B	☐ C
Accident Medical Maximum Benefit	\$3,000,000	\$3,000,000	\$3,000,000
Benefit Plan	Allocated	Allocated	Allocated
Accident Medical Deductible	\$50,000	\$50,000	\$50,000
Combined Home Health Care/Custodial Care Maximum	\$125,000 per year	\$125,000 per year	\$125,000 per year
Benefit Period	5-Year	10-Year	Lifetime
Rate Per Senior High Athlete	\$3.33	\$3.91	\$5.79
Minimum Premium	\$500.00	\$600.00	\$700.00

*This plan meets the minimum requirements of "Rocky's Law" (SB2178).

Plan	☐ D	☐ E	☐ F
Accident Medical Maximum Benefit	\$5,000,000	\$5,000,000	\$5,000,000
Benefit Plan	Allocated	Allocated	Allocated
Accident Medical Deductible	\$50,000	\$50,000	\$50,000
Combined Home Health Care/Custodial Care Maximum	\$125,000 per year	\$125,000 per year	\$125,000 per year
Benefit Period	5-Year	10-Year	Lifetime
Rate Per Senior High Athlete	\$3.71	\$4.36	\$6.43
Minimum Premium	\$550.00	\$650.00	\$750.00

Senior High (Grades 9-12) \$ 3.33 x 300 = \$ 999.00
Rate Per Athlete # of Non-Duplicate Athletes**
POLICY FEE: \$ 25.00
TOTAL PREMIUM DUE*** (for the benefits shown above) \$ 1024.00

(The Premium Due is fully earned and nonrefundable on the effective date of coverage)

**Count an athlete only once regardless of the # of sports they participate in.

***Any account with Total Premium Due of \$25,000.00 or more must have underwriter review/approval prior to acceptance and binding.

All items must be completed in full in order for policy to be issued.

School Name

Grades

of Athletes

Putnam County CUSD 535

9-12

300

Mail this form and premium to:



Dissinger Reed, LLC
8700 Indian Creek Parkway, Suite 320
Overland Park, KS 66210

The Participating School or School District (the Participant) requests insurance to cover eligible individuals under the Mutual of Omaha Insurance Company Nebraska Student Insurance Trust (the Trust) policy of insurance issued by Mutual of Omaha Insurance Company (the Company) to the Trust. The Participant agrees to be bound by the terms of the Trust and by the terms of the Policy. The Participant further understands and agrees that; (1) this request for participation and coverage does not assure acceptance as a Participant under the Trust; (2) neither this request nor payment of money to be applied toward premium shall cause insurance coverage to become effective on anyone until the Participant is accepted by the Trust and until any eligible individual for whom coverage is requested satisfies the eligibility requirements established by the Participant and, if applicable, such eligible individual is accepted by the Company; (3) the Participant has seen a copy of the benefits provided by the Policy and agrees to pay the required premium to the Company when due; and (4) the insurance is subject in every respect to the Policy which alone constitutes the agreement under which insurance benefits are paid. Acceptance of this request is subject to the terms of the Trust and to the terms of the Policy. The Company will notify the Participant of its approval or disapproval of this request. A notice of approval will specify the effective date of the Participant's insurance or changes in coverage. Upon approval, the Company will deliver a benefit plan description to the Participant. Coverage will become effective on the Date this Enrollment Form is signed or on the date this request and the premium are received by Dissinger Reed, LLC, whichever is later. Coverage for this term will end on August 1, 2016.

Signed X

Authorized Representative of School

Superintendent

Title

Witness:

Date:

Underwritten by: Mutual of Omaha Insurance Company; Mutual of Omaha Plaza; Omaha, NE 68175



**2015-2016
ILLINOIS HIGH SCHOOL ASSOCIATION
SENIOR HIGH ATHLETIC
CATASTROPHIC ACCIDENT INSURANCE ENROLLMENT FORM**

Name of School or School District Putnam County USD #535
400 E. Silverspoon Ave. Granville IL 61326
Street Address City State Zip Code
815-882-2800 x5 815-882-2802 mccrackenj@pcschools535.org
Phone Fax Email Address

ELIGIBILITY:

All Senior High interscholastic athletes (grades 9-12), student cheerleaders, student managers, student trainers and students participating in interscholastic competition.

PLAN OPTIONS:

Please select one box indicating the Desired Plan of Coverage.

Plan	☒ A*	☐ B	☐ C
Accident Medical Maximum Benefit	\$3,000,000	\$3,000,000	\$3,000,000
Benefit Plan	Allocated	Allocated	Allocated
Accident Medical Deductible	\$50,000	\$50,000	\$50,000
Combined Home Health Care/Custodial Care Maximum	\$125,000 per year	\$125,000 per year	\$125,000 per year
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*This plan meets the minimum requirements of "Rocky's Law" (SB2178).

Plan	☐ D	☐ E	☐ F
Accident Medical Maximum Benefit	\$5,000,000	\$5,000,000	\$5,000,000
Benefit Plan	Allocated	Allocated	Allocated
Accident Medical Deductible	\$50,000	\$50,000	\$50,000
Combined Home Health Care/Custodial Care Maximum	\$125,000 per year	\$125,000 per year	\$125,000 per year
Benefit Period	5-Year	10-Year	Lifetime
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Senior High (Grades 9-12) \$ 3.33 x 300 = \$ 999.00
Rate Per Athlete # of Non-Duplicate Athletes**
POLICY FEE: \$ 25.00
TOTAL PREMIUM DUE*** (for the benefits shown above) \$ 1024.00

(The Premium Due is fully earned and nonrefundable on the effective date of coverage)

**Count an athlete only once regardless of the # of sports they participate in.

***Any account with Total Premium Due of \$25,000.00 or more must have underwriter review/approval prior to acceptance and binding.

All items must be completed in full in order for policy to be issued.

<u>School Name</u>	<u>Grades</u>	<u># of Athletes</u>
Putnam County USD 535	9-12	300

Mail this form and premium to:



Dissinger Reed, LLC
8700 Indian Creek Parkway, Suite 320
Overland Park, KS 66210

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Signed ☒ Greg L. Theisen Superintendent
Authorized Representative of School Title
Witness: Ann P. Hambley
Date: 5/21/15

Underwritten by: Mutual of Omaha Insurance Company; Mutual of Omaha Plaza; Omaha, NE 68175

Memorandum

To: Illinois Senior High Schools
From: Illinois High School Association
Date: May 20, 2015
Re: Illinois Legislation on Required Catastrophic Accident Medical Insurance

As you know, the state of Illinois adopted the 'Rocky Clark' Catastrophic Insurance legislation last year. This law requires each high school in the state of Illinois to obtain catastrophic accident medical insurance with a minimum of \$3,000,000 of coverage over a five year benefit period.

Our insurance partner, Dissinger Reed has reviewed numerous catastrophic plans to satisfy these minimum requirements, as well as, plans that offer additional coverage and longer benefit periods. The IHSA is pleased to endorse the Dissinger Reed plans through Mutual of Omaha. By purchasing a plan through Dissinger Reed, the IHSA will be automatically notified of your compliance with the law.

Please take a moment to review the required minimum coverage plan (Plan A) and the five additional options to decide which plan is best for your school. There are two ways to purchase a catastrophic policy:

1. On-line Enrollment and Premium Payment

<https://appsrv4.amerspec.com/dbweb/f?p=159:2::::APP>

2. Mail-in Enrollment and Premium Payment

Please fill out the enrollment form, choosing the plan you wish to purchase, and mail back to Dissinger Reed with a check for the total premium and policy fee. Please note, there is a minimum premium for all plans. This means, if your calculation (rate per athlete multiplied by the number of athletes) is less than the minimum premium, you will pay the higher amount. With football starting in early August, we strongly encourage you to act immediately; coverage cannot be bound until we have received your check and the corresponding enrollment form. The effective date of coverage will be August 1, 2015 or the day the premium and enrollment form are received by our office (if after August 1st). This is a school year policy; therefore, regardless of the effective date, the policy will expire on July 31, 2016.

Should you have any questions about the plans offered by Mutual of Omaha, please feel free to call Dissinger Reed at (800) 386-9183.



**2015-2016
ILLINOIS HIGH SCHOOL ASSOCIATION
Catastrophic Injury Program
For
Senior High Athletes**



ELIGIBILITY:

All student athletes (grades 9-12), student cheerleaders, student managers, student trainers and students participating in interscholastic competition.

COVERED EVENTS:

Coverage is provided while participating in interscholastic athletic competition governed by the regulations of the state high school athletic authority, including school-supervised tryouts, practice, game related activities and travel as outlined below.

Covered Travel means team or individual travel, for purposes of representing the Participating School or Sponsoring Organization that is to or from the Covered Event and is authorized by the Insured Person's Participating School or Sponsoring Organization, provided the travel is paid for or subject to reimbursement by the Participating School or Sponsoring Organization.

Covered Travel to a Covered Event will commence upon embarkation from an authorized departure point and terminate upon arrival at the location of the Covered Event. **Covered Travel** from a Covered Event will commence upon departing from the location of the Covered Event and terminate upon return to the authorized place from which such Covered Travel to the Covered Event began.

Covered Travel does not include: (a) Students driving his/her self; (b) Students driving other students; (c) Parents driving students; (d) Coaches driving students (who are not being paid to transport students) and (e) School Staff driving students (who are not being paid to transport students)

MEDICAL/DENTAL/REHABILITATION/CUSTODIAL CARE AND HOME HEALTH CARE BENEFITS:

The Deductible: The Deductible is \$50,000 for medical, dental, rehabilitation, custodial care and home health care expenses incurred within TWO years from the date of injury. Eligible medical expenses payable under any other insurance policy or service contract will be used to satisfy or reduce the Covered Accident Deductible

The Maximum: There is a maximum benefit of \$3,000,000 or \$5,000,000* available and benefits can continue for a 5 year period, 10 year period or the Lifetime* of the injured student as long as treatment is certified medically necessary by the attending physician.

The plan will pay for expenses, subject to the maximums within the policy; for a hospital, physician or surgeon, physical rehabilitation, medical services or supplies, confinement in an extended care facility, repair of sound natural teeth and professional ambulance service to and from a Hospital; physical therapy procedures or prosthetic devices

ADDITIONAL FEATURES:

- Monthly Benefits for Total Disability;
- Monthly Benefits for Partial Disability;
- Special Expense Benefits (could include housing adaptation; specialized equipment, etc) ;
- Family Member Rehabilitation Training and Family Member Lost Earnings Benefits;
- College Education Benefit;
- Benefit for Paralysis or Traumatic Brain Deficit; and
- Heart or Circulatory Malfunction Loss of Life Benefit.

*Choice of maximum benefit amount and benefit period is made by the school.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT:

If Loss occurs within 365 days from the date of the Injury benefit amounts are as follows:

<u>Loss of:</u>	<u>Benefit Amount</u>
Life or Both Hands or Both Feet or Entire Sight of Both Eyes	\$10,000.00
Speech and Hearing (both Ears)	\$10,000.00
One Hand & One Foot	\$10,000.00
One Hand & Entire Sight of One Eye	\$10,000.00
One Foot & Entire Sight of One Eye	\$10,000.00
Loss of One Hand or One Foot or Entire Sight of One Eye	\$5,000.00
Loss of Speech or Hearing (both Ears)	\$5,000.00
Loss of Thumb and Index Finger of the Same Hand	\$2,500.00

Loss of a hand or foot means complete Severance through or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Loss of a thumb and index finger means complete Severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). Loss of speech or hearing means their total and irrecoverable loss. Loss of hearing that can be corrected by the use of any hearing aid or device shall not be considered an irrecoverable loss.

OTHER INSURANCE/EXCESS COVERAGE:

This insurance coverage is excess over any valid and collectible insurance or similar benefit program available to the Insured Person for a covered loss.

GENERAL EXCLUSIONS:

No benefits are payable for:

- Illness or disease or medical or surgical treatment thereof, including diagnosis, except:
 - as may be specifically provided for in the policy;
 - as may result from an Injury sustained in a Covered Accident;
 - a cardiovascular accident, stroke or other similar traumatic event caused by exertion while participating in a Covered Event;
- bacterial infection, except infection of and through a wound accidentally sustained;
- suicide or intentionally self-inflicted Injury while sane;
- an act of declared or undeclared war;
- participation in a riot or engagement in or attempt to commit a felony or being engaged in an illegal activity;
- travel or flight in or descent from any aircraft, unless the Insured Person is a passenger for authorized group or team travel on a regularly scheduled flight on a commercial airline; or is a passenger on an aircraft chartered solely for the purpose of travel which has a valid airworthiness certificate from the jurisdiction in which operated and which is being operate by a duly licensed pilot;
- charges which exceed the Reasonable and Customary charges;
- charges Incurred for dental work unless the Insured Person sustains a Disablement which results in damage to his or her natural teeth;
- charges Incurred for television , telephone, water pitcher, and other personal convenience items, or expenses for other persons, except as may be specifically provided for elsewhere;
- charges Incurred for services or supplies not specifically provided for in the policy;
- charges which would not have been made in the absence of insurance or which the Insured Person is not legally obligated to pay;
- charges Incurred for cosmetic procedures, unless made necessary by a Disablement;
- charges Incurred for eyeglasses, contact lenses or hearing aids or for any examination or fitting related to these devices unless made necessary by a Disablement;
- charges Incurred for care, treatment or service, which is not Medically Necessary to the diagnosis or treatment of a Disablement;
- charges incurred for the professional services of a person who either resides with or is an Immediate Family member;
- charges Incurred for experimental or investigational treatment or procedures;
- charges Incurred for articles of clothing which are intended for use more than once;
- treatment of a Disablement sustained as a result or consequence of being Intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Doctor;
- the use by the Insured of drugs or narcotics unless used as prescribed by a Doctor for a condition other than drug addiction;
- routine medical examination and related medical services;
- charges which are recoverable from any other insurance policy, service contract, Workers' Compensation or other arrangements of insured or self-insured group coverage;
- elective treatment or surgery, health treatment or examination where no Injury or Sickness is involved;
- drugs that promote fertility, treat infertility, enable sexual performance or provide sexual enhancement.

DEFINITIONS:

Hospital means an institution which meets all of the following requirements: It is licensed (if required) as a Hospital by applicable licensing authorities; It is open at all times; It is operated mainly to diagnose and treat illnesses and Injuries on an inpatient basis; It has a staff of one (1) or more Doctors on call at all times; It has twenty-four (24) hour nursing services by registered nurses; It is not mainly a skilled nursing facility, clinic, nursing home, rest home, convalescent home, or like place; and It has organized facilities for major surgery or provides for such facilities for its patients through formal written agreement with other Hospitals.

“Injury” or “Injuries” means bodily Injury which results directly from an accident and which is independent from disease, sickness or other bodily functions.

“Partial Disability” or “Partially Disabled” means the inability as the direct result of Total Disability of an Insured Person who, following a period of Total Disability for which Total Disability Benefits were paid under this policy, is engaged in an occupation, to perform all of the important duties of such occupation, and to earn a Partial Disability Gross Earnings Amount per month, or more, as shown in the Plan of Insurance.

“Reasonable and Customary” means an expense that is determined by Us not to exceed the amount usually charged by most providers in the same geographic area for similar treatment, service or purchase, taking into account the nature and severity of the illness or injury. The same geographic area means the same city or town in which the treatment, service or purchase occurs, if the city or town is large enough to obtain a representative charge. In large cities, it may be a section or sections of the city. In smaller urban or rural areas, the geographic area will be expanded as necessary to obtain a representative charge.

“Total Disability” or “Totally Disabled” means for the first 12 months: the inability of the Insured Person, due to a Covered Accident, to engage in substantially the same activities as the Insured Person had engaged in immediately prior to the Covered Accident; and the irrecoverable loss suffered by the Insured Person, due to a Covered Accident, of: speech; hearing of both ears; sight in both eyes; use of both arms; use of both legs; use of one arm and one leg; or severely diminished mental capacity due to brain stem or other neurological Injury such that the Insured Person is unable to perform normal daily functions.

For any period thereafter, Total Disability or Totally Disabled means the inability of the Insured Person, due to a Covered Accident, to engage in any gainful occupation or employment for compensation or profit for which he or she is or may become reasonably fitted by education, training, or experience; and the irrecoverable loss suffered by the Insured Person, due to a Covered Accident, of: speech; hearing of both ears; sight in both eyes; use of both arms; use of both legs; use of one arm and one leg; or severely diminished mental capacity due to brain stem or other neurological Injury such that the Insured Person is unable to perform normal daily functions.

This document summarizes the provisions of policy form SB20CC. Should there be any discrepancy between this outline and the policy, policy provisions will prevail.

For further information; please contact:

Dissinger Reed, LLC
8700 Indian Creek Parkway, Suite 320
Overland Park, KS 66210
Phone (800) 386-9183 Fax (913) 491-0527

Underwritten By: Mutual of Omaha Insurance Company; Mutual of Omaha Plaza; Omaha, NE 68175

Dissinger Reed, LLC is an independent licensed insurance agency and is authorized to sell this student accident insurance on behalf of Mutual of Omaha Insurance Company.



Recommendation to Approve IHSA Catastrophic Medical Accident Insurance

As superintendent, I recommend the approval of the IHSA Catastrophic Medical Accident Insurance that is required by statute. (Please see attached information.)

Rationale

This is a requirement, and this is the second year in which our district has provided this coverage that is mandated.

District Goal

Maintain strong fiscal responsibility in the Putnam County School District.



Report of Bond
Commercial Fidelity
The Ohio Casualty Insurance Company

Agency: **120465**

American Central Insurance
Springfield

Illinois

Policy Number: **5107112**

Renews Number: _____

Insured:

Name: Putnam County CUSD #535

Street: 400 E. Silverspoon Ave.

City: Granville

State: ILLINOIS

Zip: 61326

Policy Info:

Renewal Code: 6 - Continuous - In Effect Indefinitely

Coverage Amount: \$ 200,000.00

Deductible: \$ 2,000.00

Premium: \$ 301.00

Renewal Premium: \$ 301.00

Effective Date: 07/01/2015

Renewal Date: 07/01/2016

Statistical Information (Company Use Only)

Form	Description	Premium	Coverage Amt	Deductible	Commission
01	Form A - Schedule				
10	Blanket A/O - Empl Dis	\$301.00	\$200,000.00	\$2,000.00	20.0%
12	Specific Excess - Empl Dis				
13	Agents/Non-Employees - Empl Dis				
14	Business Services				
16	Partners - Empl Dis				
17	Specific Excess - Form O				
20	Form P - Blanket				
27	Form P Specific Excess				
30	Inside the Premises (CPP)				
40	Outside the Premises (CPP)				
50	Computer Fraud (CPP)				
60	Money Order/Counterfeit (CPP)				
70	Clients Property (CPP)				
80	Funds Transfer Fraud (CPP)				
90	Form B - Personal Accounts				
96	Form B - Forgery or Alteration				
98	Form B - Warehouse Receipts				
99	Form B - Credit/Debit Charge Card				
Totals:		\$301.00			

Risk State: ILLINOIS

Collateral Agreement #: _____

Class Of Insured: 970 School Districts

Rating Modification: 1.00

Policy Type: 22 Crime Protection Policy - Loss Sustained-Faithful Performance

Form Of Coverage: 10 Blanket (Form A and O)

Territory Code: _____

Num Of Ratable Employees: 10

Additional Locations: _____

Remarks:

Special Charges (KY, FL, LA)

Tax Town Code: _____

Override Tax Town Code: _____

Surcharge: \$ _____

Munytax: \$ _____

Bond Service Center Review: _____

Home Office Review: _____

S-120CF (9/2008)

Execution Date: 06/11/2015
User: N0164409



**Liberty
Mutual.**
SURETY

The Ohio Casualty Insurance Company

BOND

No. **601092065**

KNOW ALL MEN BY THESE PRESENTS:

That we Alex Rolando

of

104 South 8th Street

Hennepin

IL

61327

(Insert Full Name [top line] and Address [bottom line] of Principal)

as Principal and The Ohio Casualty Insurance Company, a corporation organized and existing under the laws of the State of New Hampshire, (hereinafter called the Surety, are held and firmly bound unto Putnam County Community Unit School District #535

400 East Silverspoon Avenue

Granville

IL

61326

(Insert Full Name [top line] and Address [bottom line] of Obligor)

in the aggregate and non-cumulative penal sum of Eight Million Dollars And Zero Cents

\$8,000,000.00

) DOLLARS, for the payment of which, well and truly

to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the said Principal has been elected or appointed to (or holds by operation of law) the office of Treasurer

for a term beginning on July 1, 2015 and ending on Continuous

Now, therefore, the condition of this Obligation is such that if the said Principal shall well, truly and faithfully perform all official duties required by law of such official during the term aforesaid, then this obligation shall be void; otherwise it shall remain in full force and effect, subject to the following conditions:

First: That the Surety may, if it shall so elect, cancel this bond by giving thirty (30) days notice in writing to Putnam County Community Unit School District #535 and this bond shall be deemed canceled at the expiration of said thirty (30) days, the Surety remaining liable, however, subject to all the terms, conditions and provisions of this bond, for any act or acts covered by this bond which may have been committed by the Principal up to the date of such cancelation; and the Surety shall, upon surrender of this bond and its release from all liability hereunder, refund the premium paid, less a pro rate part thereof for the time this bond shall have been in force.

Second: That the Surety shall not be liable hereunder for the loss of any public moneys or funds occurring through or resulting from the failure of, or default in payment by, any banks or depositories in which any public moneys or funds have been deposited, or may be deposited, or placed to the credit, or under the control of the Principal, whether or not such banks or depositories were or may be selected or designed by the Principal or by other persons; or by reason of the allowance to, or acceptance by the Principal of any interest on said public moneys or funds, any law, decision, ordinance or statute to the contrary notwithstanding.

Third: That the Surety shall not be liable for any loss or losses, resulting from the failure of the Principal to collect any taxes, licenses, levies, assessments, etc., with the collection of which he may be chargeable by reason of his election or appointment as aforesaid.

SIGNED, SEALED and DATED June 11, 2015

Alex Rolando

The Ohio Casualty Insurance Company

By: _____

Attorney-in-Fact



Report of Bond
Commercial
The Ohio Casualty Insurance Company

Agency: **120465**Bond Number: **601092065**American Central Insurance
Springfield

Illinois

Principal:Name: Alex Rolando
Street: 104 South 8th Street
City: Hennepin
State: Illinois Zip: 61327
Account Name: _____**Obligee:**Name: Putnam County Community Unit School District #535
Street: 400 East Silverspoon Avenue
City: Granville
State: Illinois Zip: 61326
Authorized By: Joseph Waynauskas
Authorized Date: 06/11/2015**Bond Amounts**Bond Amount: \$ 8,000,000.00
Co-Surety: _____ Co-Surety: % _____
Co-Surety Name: _____Premium: \$ 6,800.00Bill to: Agency**Bond Term**Effective Date: 07/01/2015
Expiration Date: _____Renewal Method: Continuous Until Canceled
Renewal Term: 12
(in months)**Bond Details**Risk State: Illinois
Class Code: 108 Treasurers**Bond Description:**

PUBLIC OFFICIAL BOND

RemarksExecution Date: 06/11/2015
User: N0164409

BESTReportOfBond

POWER OF ATTORNEY
The Ohio Casualty Insurance Company

Bond Number: 601092065Principal: Alex RolandoAgency Name: American Central InsuranceObligee: Putnam County Community Unit School District #535Agent Code: 120465

Know All Men by These Presents: That The Ohio Casualty Insurance Company, pursuant to the authority granted by Article IV, Section 12 of the Code of Regulations and By-Laws of The Ohio Casualty Insurance Company, do hereby nominate, constitute and appoint: Stanton K. Travelstead, Anne Cunningham, Lee Rupnik of Springfield, Illinois its true and lawful agent(s) and attorney(ies)-in-fact, to make, execute, seal and deliver for and on its behalf as surety, and as its act and deed any and all BONDS, UNDERTAKINGS, and RECOGNIZANCES, excluding, however, any bond(s) or undertaking(s) guaranteeing the payment of notes and interest thereon.

And the execution of such bonds or undertakings in pursuance of these presents, shall be as binding upon said Company, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of said Company at their administrative offices in Keene, New Hampshire, in their own proper persons. The authority granted hereunder supersedes any previous authority heretofore granted the above named attorney(ies)-in-fact.

In WITNESS WHEREOF, the undersigned officer of the said The Ohio Casualty Insurance Company has hereunto subscribed his name and affixed the Corporate Seal of said Company this 18th day of November, 2013.



David M. Carey, Assistant Secretary

STATE OF PENNSYLVANIA
COUNTY OF MONTGOMERY

On this 18th day of November, 2013 before the subscriber, a Notary Public of the State of Pennsylvania, in and for the County of Montgomery, duly commissioned and qualified, came David M. Carey, Assistant Secretary of The Ohio Casualty Insurance Company, to me personally known to be the individual and officer described in, and who executed the preceding instrument, and he acknowledged the execution of the same, and being by me duly sworn deposes and says that he is the officer of the Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and the said Corporate Seal and his signature as officer were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal at the City of Plymouth Meeting, State of Pennsylvania, the day and year first above written.



COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Teresa Pastella, Notary Public
Plymouth Twp., Montgomery County
My Commission Expires March 28, 2017
Member, Pennsylvania Association of Notaries

Notary Public in and for County of Montgomery, State of Pennsylvania
My Commission expires March 28, 2017

This power of attorney is granted under and by authority of Article IV, Section 12 of the By-Laws of The Ohio Casualty Insurance Company, extracts from which read:

ARTICLE IV - Officers: Section 12. Power of Attorney.

Any officer or other official of the Corporation authorized for that purpose in writing by the Chairman or the President, and subject to such limitation as the Chairman or President may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the Corporation to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bond, recognizances and other surety obligations. Such attorneys-in-fact, subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the Corporation by their signature and execution of any such instruments and to attach thereto the seal of the Corporation. When so executed, such instruments shall be as binding as if signed by the President and attested to by the Secretary.

Any power or authority granted to any representative or attorney-in-fact under the provisions of this article may be revoked at any time by the Board, the Chairman, the President or by the officer or officers granting such power or authority.

This certificate and the above power of attorney may be signed by facsimile or mechanically reproduced signatures under and by authority of the following vote of the board of directors of The Ohio Casualty Insurance Company effective on the 15th day of February, 2011:

VOTED that the facsimile or mechanically reproduced signature of any assistant secretary of the company, wherever appearing upon a certified copy of any power of attorney issued by the company in connection with surety bonds, shall be valid and binding upon the company with the same force and effect as though manually affixed.

CERTIFICATE

I, the undersigned Assistant Secretary of The Ohio Casualty Insurance Company, do hereby certify that the foregoing power of attorney, the referenced By-Laws of the Company and the above resolution of their Board of Directors are true and correct copies and are in full force and effect on this date.

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Company this 11th day of June, 2015



Gregory W. Davenport, Assistant Secretary

Policy Number: **AB 2245780 06**

PUTNAM COUNTY CUSD 535
402 E SILVERSPoon AVE
GRANVILLE IL 61326-9697

ATTACHED ARE DOCUMENTS FOR THE FOLLOWING NAMED INSURED:

PUTNAM COUNTY CUSD 535
402 E SILVERSPoon AVE
GRANVILLE IL 61326-9697

05-27-15

PAYMENT PLAN OPTIONS

As a COUNTRY Mutual Insurance Company[®] policyholder, you may qualify for one of our many convenient payment plans or our Preferred Payment rate if you pay your premium in one payment. Additional charges are included when paying by installments such as quarterly or monthly.

Please contact your COUNTRY Financial[®] representative if you're interested in learning more about these payment plan options.

COUNTRY Mutual Insurance Company

FACTS	What does COUNTRY Financial® do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect from you and from outside sources and share depend on the product or service you have with us. This information can include data such as name, address, phone number, driver's license number, Social Security Number, Internet cookies, investment experience, assets and transactions.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons COUNTRY Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

	Can COUNTRY Financial share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, service your products and services, manage your accounts, or respond to court orders and legal investigations	Yes	No
For our marketing purposes to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes information about your creditworthiness	Yes	Yes
For our family of affiliates to market to you using certain financial information (see "Who we are" for affiliate listing)	Yes	Yes
For non-affiliates to market to you to offer products that may benefit you or help you manage and protect your financial security (by providing only contact information)	Yes	Yes

To limit our sharing

Visit us online: <https://www.countryfinancial.com/SiteController?url=/@privacyPolicyOptOut>
or mail in the Opt-Out Notice form attached to this Privacy Statement.

Please note: For circumstances where you can limit our sharing, if you are a new customer we may begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we may continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?	Call toll-free at 1-866-COUNTRY (1-866-268-6879) or visit us at www.countryfinancial.com .

Who we are

<i>Who is providing this notice?</i>	This privacy policy is provided by: <table><tr><td>COUNTRY Mutual Insurance Company®</td><td>COUNTRY® Capital Management Company</td></tr><tr><td>COUNTRY Casualty Insurance Company®</td><td>COUNTRY Trust Bank®</td></tr><tr><td>COUNTRY Preferred Insurance Company®</td><td>Cotton States Life Insurance CompanySM</td></tr><tr><td>COUNTRY Life Insurance Company®</td><td>Modern Service Insurance Company</td></tr><tr><td>COUNTRY Investors Life Assurance Company®</td><td>CC Services, Inc.</td></tr></table>	COUNTRY Mutual Insurance Company®	COUNTRY® Capital Management Company	COUNTRY Casualty Insurance Company®	COUNTRY Trust Bank®	COUNTRY Preferred Insurance Company®	Cotton States Life Insurance Company SM	COUNTRY Life Insurance Company®	Modern Service Insurance Company	COUNTRY Investors Life Assurance Company®	CC Services, Inc.
COUNTRY Mutual Insurance Company®	COUNTRY® Capital Management Company										
COUNTRY Casualty Insurance Company®	COUNTRY Trust Bank®										
COUNTRY Preferred Insurance Company®	Cotton States Life Insurance Company SM										
COUNTRY Life Insurance Company®	Modern Service Insurance Company										
COUNTRY Investors Life Assurance Company®	CC Services, Inc.										
<i>How does COUNTRY Financial protect my personal information?</i>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.										
<i>How does COUNTRY Financial collect my personal information?</i>	We collect your COUNTRY Financial personal information, for example, when you • apply for an insurance policy or open a financial account • pay a bill We also collect your personal information from others, such as credit bureaus, affiliates or other companies.										
<i>Why can't I limit all sharing?</i>	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using certain information, such as credit or financial information, to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.										
<i>What happens when I limit sharing or an account I hold jointly with someone else?</i>	Your choices will apply to everyone on your policy or account.										

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • <i>COUNTRY Financial's affiliates include those companies that control, are controlled by or under common control with the companies mentioned above.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • <i>Non-affiliates we share with may include providers of products or services that we believe may be of interest to you, or other insurance or financial services providers.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • <i>Our joint marketing partners may include other insurance companies, banks, or financial services providers.</i>

Other important information

Nevada Residents

Under state law, we are providing this notice to inform you that you have the option to be placed on our internal "do not call" list. To be placed on the list, you may submit a request using one of the following options:

- Submit a written request to: **COUNTRY Financial Do Not Call List**
Attn: Agency Promotions & Co-Op
PO Box 2020
Bloomington, IL 61702-2020

Cont. on Page 3

Other important information (Cont. from Page 2)

- Contact your local COUNTRY Financial representative.
- Call 1-866-COUNTRY and speak with a customer service representative.
- Visit www.countryfinancial.com, click on the Contact Us tab, and send us an email.

Please be sure to include your name, address and phone number that you would like to include on our list.

If you have questions, you may also contact the Nevada Attorney General's office at:

Office of the Nevada Attorney General
Bureau of Consumer Protection
555 E. Washington Avenue, Suite 3900
Las Vegas, NV 89101
Phone (702) 486-3132
Email BCPINFO@ag.state.nv.us

Please note that our internal "do not call" list is limited to telephone solicitation calls. We may still contact you about your COUNTRY products, insurance claims, and other service-related matters.

California, Montana and Vermont Residents

We do not share your personal information with non-affiliated parties for their marketing purposes.

SIPC Notice to customers of COUNTRY® Capital Management Company

You may obtain information about the Security Investor Protection Corporation (SIPC), including the SIPC brochure regarding investor protection, by visiting SIPC's website at www.sipc.org or calling SIPC at (202) 371-8300.

----- Cut on dotted line -----

Opt-Out Notice

PO Box 2000
Bloomington, IL 61702-2000



If you have previously opted out of data sharing with COUNTRY Financial®, there is no need to submit another form. Your previous opt-out will be honored at a household level.

If you have not opted out and want to do so, please complete this form and mail it to the below address only if you choose to limit your sharing.

By opting out, the following apply:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use certain financial information to market to me.

Do not share my personal information with non-affiliates to market their products and services to me.

First Name	Middle Initial	Last Name		
Current Street Address	City	State	ZIP Code	
Policy or Account Number(s)				

Mail completed form to: COUNTRY Financial
Attn: Data Integrity Unit
P.O. Box 2020
Bloomington, IL 61702-2020



Billing Number: 3031632

Policy Number: AB 2245780 06

COMMON POLICY DECLARATIONS

COUNTRY Mutual Insurance Company

1701 Towanda Ave., P.O. Box 2100, Bloomington Illinois 61702-2100

Item 1. Named Insured and Mailing Address

PUTNAM COUNTY CUSD 535
402 E SILVERSPoon AVE
GRANVILLE IL 61326-9697

Agent Name and Address

HOSTETTER MATTHEW
108 S MCCOY ST
PO BOX 85
GRANVILLE IL 61326

Agent No. 11925

Agent Phone No.: (815) 339-6136

Item 2. Policy Period From: 07-01-2015 To: 07-01-2016

at 12:01 A.M., Standard Time at your mailing address shown above.

Item 3. Business Description: SCHOOL

Form of Business: SCHOOL

Item 4. In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

This policy consists of the following coverage parts for which a premium is indicated. Where no premium is shown, there is no coverage. This premium may be subject to adjustment.

Coverage Part(s)	Premium
COMMERCIAL PROPERTY COVERAGE PART	\$ 41,710.00
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$ 9,047.00
COMMERCIAL CRIME COVERAGE PART	\$ 110.00
COMMERCIAL INLAND MARINE COVERAGE PART	\$ 203.00
COMMERCIAL AUTOMOBILE COVERAGE PART	\$ 6,167.00

TAX OR SURCHARGE

Total Policy Premium / Total Advance Premium \$ 57,237.00

Standard Payment Plan Charges

Policy Grand Total \$ 57,237.00

Payment Plan Annual

If you wish to request a copy of your policy, contact your COUNTRY Financial[®] representative or call our Customer Service Center at 1-888-211-2555.

Item 5. Forms and Endorsements

Form(s) and Endorsement(s) made a part of this policy at time of issue:

See Schedule of Forms and Endorsements

Countersigned:

Date: 05-27-15

By:

Authorized Representative

TO REPORT A CLAIM ANY TIME DAY OR NIGHT, CALL 1-800-846-0100.

THIS COMMON POLICY DECLARATION AND THE SUPPLEMENTAL DECLARATION(S), TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART(S), COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.

AIL DS 03 08 07

**Policy Number**

AB 2245780 06

SCHEDULE OF FORMS AND ENDORSEMENTS**COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

COMMON POLICY FORMS AND ENDORSEMENTS

AIL DS 03	08-07	COMMON RENEWAL POLICY DECLARATION
FORM-SCHED	01-97	SCHEDULE OF FORMS AND ENDORSEMENTS
LOC-SCHED	01-97	SCHEDULE OF LOCATIONS
AIL 10 09	09-14	MUTUAL POLICY CONDITIONS
IL 00 03	09-08	CALCULATION OF PREMIUM
IL 00 17	11-98	COMMON POLICY CONDITIONS
IL 00 21	09-08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT
IL 01 62	10-13	ILLINOIS CHANGES - DEFENSE COSTS
IL 02 84	12-05	ILLINOIS CHANGES-CANC & NONREN
IL 09 03	07-02	MINE SUBSIDENCE SCHEDULE
IL 09 35	07-02	EXCL OF CERTAIN COMPUTER- RELATED LOSSES
IL 09 52	01-08	CAP/LOSSES FROM CERTIFIED ACTS OF TERROR
IL 09 85	01-08	DISCLOSURE TERRORISM RISK INS ACT
IL 09 96	01-07	COND EXCL-NUC/BIO/CHEM (REL DISP/TRIA)
AIL 10 11	05-14	PUNITIVE DAMAGES EXCL
AIL 10 19	06-06	POLLUTION AMENDATORY ENDT
AIL 10 37	06-06	NO ACTION AGAINST RELATED ENTITIES
IL 01 18	10-10	ILLINOIS CHANGES
IL 01 47	09-11	ILLINOIS CHANGES - CIVIL UNION
AIL 10 67	08-11	NOTICE OF CANCEL TO CERTIFICATE HOLDERS

PROPERTY FORMS AND ENDORSEMENTS

PF-DEC	10-00	COMM PROPERTY COV PART SUPP DEC
PF-SCHED	10-00	COMM PROPERTY COV PART EXT OF SUPP DEC
AIL 10 31	06-06	STATEMENT OF VALUES
CP DS 05	10-00	LEGAL LIABILITY COVERAGE SCHEDULE
N ACP 3	01-12	DISCLOSURE FOR PROP COV INFLATION INDEX
CP 00 10	10-12	BUILDING & PERSONAL PROPERTY COVERAGE
CP 00 30	10-12	BUSINESS INCOME COVERAGE (&/EX EXP)
CP 00 50	10-12	EXTRA EXPENSE COVERAGE FORM
CP 00 90	07-88	COMMERCIAL PROPERTY CONDITIONS
MAN-PF001	01-02	PROPERTY IN THE OPEN
ACP 10 29	03-15	COMMERCIAL PROPERTY GOLD ENDORSEMENT
CP 01 40	07-06	EXCL OF LOSS DUE TO VIRUS OR BACTERIA
CP 01 49	06-07	IL CHANGES-ARTIFICI GEN ELEC CURRENT EXC
CP 10 30	10-12	CAUSES OF LOSS - SPECIAL FORM
CP 10 34	10-12	EXCL OF LOSS DUE TO PROD OR PROC OPER
CP 10 40	10-12	EARTHQUAKE AND VOLCANIC ERUPTION ENDT
CP 12 30	06-95	PEAK SEASON LIMIT OF INSURANCE
CP 15 45	10-12	UTILITY SERVICES - TIME ELEMENT
CP 15 56	06-07	BUS INC CHNGS-BEGIN PERIOD/RESTORATION
CP 99 93	10-90	TENTATIVE RATE
ACP 10 01	06-06	EQUIPMENT BREAKDOWN COVERAGE

GENERAL LIABILITY FORMS AND ENDORSEMENTS

ACG 10 66	08-12	ILLINOIS PREMIUM AUDIT ENDORSEMENT
ACG DS 01	12-01	COMM GENERAL LIABILITY COVERAGE SUPP DEC
ACG DS 02	01-97	COMM GENERAL LIABILITY COVERAGE SCHEDULE
CG 00 01	04-13	COMMERCIAL GENERAL LIABILITY COV FORM
CG 02 00	12-07	IL CHANGES - CANCE & NONREN
CG 20 10	04-13	ADDL INSD - OWNERS/LESSEES/CONTRACTORS

FORM-SCHED (01/97)

**Policy Number**

AB 2245780 06

SCHEDULE OF FORMS AND ENDORSEMENTS**COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

CG 21 06	05-14	EXCL-ACC/DISCL OF CONFI OR PERSONAL INFO
CG 21 67	12-04	FUNGI OR BACTERIA EXCLUSION
CG 21 70	01-08	CAP LOSSES FROM CERTIF ACTS OF TERRORISM
CG 21 88	01-07	COND EXCL-NUC/BIO/CHEM (DISP TRIA 2002)
CG 22 67	10-93	CORPORAL PUNISHMENT
CG 22 71	04-13	COLLEGES OR SCHOOLS (LIMITED FORM)
ACG 10 07	08-13	ILLINOIS CHANGES-SEXUAL ABUSE OR MOLESTA
ACG 10 08	06-06	WHO IS INSURED - IL SCHOOLS
ACG 10 10	01-14	SEXUAL ABUSE OR MOLESTATION LIAB COV
ACG 10 18	06-06	CHANGES IN POLICY - TWO OR MORE POLICIES
ACG 10 57	06-06	AUTO AND MOBILE EQUIPMENT CHANGES
AIL 10 26	08-13	ADDITIONAL INSURED - MULTIPLE INTERESTS
AIL 1039	07-08	PROF LIAB POLLUTION AMENDATORY ENDT

CRIME FORMS AND ENDORSEMENTS

CI-SCHED	03-14	COMMERCIAL CRIME COVERAGE SCHEDULE
CR 00 25	08-13	GOV'T CRIME COV FORM (LOSS SUSTAINED)
CR 02 02	10-10	ILLINOIS CHANGES
CR DS 03	03-14	CRIME & FIDELITY DEC (GOVRNMT ENTITIES)

INLAND MARINE FORMS AND ENDORSEMENTS

IM 7901	04-04	INLAND MARINE-DECLARATIONS RENEWAL CERT
CL 0100	03-99	COMMON POLICY CONDITIONS
CL 0600	01-08	CERTIFIED TERRORISM LOSS
CL 0605	01-08	CERT TERR LOSS DISCL-PREM/FED SHARE LOSS
CL 0700	10-06	VIRUS OR BACTERIA EXCLUSION
IM 1255	01-05	SCHED OF COV - MUSICAL INSTRUMENTS
CL 0120	10-08	AMENDATORY ENDORSEMENT - ILLINOIS
IM 2027	08-09	AMENDATORY ENDORSEMENT-ILLINOIS

AUTOMOBILE FORMS AND ENDORSEMENTS

ACA 10 34	05-14	ILLINOIS PREMIUM AUDIT ENDORSEMENT
ACA DS 01	11-11	SUPPLEMENTAL VEHICLE SCHEDULE
LOSS-PAYEE	05-97	SCHEDULE OF LOSS PAYEE(S)
ACA DS 04	05-14	BUSINESS AUTO COVERAGE FORM DECLARATIONS
ACA 10 07	05-14	PROP DMG LIAB DED SNOWPLOWING OPERATIONS
ACA 10 21	05-14	PHYSICAL DAMAGE DEDUCTIBLE AMENDMENT
ACA DS 02	05-14	SCHEDULE OF COVERED AUTOS YOU OWN
CA 00 01	10-13	BUSINESS AUTO COVERAGE FORM
CA 20 01	10-13	ADDL INSD-LESSOR
CA 23 85	10-13	EXCL OF TERRORISM INVOLVING NUC/BIO/CHEM
CA 01 20	10-13	ILLINOIS CHANGES
CA 02 70	10-13	IL CHANGES - CANCELLATION AND NONRENEWAL
CA 21 30	10-13	ILLINOIS UNINSURED MOTORISTS COVERAGE
CA 21 38	10-13	IL UNDERINSURED MOTORISTS COV
CA 99 03	10-13	AUTO MEDICAL PAYMENTS COVERAGE
CA 99 44	10-13	LOSS PAYABLE CLAUSE
CA 99 48	10-13	POLLUTION LIAB BROAD COV FOR COV AUTO

**Policy Number**

AB 2245780 06

SCHEDULE OF LOCATIONS**COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Loc. No.	Bldg. No.	Designated Locations (Address, City, State, Zip Code)	Occupancy
001	001	326 S 5TH ST, Hennepin, IL 61327	Elementary
001	002	326 S 5th St, Hennepin, IL 61327	Garage
002	001	13183 N 350TH AVE, Granville, IL 61326	Junior High
002	002	13183 N 350TH AVE, Granville, IL 61326	Sewage Plant
002	003	13183 N 350th Ave, McNabb, IL 61335	Concession Stan
002	004	13183 N 350th Ave, McNabb, IL 61335	Sand Bldg
003	001	400 SILVERSPoon, Granville, IL 61326	High School
003	002	400 SILVERSPoon, Granville, IL 61326	Storage Bldg
003	003	400 SILVERSPoon, Granville, IL 61326	Restroom/Storag
004	001	402 SILVERSPoon, Granville, IL 61326	Primary

MUTUAL POLICY CONDITIONS AND OTHER POLICY INFORMATION

The following conditions apply to COUNTRY Mutual Insurance Company®:

- A. Mutuality of Policy.** By accepting this policy, the policyholder becomes a member of COUNTRY Mutual Insurance Company with all the rights and privileges of a member. These rights and privileges are as provided in the COUNTRY Mutual Bylaws in force at the time this policy takes effect, or that may become effective during the continuance of this policy. When this policy is either lapsed or terminated, the policyholder will cease to be a member of COUNTRY Mutual and the policyholder's rights and interests in COUNTRY Mutual will end. All insureds must cooperate with us by doing all that is possible to prevent losses. The purpose is to reduce the cost of insurance to the lowest point consistent with solvency and sound insurance protection.

- B. Policy Non-Assessable.** This policy will be without contingent liability and is non-assessable.

- C. Annual Meeting.** The annual meeting of the members will be held at the principal location of COUNTRY Mutual unless a different place is fixed by the Board of Directors. The annual meeting will be held each year on a day and hour set by the Board of Directors. The notice of any meeting of members will fix the hour, day, and place of that meeting.

This policy is signed by the President and Secretary and countersigned on the declarations page by an authorized representative.



Richard L. Guebert Jr.
President

COUNTRY Mutual Insurance Company®



James M. Jacobs
Secretary

COUNTRY Mutual Insurance Company®
A Mutual Company

Should you have a complaint regarding this policy, you may contact:

Customer Relations
P.O. Box 2100
Bloomington, IL 61702-2100
(888) 211-2555

For Illinois customers only, you may also contact:

Illinois Department of Insurance
Consumer Division or Public Services Section
Springfield, IL 62767

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALCULATION OF PREMIUM

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
 COMMERCIAL AUTOMOBILE COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 COMMERCIAL INLAND MARINE COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 CRIME AND FIDELITY COVERAGE PART
 EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
 EQUIPMENT BREAKDOWN COVERAGE PART
 FARM COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and
 - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:

A. Under any Liability Coverage, to "bodily injury" or "property damage":

- (1)** With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2)** Resulting from the "hazardous properties" of "nuclear material" and with respect to which **(a)** any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or **(b)** the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:

- (1)** The "nuclear material" **(a)** is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or **(b)** has been discharged or dispersed therefrom;
- (2)** The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
- (3)** The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion **(3)** applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

- (c)** Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

- (d)** Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES – DEFENSE COSTS

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART – LEGAL LIABILITY COVERAGE FORM
 COMMERCIAL PROPERTY COVERAGE PART – MORTGAGEHOLDERS ERRORS AND OMISSIONS COVERAGE FORM
 EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
 FARM COVERAGE PART
 FARM UMBRELLA LIABILITY POLICY
 LIQUOR LIABILITY COVERAGE PART
 MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCT WITHDRAWAL COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 UNDERGROUND STORAGE TANK COVERAGE PART

A. The provisions of Paragraph **B.** are added to all Insuring Agreements that set forth a duty to defend under:

- 1.** Section **I** of the Commercial General Liability, Commercial Liability Umbrella, Employment-related Practices Liability, Farm, Liquor Liability, Owners And Contractors Protective Liability, Pollution Liability, Products/Completed Operations Liability, Product Withdrawal, Medical Professional Liability, Railroad Protective Liability, Underground Storage Tank Coverage Parts, Auto Dealers Coverage Form and the Farm Umbrella Liability Policy;
- 2.** Section **II** under the Auto Dealers, Business Auto and Motor Carrier Coverage Forms;
- 3.** Section **III** under the Auto Dealers and Motor Carrier Coverage Forms;
- 4.** Section **A.** Coverage under the Legal Liability Coverage Form; and

5. Coverage **C** – Mortgageholder's Liability under the Mortgageholders Errors And Omissions Coverage Form.

Paragraph **B.** also applies to any other provision in the policy that sets forth a duty to defend.

B. If we initially defend an insured ("insured") or pay for an insured's ("insured's") defense but later determine that the claim(s) is (are) not covered under this insurance, we will have the right to reimbursement for the defense costs we have incurred.

The right to reimbursement for the defense costs under this provision will only apply to defense costs we have incurred after we notify you in writing that there may not be coverage, and that we are reserving our rights to terminate the defense and seek reimbursement for defense costs.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
FARM COVERAGE PART

- A.** The **Cancellation** Common Policy Condition is replaced by the following:

CANCELLATION

1. The first Named Insured shown in the Declarations may cancel this policy by mailing to us advance written notice of cancellation.
2. If this policy has been in effect for 60 days or less, except as provided in Paragraphs **8.** and **9.** below, we may cancel this policy by mailing written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. If this policy has been in effect for more than 60 days, except as provided in Paragraphs **8.** and **9.** below, we may cancel this policy only for one or more of the following reasons:
 - a. Nonpayment of premium;
 - b. The policy was obtained through a material misrepresentation;
 - c. You have violated any of the terms and conditions of the policy;
 - d. The risk originally accepted has measurably increased;
 - e. Certification to the Director of Insurance of the loss of reinsurance by the insurer which provided coverage to us for all or a substantial part of the underlying risk insured; or
 - f. A determination by the Director that the continuation of the policy could place us in violation of the insurance laws of this State.

If we cancel this policy based on one or more of the above reasons except for nonpayment of premium, we will mail written notice at least 60 days before the effective date of cancellation. When cancellation is for nonpayment of premium, we will mail written notice at least 10 days before the effective date of cancellation.

4. We will mail our notice to you, any mortgagee or lienholder known to us and to the agent or broker.
5. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
6. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
7. Our notice of cancellation will state the reason for cancellation.
8. **Real Property Other Than Residential Properties Occupied By 4 Families Or Less**

The following applies only if this policy covers real property other than residential property occupied by 4 families or less:

If any one or more of the following conditions exists at any building that is Covered Property in this policy, we may cancel this policy by mailing to you written notice of cancellation, by both certified and regular mail, if:

- a. After a fire loss, permanent repairs to the building have not started within 60 days of satisfactory adjustment of loss, unless the delay is due to a labor dispute or weather conditions.

- b. The building has been unoccupied 60 or more consecutive days. This does not apply to:

- (1) Seasonal unoccupancy; or
- (2) Buildings under repair, construction or reconstruction, if properly secured against unauthorized entry.

- c. The building has:

- (1) An outstanding order to vacate;
- (2) An outstanding demolition order; or
- (3) Been declared unsafe in accordance with the law.

- d. Heat, water, sewer service or public lighting have not been connected to the building for 30 consecutive days or more.

The policy will terminate 10 days following receipt of the written notice by the named insured(s).

9. Residential Properties Occupied By 4 Families Or Less

The following applies if this policy covers residential properties occupied by 4 families or less:

If this policy has been in effect for 60 days, or if this is a renewal policy, we may only cancel this policy for one or more of the following reasons:

- a. Nonpayment of premium;
- b. The policy was obtained by misrepresentation or fraud; or
- c. Any act that measurably increases the risk originally accepted.

If we cancel this policy based on one or more of the above reasons except for nonpayment of premium, we will mail written notice at least 30 days before the effective date of cancellation. When cancellation is for nonpayment of premium, we will mail written notice at least 10 days before the effective date of cancellation.

- 10. For insurance provided under the Commercial Property Coverage Part and the Capital Assets Program (Output Policy) Coverage Part, the following applies:

GRAIN IN PUBLIC GRAIN WAREHOUSES

(Not applicable to grain owned by the Commodity Credit Corporation)

The following applies only with respect to grain in public grain warehouses:

The first Named Insured or we may cancel this policy at any time by mailing to:

- a. The other; and

- b. The Director of the Illinois Department of Agriculture (at its Springfield Office);
60 days' written notice of cancellation.

- B. The following is added:

NONRENEWAL

- 1. If we decide not to renew or continue this policy, we will mail you, your agent or broker and any mortgagee or lienholder known to us written notice, stating the reason for nonrenewal, at least 60 days before the end of the policy period. If we offer to renew or continue and you do not accept, this policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If we fail to mail proper written notice of nonrenewal and you obtain other insurance, this policy will end on the effective date of that insurance.

- 2. The following provision applies only if this policy covers residential properties occupied by 4 families or less:

- a. If this policy has been issued to you and in effect with us for 5 or more years, we may not fail to renew this policy unless:

- (1) The policy was obtained by misrepresentation or fraud;
- (2) The risk originally accepted has measurably increased; or
- (3) You received 60 days' notice of our intent not to renew as provided in 1. above.

- b. If this policy has been issued to you and in effect with us for less than 5 years, we may not fail to renew this policy unless you received 30 days' notice as provided in 1. above.

- C. The following is added:

MAILING OF NOTICES

We will mail cancellation and nonrenewal notices to the last addresses known to us. Proof of mailing will be sufficient proof of notice.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINE SUBSIDENCE SCHEDULE

This endorsement provides supplementary information to be used with one or more of the following as shown in the Schedule:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
FARM PROPERTY - FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL
PROPERTY COVERAGE FORM
FARM PROPERTY - BARNS, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM

Mine Subsidence Coverage applies to the following Structure(s) as described in the endorsement providing such coverage:

SCHEDULE

Coverage Part or Coverage Form	Prem. No.	Bldg. No.	Limit of Insurance	Additional Premium
BUILDING	001	001	\$ 750,000	\$ 230
BUILDING	001	002	\$ 23,400	\$ 26
BUILDING	002	001	\$ 750,000	\$ 230
BUILDING	002	003	\$ 23,400	\$ 26
BUILDING	002	004	\$ 46,800	\$ 31
BUILDING	003	001	\$ 750,000	\$ 230
BUILDING	003	002	\$ 117,000	\$ 51
BUILDING	003	003	\$ 87,700	\$ 43
BUILDING	004	001	\$ 750,000	\$ 230
Total			\$ 1,097	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
STANDARD PROPERTY POLICY

- A.** We will not pay for loss ("loss") or damage caused directly or indirectly by the following. Such loss ("loss") or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss ("loss") or damage.
- 1.** The failure, malfunction or inadequacy of:
 - a.** Any of the following, whether belonging to any insured or to others:
 - (1)** Computer hardware, including micro-processors;
 - (2)** Computer application software;
 - (3)** Computer operating systems and related software;
 - (4)** Computer networks;
 - (5)** Microprocessors (computer chips) not part of any computer system; or
 - (6)** Any other computerized or electronic equipment or components; or
 - b.** Any other products, and any services, data or functions that directly or indirectly use or rely upon, in any manner, any of the items listed in Paragraph **A.1.a.** of this endorsement;

due to the inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times. An example is the inability of computer software to recognize the year 2000.
 - 2.** Any advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you or for you to determine, rectify or test for, any potential or actual problems described in Paragraph **A.1.** of this endorsement.
- B.** If an excluded Cause of Loss as described in Paragraph **A.** of this endorsement results:
- 1.** In a Covered Cause of Loss under the Crime and Fidelity Coverage Part, the Commercial Inland Marine Coverage Part or the Standard Property Policy; or
 - 2.** Under the Commercial Property Coverage Part:
 - a.** In a "Specified Cause of Loss", or in elevator collision resulting from mechanical breakdown, under the Causes of Loss - Special Form; or
 - b.** In a Covered Cause of Loss under the Causes Of Loss - Basic Form or the Causes Of Loss - Broad Form;

we will pay only for the loss ("loss") or damage caused by such "Specified Cause of Loss", elevator collision, or Covered Cause of Loss.
- C.** We will not pay for repair, replacement or modification of any items in Paragraphs **A.1.a.** and **A.1.b.** of this endorsement to correct any deficiencies or change any features.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
 COMMERCIAL INLAND MARINE COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 CRIME AND FIDELITY COVERAGE PART
 EQUIPMENT BREAKDOWN COVERAGE PART
 FARM COVERAGE PART
 STANDARD PROPERTY POLICY

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) 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 rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

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)

This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Form(s) and/or Policy(s):

Additional information, if any, concerning the terrorism premium:

The portion of your annual premium attributable to coverage for "certified acts of terrorism" is included in your policy premium based on its ordinary coverage. There is no additional premium for "certified acts of terrorism".

* Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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 terrorist 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 85% 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 Program Year (January 1 through December 31), 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 Program Year (January 1 through December 31) 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 rata allocation in accordance with procedures established by the Secretary of the Treasury.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
EQUIPMENT BREAKDOWN PROTECTION COVERAGE FORM
FARM COVERAGE PART
STANDARD PROPERTY POLICY

SCHEDULE

The Exception Covering Certain Fire Losses (Paragraph D.) applies to property located in the following state(s), if covered under the indicated Coverage Form, Coverage Part or Policy:	
State(s)	Coverage Form, Coverage Part Or Policy
AZ, GA, ID, IL, IA, MO, ND, OR, WA, WI	Commercial Property Coverage Part
MO, OR, WI	Commercial Inland Marine Coverage Part
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Applicability Of The Provisions Of This Endorsement

1. The provisions of this endorsement become applicable commencing on the date when any one or more of the following first occurs. But if your policy (meaning the policy period in which this endorsement applies) begins after such date, then the provisions of this endorsement become applicable on the date your policy begins.

- a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act, has terminated with respect to the type of insurance provided under this Coverage Form, Coverage Part or Policy; or

b. A renewal, extension or replacement of the Program has become effective without a requirement to make terrorism coverage available to you and with revisions that:

- (1) Increase our statutory percentage deductible under the Program for terrorism losses. (That deductible determines the amount of all certified terrorism losses we must pay in a calendar year, before the federal government shares in subsequent payment of certified terrorism losses.); or
- (2) Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or
- (3) Redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or occurrences under this policy.

2. If the provisions of this endorsement become applicable, such provisions:

- a. Supersede any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism" and/or "other acts of terrorism", but only with respect to loss or damage from an incident(s) of terrorism (however defined) that occurs on or after the date when the provisions of this endorsement become applicable; and
- b. Remain applicable unless we notify you of changes in these provisions, in response to federal law.

3. If the provisions of this endorsement do NOT become applicable, any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism" and/or "other acts of terrorism", will continue in effect unless we notify you of changes to that endorsement in response to federal law.

B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - b. Commission or threat of a dangerous act; or
 - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. When one or both of the following applies:
 - a. The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - b. It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

D. Exception Covering Certain Fire Losses

The following exception to the Exclusion Of Terrorism applies only if indicated and as indicated in the Schedule of this endorsement.

If "terrorism" results in fire, we will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

E. Application Of Other Exclusions

- 1.** When the Exclusion Of Terrorism applies in accordance with the terms of **C.1.** or **C.2.**, such exclusion applies without regard to the Nuclear Hazard Exclusion in this Coverage Form, Coverage Part or Policy.
- 2.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss or damage which would otherwise be excluded under this Coverage Form, Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PUNITIVE DAMAGES EXCLUSION

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
AUTO DEALERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
BUSINESSOWNERS COVERAGE FORM
COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM
COMMERCIAL PACKAGE POLICY:
 COMMERCIAL GENERAL LIABILITY COVERAGE PARTS
 EMPLOYMENT PRACTICES LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PARTS
 OWNERS AND CONTRACTORS PROTECTIVE COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCTS AND COMPLETED OPERATIONS COVERAGE PARTS
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP-GAP EMPLOYERS LIABILITY COVERAGE ENDORSEMENT**

The following exclusion is added to the Liability Coverage section(s):

This insurance does not apply to sums awarded for punitive or exemplary damages. These include damages which may be imposed to punish a wrongdoer or deter others from similar conduct. Except that if a "suit" shall have been brought against any insured with respect to a claim for acts or alleged acts falling within the coverage hereof, seeking both compensatory and punitive or exemplary damages, then we will afford a defense to such action without liability, however, for such punitive or exemplary damages.

Nothing contained here varies, alters, or extends any provision of the policy except as provided in this endorsement.

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COUNTRY Mutual Insurance Company

POLICY NUMBER:

AIL 10 19 06 06

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLLUTION AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM BUILDING AND PERSONAL PROPERTY COVERAGE FORM BUSINESSOWNERS COVERAGE FORM

A. Liability Pollution Exclusion revision(s):

The following applies to the Commercial General Liability Coverage Form and Section II- Liability in the Businessowners Coverage Form:

1. Paragraphs **f.(1)(d)** and **(e)** of **2. Exclusions** in **SECTION I – COVERAGES – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** in the Commercial General Liability Coverage Form, and paragraphs **1.f.(1)(d)** and **(e)** of **B. Exclusions** in **SECTION II – LIABILITY** of the Businessowners Coverage Form are deleted and replaced by the following:
 - (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing or have completed operations, if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph does not apply to:
 - (i) "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor.
 - (ii) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from material brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or
 - (iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire".
 - (e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing or have completed operations, if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of, "pollutants".
2. Under **DEFINITIONS**, item **15.** in the Commercial General Liability Coverage Form and under **F. Liability And Medical Expenses Definitions**, item **15.** in **SECTION II – LIABILITY** of the Businessowners Coverage Form, "Pollutants" is deleted and replaced by the following:

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POLICY NUMBER:

AIL 10 19 06 06

15. "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed. Lead of any kind, in whatever form and however used, is considered a pollutant. This description of lead as a pollutant is by way of clarifying example only and is not to be construed in any way limiting the scope or breadth of this definition.

B. Property Pollution Exclusion revision(s):

The following is added under **B. Exclusions and Limitations**, in the Building and Personal Property Coverage Form, and under **B. Exclusions**, paragraph 1, of **SECTION I – PROPERTY** in the Businessowners Coverage Form:

This policy does not cover expenses incurred or loss of use resulting from governmental direction or request to remove or otherwise modify materials present at the insured premises which contain substances deemed hazardous to society. Further, coverage does not apply to fines or penalties assessed due to the existence of or failure to remove such substances.

This policy does not cover damage, loss of use, or expense caused directly or indirectly by radon gas, radium or any other radioactive substances.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

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COUNTRY Mutual Insurance Company

POLICY NUMBER:

AIL 10 37 06 06

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NO ACTION AGAINST RELATED ENTITIES

The following condition is added to your policy:

Nothing in this policy gives any person, organization, corporation or other entity any rights or causes of action against any parent corporation, affiliate or subsidiary of the company issuing this policy. No rights are created or implied against any parent corporation, affiliate, subsidiary of the company described in the Declarations.

Nothing contained here varies, alters, or extends any provision of the policy except as provided in this endorsement.

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AIL 10 37 06 06

Page 1 of 1

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

- A.** When this endorsement is attached to Standard Property Policy **CP 00 99**, the terms Coverage Part and Coverage Form in this endorsement are replaced by the term Policy.
- B.** The following is added to the **Legal Action Against Us** Condition:
- The two year period for legal action against us is extended by the number of days between the date the proof of loss is filed with us and the date we deny the claim in whole or in part.
- C.** If this policy covers:
- 1.** The following in **a.** and **b.**, then Paragraphs **2.** and **3.** apply:
 - a.** Real property used principally for residential purposes up to and including a four family dwelling; or
 - b.** Household or personal property that is usual or incidental to the occupancy of any premises used for residential purposes.
 - 2.** The second paragraph of the **Appraisal** Condition is deleted and replaced by the following:
 - a.** Each party will pay its own appraiser and bear the other expenses of the appraisal and umpire equally, except as provided in **b.** below.
 - b.** We will pay your appraiser's fee and the umpire's appraisal fee, if the following conditions exist:
 - (1)** You demanded the appraisal; and
 - (2)** The full amount of loss, as set by your appraiser, is agreed to by our appraiser or by the umpire.
 - 3.** The **Concealment, Misrepresentation Or Fraud** Condition is replaced by the following:

Concealment, Misrepresentation Or Fraud

 - a.** This Coverage Part or Coverage Form is void if you or any insured ("insured") commit fraud or conceal or misrepresent a fact in the process leading to the issuance of this insurance, and such fraud, concealment or misrepresentation is stated in the policy or endorsement or in the written application for this policy and:
 - (1)** Was made with actual intent to deceive; or
 - (2)** Materially affected either our decision to provide this insurance or the hazard we assumed.

However, this condition will not serve as a reason to void this Coverage Part or Coverage Form after the Coverage Part or Coverage Form has been in effect for one year or one policy term, whichever is less.
 - b.** This Coverage Part or Coverage Form is void if you or any other insured ("insured"), at any time subsequent to the issuance of this insurance, commit fraud or intentionally conceal or misrepresent a material fact relating to:
 - (1)** This Coverage Part or Coverage Form;
 - (2)** The Covered Property;
 - (3)** Your interest in the Covered Property; or
 - (4)** A claim under this Coverage Part or Coverage Form.

- c. Notwithstanding the limitations stated in 3.a. above, we may cancel the Coverage Part or Coverage Form in accordance with the terms of the Cancellation Condition.
- D. For the Commercial Property Coverage Part and the Standard Property Policy, the following exclusion and related provisions are added to Paragraph B.2. Exclusions in the Causes of Loss Forms and to any Coverage Form or policy to which a Causes of Loss Form is not attached:
1. We will not pay for loss or damage arising out of any act an insured commits or conspires to commit with the intent to cause a loss.
In the event of such loss, no insured is entitled to coverage, even insureds who did not commit or conspire to commit the act causing the loss.
 2. However, this exclusion will not apply to deny payment to an innocent co-insured who did not cooperate in or contribute to the creation of the loss if:
 - a. The loss arose out of a pattern of criminal domestic violence; and
 - b. The perpetrator of the loss is criminally prosecuted for the act causing the loss.
 3. If we pay a claim pursuant to Paragraph D.2., our payment to the insured is limited to that insured's insurable interest in the property less any payments we first made to a mortgagee or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.
- E. The **Intentional Loss Exclusion** in the Causes of Loss Form — Farm Property, Mobile Agricultural Machinery And Equipment Coverage Form and Livestock Coverage Form is replaced by the following:
1. We will not pay for loss ("loss") or damage arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss ("loss").
In the event of such loss ("loss"), no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss ("loss").
 2. However, this exclusion will not apply to deny payment to an innocent co-"insured" who did not cooperate in or contribute to the creation of the loss ("loss") if:
 - a. The loss ("loss") arose out of a pattern of criminal domestic violence; and
 - b. The perpetrator of the loss ("loss") is criminally prosecuted for the act causing the loss.
 3. If we pay a claim pursuant to Paragraph E.2., our payment to the "insured" is limited to that "insured's" insurable interest in the property less any payments we first made to a mortgagee or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.
- F. The **Intentional Loss Exclusion** in the Capital Assets Program (Output Policy) Coverage Part, is replaced by the following:
1. We will not pay for loss or damage arising out of any act an insured commits or conspires to commit with the intent to cause a loss.
In the event of such loss, no insured is entitled to coverage, even insureds who did not commit or conspire to commit the act causing the loss.
 2. However, this exclusion will not apply to deny payment to an innocent co-insured who did not cooperate in or contribute to the creation of the loss if:
 - a. The loss arose out of a pattern of criminal domestic violence; and
 - b. The perpetrator of the loss is criminally prosecuted for the act causing the loss.
 3. If we pay a claim pursuant to Paragraph F.2., our payment to the insured is limited to that insured's insurable interest in the property less any payments we first made to a mortgagee or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES – CIVIL UNION

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
 FARM COVERAGE PART
 FARM UMBRELLA LIABILITY POLICY
 LIQUOR LIABILITY COVERAGE PART
 MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCT WITHDRAWAL COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 UNDERGROUND STORAGE TANK POLICY

- A.** The term "spouse" is replaced by the following:
 Spouse or party to a civil union recognized under Illinois law.
- B.** Under the Commercial Auto Coverage Part, the term "family member" is replaced by the following:
 "Family member" means a person related to the:
 - 1.** Individual Named Insured by blood, adoption, marriage or civil union recognized under Illinois law, who is a resident of such Named Insured's household, including a ward or foster child; or
 - 2.** Individual named in the Schedule by blood, adoption, marriage or civil union recognized under Illinois law, who is a resident of the individual's household, including a ward or foster child, if the Drive Other Car Coverage – Broadened Coverage For Named Individual Endorsement is attached.
- C.** With respect to coverage for the ownership, maintenance, or use of "covered autos" provided under the Commercial Liability Umbrella Coverage Part, the term "family member" is replaced by the following:
 "Family member" means a person related to you by blood, adoption, marriage or civil union recognized under Illinois law, who is a resident of your household, including a ward or foster child.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NOTICE OF CANCELLATION TO CERTIFICATE HOLDER(S)

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE PART
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
OWNERS AND CONTRACORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY**

With respect to coverage provided by this endorsement, the provisions of the Coverage Part (Policy) apply unless modified by the endorsement.

Cancellation

The following is added under the Cancellation Condition applicable to the Coverage Parts (Policy) listed above:

If we cancel this policy for any reason other than non payment of premium, we will mail written notice of cancellation to the certificate holder(s) on file with the Company. Notice will be provided prior to the effective date of cancellation. We will give the number of days notice as provided for in the Cancellation Condition of this policy. The notice will state the effective date of cancellation. The policy period will end on that date.

If you cancel this policy, or if we cancel for non payment of premium, we will mail written notice of such cancellation to the certificate holder(s) on file with the Company. The notice will state the date the policy was cancelled.

The notice will be mailed by first-class mail to the last known mailing address of the certificate holder(s) on file with the Company.

Any notice of cancellation provided by this endorsement applies only to the certificate holder(s) with a certificate of insurance applicable to this policy's period.

Our failure to send notice of cancellation to the certificate holder(s) will not amend, extend or alter the terms and conditions of this policy, including the cancellation of this policy.

If there is a conflict between any other policy cancellation provisions pertaining to the certificate holder(s) and this endorsement, the other policy provisions shall control.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

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**Policy Number**

AB 2245780 06

**COMMERCIAL PROPERTY COVERAGE PART
SUPPLEMENTAL DECLARATIONS****COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15

12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 1. Business Description: SCHOOL**Item 2. Premises Described: See Schedule of Locations****Item 3. \$500 Deductible unless otherwise indicated.****Item 4. Coverage Provided**

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
		BLKT SPCL CLASSES & BLDG & BPP GRP # 1	\$ 42,000,600		100

Other Provisions

☒ **Agreed Value:** \$ 42,000,600 **Expires:** 07/01/16 ☐ **Replacement Cost**

☐ **Business Income Indemnity:** Monthly Limit: Period: Maximum ☐ **Inflation Guard:** %

☐ **Reporting** Extended Days BI Media

Extension of Recovery Period: Months

Deductible: Earthquake Deductible: % Exceptions

LOCATIONS: SEE BLANKET SCHEDULE

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
001	001	BUILDING JOISTED MASONRY	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ **Agreed Value:** BLKT GRP 1 **Expires:** 07/01/16 ☒ **Replacement Cost**

☐ **Business Income Indemnity:** Monthly Limit: Period: Maximum ☒ **Inflation Guard:** 4 %

☐ **Reporting** Extended Days BI Media

Extension of Recovery Period: Months

Deductible: \$ 1,000 **Earthquake Deductible:** 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
001	001	BUSINESS PERS PROP JOISTED MASONRY	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ **Agreed Value:** BLKT GRP 1 **Expires:** 07/01/16 ☒ **Replacement Cost**

☐ **Business Income Indemnity:** Monthly Limit: Period: Maximum ☒ **Inflation Guard:** 4 %

☐ **Reporting** Extended Days BI Media

Extension of Recovery Period: Months

Deductible: \$ 1,000 **Earthquake Deductible:** 10 % Exceptions

Item 5. Forms and Endorsements

Form(s) and Endorsement(s) made a part of this policy at time of issue:

See Schedule of Forms and Endorsements**MINIMUM PREMIUM \$ 100**

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.



Policy Number

AB 2245780 06

COMMERCIAL PROPERTY COVERAGE PART
EXTENSION OF SUPPLEMENTAL DECLARATIONS

COUNTRY Mutual Insurance Company

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 4. Coverage Provided (applies only when a limit is shown below)

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
001	001	PROPERTY IN THE OPEN MSNRY, METAL, OTH N/C MTRIALS	BLKT GRP 1	SPECIAL	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☐ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
001	001	MINE SUBSIDENCE	\$ 750,000		

Other Provisions

☐ Agreed Value: Expires: ☐ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
001	002	BUILDING JOISTED MASONRY	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☒ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
001	002	MINE SUBSIDENCE	\$ 23,400		

Other Provisions

☐ Agreed Value: Expires: ☐ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.



Policy Number

AB 2245780 06

COMMERCIAL PROPERTY COVERAGE PART
EXTENSION OF SUPPLEMENTAL DECLARATIONS

COUNTRY Mutual Insurance Company

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 4. Coverage Provided (applies only when a limit is shown below)

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
002	001	BUILDING MASONRY NON-COMBUSTIBLE	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☒ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
002	001	BUSINESS PERS PROP MASONRY NON-COMBUSTIBLE	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☒ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
002	001	PROPERTY IN THE OPEN MSNRY, METAL, OTH N/C MTRIALS	BLKT GRP 1	SPECIAL	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☐ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
002	001	MINE SUBSIDENCE	\$ 750,000		

Other Provisions

☐ Agreed Value: Expires: ☐ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

**Policy Number**

AB 2245780 06

**COMMERCIAL PROPERTY COVERAGE PART
EXTENSION OF SUPPLEMENTAL DECLARATIONS****COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 4. Coverage Provided (applies only when a limit is shown below)

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
002	002	WATER/SEWAGE LIFT PUMPS METAL OR MASONRY	BLKT GRP 1	SPECIAL	100

Other Provisions

☒ **Agreed Value:** BLKT GRP 1 **Expires:** 07/01/16 ☐ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
002	003	BUILDING JOISTED MASONRY	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ **Agreed Value:** BLKT GRP 1 **Expires:** 07/01/16 ☒ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
002	003	MINE SUBSIDENCE	\$ 23,400		

Other Provisions

☐ **Agreed Value:** **Expires:** ☐ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
002	004	BUILDING NON-COMBUSTIBLE	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ **Agreed Value:** BLKT GRP 1 **Expires:** 07/01/16 ☒ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.



Policy Number

AB 2245780 06

COMMERCIAL PROPERTY COVERAGE PART
EXTENSION OF SUPPLEMENTAL DECLARATIONS

COUNTRY Mutual Insurance Company

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 4. Coverage Provided (applies only when a limit is shown below)

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
002	004	MINE SUBSIDENCE	\$ 46,800		

Other Provisions

☐ Agreed Value: Expires: ☐ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
003	001	BUILDING MASONRY NON-COMBUSTIBLE	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☒ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
003	001	BUSINESS PERS PROP MASONRY NON-COMBUSTIBLE	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☒ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
003	001	PROPERTY IN THE OPEN METAL OR OTH N/C W/COMB WRPGS	BLKT GRP 1	SPECIAL	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☐ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: % Exceptions

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

PF-SCHED (10/00)

**Policy Number**

AB 2245780 06

**COMMERCIAL PROPERTY COVERAGE PART
EXTENSION OF SUPPLEMENTAL DECLARATIONS****COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 4. Coverage Provided (applies only when a limit is shown below)

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
003	001	MINE SUBSIDENCE	\$ 750,000		

Other Provisions

☐ **Agreed Value:** Expires: ☐ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
003	002	BUILDING JOISTED MASONRY	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ **Agreed Value:** BLKT GRP 1 Expires: 07/01/16 ☒ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
003	002	MINE SUBSIDENCE	\$ 117,000		

Other Provisions

☐ **Agreed Value:** Expires: ☐ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
003	003	BUILDING JOISTED MASONRY	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ **Agreed Value:** BLKT GRP 1 Expires: 07/01/16 ☒ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.



Policy Number

AB 2245780 06

COMMERCIAL PROPERTY COVERAGE PART
EXTENSION OF SUPPLEMENTAL DECLARATIONS

COUNTRY Mutual Insurance Company

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 4. Coverage Provided (applies only when a limit is shown below)

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
003	003	MINE SUBSIDENCE	\$ 87,700		

Other Provisions

☐ Agreed Value: Expires: ☐ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
004	001	BUILDING JOISTED MASONRY	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☒ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
004	001	BUSINESS PERS PROP JOISTED MASONRY	BLKT GRP 1	SPECIAL WITH EQ	100

Other Provisions

☒ Agreed Value: BLKT GRP 1 Expires: 07/01/16 ☒ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: 10 % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
004	001	EXTRA EXPENSE 40%-80%-100% JOISTED MASONRY	\$ 1,000,000	SPECIAL WITH EQ	

Other Provisions

☐ Agreed Value: Expires: ☐ Replacement Cost
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

PF-SCHED (10/00)

**Policy Number**

AB 2245780 06

**COMMERCIAL PROPERTY COVERAGE PART
EXTENSION OF SUPPLEMENTAL DECLARATIONS****COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 4. Coverage Provided (applies only when a limit is shown below)

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
004	001	PROPERTY IN THE OPEN METAL OR OTH N/C W/COMB WRPGS	BLKT GRP 1	SPECIAL	100

Other Provisions

☒ **Agreed Value:** BLKT GRP 1 **Expires:** 07/01/16 ☐ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☒ Inflation Guard: 4 %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: \$ 1,000 Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.
004	001	MINE SUBSIDENCE	\$ 750,000		

Other Provisions

☐ **Agreed Value:** **Expires:** ☐ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.

Other Provisions

☐ **Agreed Value:** **Expires:** ☐ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

Loc. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins.

Other Provisions

☐ **Agreed Value:** **Expires:** ☐ **Replacement Cost**
☐ Business Income Indemnity: Monthly Limit: Period: Maximum ☐ Inflation Guard: %
☐ Reporting Extended Days BI Media
Extension of Recovery Period: Months
Deductible: Earthquake Deductible: % Exceptions

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

STATEMENT OF VALUES

AGENCY		HOSTETTER MATTHEW				DATE: 07-01-15		
AGENCY ADDRESS		HOSTETTER MATTHEW				0038481		
		108 S MCCOY ST				AGENCY CODE: 11925		
		PO BOX 85				AGENCY PHONE:		
INSURED		PUTNAM COUNTY CUSD 535						
HEADQUARTERS ADDRESS		402 E SILVERSPoon AVE						
		GRANVILLE, IL 61326-9697						
						POLICY NUMBER: AB 2245780 06		
						EFFECTIVE DATE: 07-01-2015		
COINS %		APPLICABLE CAUSES OF LOSS						
☐	80%	☐	BASIC	☒	EARTHQUAKE COVERAGE	☐	SPECIFIC AVERAGE RATE REQUESTED	
☐	90%	☐	BROAD	☐	FLOOD	☐	BLANKET RATE REQUESTED	
☒	100%	☐	SPECIAL	☐	SPRINKLER LEAKAGE EXCLUSION	☐		
☐		☐		☐	VANDALISM EXCLUSION	☐		
(Attach completed forms and endorsements that require completion to provide necessary information affecting rates or loss costs)								
CLASS CODE	LOC #	BLDG #	DESCRIPTION OF PROPERTY/ OCCUPANCY	ACV/ RC 1	SUBJECT 2	100% VALUES	RATE OR LOSS COST 3	PREMIUM
1052	1	1	Elementary	RC	B	5983000		
1052	1	1		RC	BPP	1106100		
1190	1	1	Elementary		OTHER	94300		
567	1	2	Garage	RC	B	23400		
1052	2	1	Junior High	RC	B	7058500		
1052	2	1		RC	BPP	1411600		
1190	2	1	Junior High		OTHER	24100		
1190	2	2	Sewage Plant		OTHER	7500		
567	2	3	Concession Stan	RC	B	23400		
567	2	4	Sand Bldg	RC	B	46800		
1052	3	1	High School	RC	B	13676100		
1052	3	1		RC	BPP	3755100		
1190	3	1	High School		OTHER	108900		
567	3	2	Storage Bldg	RC	B	117000		
567	3	3	Restroom/Storag	RC	B	87700		
1052	4	1	Primary	RC	B	7117400		
1052	4	1		RC	BPP	1265400		
1190	4	1	Primary		OTHER	94300		

INSTRUCTIONS

SIGNATURE

1. ACV (Actual Cash Value) or RC (Replacement Cost): If other valuation basis provide necessary information

2. SUBJECT: INSURED'S B = Building S = Stock F = Furniture & Fixtures M = Machinery SIGNATURE: BPP = Your Business Personal Property PPO = Personal Property of Others BI = Business Income R = Rental Income Other - specify

3. RATE OR LOSS COST: For class rated property, attach class rate information form or equivalent information for Each location. For specifically rated property, attach specific rate or loss cost information if known.

ALL VALUES AND LOCATION INFORMATION ARE CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF

Insured's
Signature: _____

Title: _____

Date: _____

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LEGAL LIABILITY COVERAGE SCHEDULE

This endorsement provides supplementary information to be used with the following:

LEGAL LIABILITY COVERAGE FORM

The Legal Liability Coverage Form applies to the items described below for which a Limit of Insurance is shown:

Location And Occupancy	Description Of Property	Limit Of Insurance

THIS DISCLOSURE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS DISCLOSURE, THE POLICY WILL CONTROL.

DISCLOSURE FOR PROPERTY COVERAGE INFLATION INDEX

Beginning with policy renewals on or after February 1, 2013, limits for property items covered by this policy and insured for replacement cost will be adjusted with an inflation index applicable at that time.

For information on the amount of indexing that will apply to your renewal limits, you may contact your COUNTRY Financial® representative a few weeks before your policy anniversary date.

The purpose of the indexing

The indexing is intended to assist you in maintaining appropriate property insurance limits from policy period to policy period in order to account for changes in building construction costs and business personal property replacement values over time. *However, indexing of policy limits does not guarantee adequate coverage and it remains your responsibility to review your policy limits to ensure the limits selected continue to provide appropriate and adequate coverage for all of your insured properties.*

How indexing affects your policy limits

At renewal, the expiring limit of each property item subject to indexing will be multiplied by the applicable current inflation index. The resulting limit will apply for the policy's renewal term. For example:

Expiring policy's building limit	\$1,000,000
Current building inflation index (4%)	1.04
Renewal building limit	\$1,040,000

If your policy includes blanket coverage, the indexes apply to items covered for replacement cost under the blanket. The blanket limit is adjusted accordingly.

What the indexing is based on

The indexing is based on changes to average costs and values in your geographic area, including:

- Costs of building materials and labor
- Replacement values of business property, such as equipment, machinery and general business contents

The indexing is updated periodically to reflect current cost trends.

Impact on premium

Indexing your renewal limits may impact your policy's renewal premium, since premium for property coverages is typically based on those limits. However, several other factors, including periodic rate changes, may also affect your renewal premium.

Inflation indexing versus Inflation Guard coverage

An optional coverage called Inflation Guard is also available which automatically adjusts the amount we pay for building loss, *day by day during the policy term*, to reflect the effects of inflation. This is not the same as the new inflation indexing, which will only adjust your policy limits on each renewal anniversary. If you already purchased Inflation Guard, your policy's building limits will be adjusted at renewal to reflect the amount of Inflation Guard coverage and the new inflation indexing discussed in this disclosure will not apply to those buildings. If you are interested in purchasing Inflation Guard coverage now, contact your COUNTRY Financial® representative.

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section H. Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this section, **A.1.**, and limited in **A.2.** Property Not Covered, if a Limit Of Insurance is shown in the Declarations for that type of property.

a. Building, meaning the building or structure described in the Declarations, including:

- (1) Completed additions;
- (2) Fixtures, including outdoor fixtures;
- (3) Permanently installed:
 - (a) Machinery; and
 - (b) Equipment;
- (4) Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
 - (a) Fire-extinguishing equipment;
 - (b) Outdoor furniture;
 - (c) Floor coverings; and
 - (d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
- (5) If not covered by other insurance:
 - (a) Additions under construction, alterations and repairs to the building or structure;
 - (b) Materials, equipment, supplies and temporary structures, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure.

b. Your Business Personal Property

consists of the following property located in or on the building or structure described in the Declarations or in the open (or in a vehicle) within 100 feet of the building or structure or within 100 feet of the premises described in the Declarations, whichever distance is greater:

- (1) Furniture and fixtures;
- (2) Machinery and equipment;
- (3) "Stock";
- (4) All other personal property owned by you and used in your business;
- (5) Labor, materials or services furnished or arranged by you on personal property of others;
- (6) Your use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:
 - (a) Made a part of the building or structure you occupy but do not own; and
 - (b) You acquired or made at your expense but cannot legally remove;
- (7) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property Of Others.

c. Personal Property Of Others that is:

- (1) In your care, custody or control; and
- (2) Located in or on the building or structure described in the Declarations or in the open (or in a vehicle) within 100 feet of the building or structure or within 100 feet of the premises described in the Declarations, whichever distance is greater.

However, our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

2. Property Not Covered

Covered Property does not include:

- a. Accounts, bills, currency, food stamps or other evidences of debt, money, notes or securities. Lottery tickets held for sale are not securities;
- b. Animals, unless owned by others and boarded by you, or if owned by you, only as "stock" while inside of buildings;
- c. Automobiles held for sale;
- d. Bridges, roadways, walks, patios or other paved surfaces;
- e. Contraband, or property in the course of illegal transportation or trade;
- f. The cost of excavations, grading, backfilling or filling;
- g. Foundations of buildings, structures, machinery or boilers if their foundations are below:
 - (1) The lowest basement floor; or
 - (2) The surface of the ground, if there is no basement;
- h. Land (including land on which the property is located), water, growing crops or lawns (other than lawns which are part of a vegetated roof);
- i. Personal property while airborne or waterborne;
- j. Bulkheads, pilings, piers, wharves or docks;
- k. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;
- l. Retaining walls that are not part of a building;
- m. Underground pipes, flues or drains;
- n. Electronic data, except as provided under the Additional Coverage, Electronic Data. Electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data. This paragraph, **n.**, does not apply to your "stock" of prepackaged software, or to electronic data which is integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system;
- o. The cost to replace or restore the information on valuable papers and records, including those which exist as electronic data. Valuable papers and records include but are not limited to proprietary information, books of account, deeds, manuscripts, abstracts, drawings and card index systems. Refer to the Coverage Extension for Valuable Papers And Records (Other Than Electronic Data) for limited coverage for valuable papers and records other than those which exist as electronic data;
- p. Vehicles or self-propelled machines (including aircraft or watercraft) that:
 - (1) Are licensed for use on public roads; or
 - (2) Are operated principally away from the described premises.

This paragraph does not apply to:

- (a) Vehicles or self-propelled machines or autos you manufacture, process or warehouse;

- (b) Vehicles or self-propelled machines, other than autos, you hold for sale;
 - (c) Rowboats or canoes out of water at the described premises; or
 - (d) Trailers, but only to the extent provided for in the Coverage Extension for Non-owned Detached Trailers; or
- q. The following property while outside of buildings:
- (1) Grain, hay, straw or other crops;
 - (2) Fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers, trees, shrubs or plants (other than trees, shrubs or plants which are "stock" or are part of a vegetated roof), all except as provided in the Coverage Extensions.

3. Covered Causes Of Loss

See applicable Causes Of Loss form as shown in the Declarations.

4. Additional Coverages

a. Debris Removal

- (1) Subject to Paragraphs (2), (3) and (4), we will pay your expense to remove debris of Covered Property and other debris that is on the described premises, when such debris is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.
 - (2) Debris Removal does not apply to costs to:
 - (a) Remove debris of property of yours that is not insured under this policy, or property in your possession that is not Covered Property;
 - (b) Remove debris of property owned by or leased to the landlord of the building where your described premises are located, unless you have a contractual responsibility to insure such property and it is insured under this policy;
 - (c) Remove any property that is Property Not Covered, including property addressed under the Outdoor Property Coverage Extension;
 - (d) Remove property of others of a type that would not be Covered Property under this Coverage Form;
 - (e) Remove deposits of mud or earth from the grounds of the described premises;
 - (f) Extract "pollutants" from land or water; or
 - (g) Remove, restore or replace polluted land or water.
- (3) Subject to the exceptions in Paragraph (4), the following provisions apply:
- (a) The most we will pay for the total of direct physical loss or damage plus debris removal expense is the Limit of Insurance applicable to the Covered Property that has sustained loss or damage.
 - (b) Subject to (a) above, the amount we will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage. However, if no Covered Property has sustained direct physical loss or damage, the most we will pay for removal of debris of other property (if such removal is covered under this Additional Coverage) is \$5,000 at each location.
- (4) We will pay up to an additional \$25,000 for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:
- (a) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.
 - (b) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (4)(a) and/or (4)(b) applies, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus \$25,000.

(5) Examples

The following examples assume that there is no Coinsurance penalty.

Example 1

Limit of Insurance:	\$ 90,000
Amount of Deductible:	\$ 500
Amount of Loss:	\$ 50,000
Amount of Loss Payable:	\$ 49,500
	(\$50,000 – \$500)
Debris Removal Expense:	\$ 10,000
Debris Removal Expense Payable:	\$ 10,000
	(\$10,000 is 20% of \$50,000.)

The debris removal expense is less than 25% of the sum of the loss payable plus the deductible. The sum of the loss payable and the debris removal expense (\$49,500 + \$10,000 = \$59,500) is less than the Limit of Insurance. Therefore, the full amount of debris removal expense is payable in accordance with the terms of Paragraph (3).

Example 2

Limit of Insurance:	\$ 90,000
Amount of Deductible:	\$ 500
Amount of Loss:	\$ 80,000
Amount of Loss Payable:	\$ 79,500
	(\$80,000 – \$500)
Debris Removal Expense:	\$ 40,000
Debris Removal Expense Payable	
Basic Amount:	\$ 10,500
Additional Amount:	\$ 25,000

The basic amount payable for debris removal expense under the terms of Paragraph (3) is calculated as follows: \$80,000 (\$79,500 + \$500) x .25 = \$20,000, capped at \$10,500. The cap applies because the sum of the loss payable (\$79,500) and the basic amount payable for debris removal expense (\$10,500) cannot exceed the Limit of Insurance (\$90,000).

The additional amount payable for debris removal expense is provided in accordance with the terms of Paragraph (4), because the debris removal expense (\$40,000) exceeds 25% of the loss payable plus the deductible (\$40,000 is 50% of \$80,000), and because the sum of the loss payable and debris removal expense (\$79,500 + \$40,000 = \$119,500) would exceed the Limit of Insurance (\$90,000). The additional amount of covered debris removal expense is \$25,000, the maximum payable under Paragraph (4). Thus, the total payable for debris removal expense in this example is \$35,500; \$4,500 of the debris removal expense is not covered.

b. Preservation Of Property

If it is necessary to move Covered Property from the described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 30 days after the property is first moved.

c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$1,000 for service at each premises described in the Declarations, unless a higher limit is shown in the Declarations. Such limit is the most we will pay regardless of the number of responding fire departments or fire units, and regardless of the number or type of services performed.

This Additional Coverage applies to your liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or
- (2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

d. Pollutant Clean-up And Removal

We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is \$10,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

e. Increased Cost Of Construction

- (1) This Additional Coverage applies only to buildings to which the Replacement Cost Optional Coverage applies.
- (2) In the event of damage by a Covered Cause of Loss to a building that is Covered Property, we will pay the increased costs incurred to comply with the minimum standards of an ordinance or law in the course of repair, rebuilding or replacement of damaged parts of that property, subject to the limitations stated in **e.(3)** through **e.(9)** of this Additional Coverage.
- (3) The ordinance or law referred to in **e.(2)** of this Additional Coverage is an ordinance or law that regulates the construction or repair of buildings or establishes zoning or land use requirements at the described premises and is in force at the time of loss.
- (4) Under this Additional Coverage, we will not pay any costs due to an ordinance or law that:
 - (a) You were required to comply with before the loss, even when the building was undamaged; and
 - (b) You failed to comply with.

(5) Under this Additional Coverage, we will not pay for:

- (a) The enforcement of or compliance with any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria; or
 - (b) Any costs associated with the enforcement of or compliance with an ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungus", wet or dry rot or bacteria.
- (6) The most we will pay under this Additional Coverage, for each described building insured under this Coverage Form, is \$10,000 or 5% of the Limit of Insurance applicable to that building, whichever is less. If a damaged building is covered under a blanket Limit of Insurance which applies to more than one building or item of property, then the most we will pay under this Additional Coverage, for that damaged building, is the lesser of \$10,000 or 5% times the value of the damaged building as of the time of loss times the applicable Coinsurance percentage.
- The amount payable under this Additional Coverage is additional insurance.
- (7) With respect to this Additional Coverage:
- (a) We will not pay for the Increased Cost of Construction:
 - (i) Until the property is actually repaired or replaced at the same or another premises; and
 - (ii) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

- (b) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay for the Increased Cost of Construction, subject to the provisions of **e.(6)** of this Additional Coverage, is the increased cost of construction at the same premises.
- (c) If the ordinance or law requires relocation to another premises, the most we will pay for the Increased Cost of Construction, subject to the provisions of **e.(6)** of this Additional Coverage, is the increased cost of construction at the new premises.
- (8) This Additional Coverage is not subject to the terms of the Ordinance Or Law Exclusion to the extent that such Exclusion would conflict with the provisions of this Additional Coverage.
- (9) The costs addressed in the Loss Payment and Valuation Conditions and the Replacement Cost Optional Coverage, in this Coverage Form, do not include the increased cost attributable to enforcement of or compliance with an ordinance or law. The amount payable under this Additional Coverage, as stated in **e.(6)** of this Additional Coverage, is not subject to such limitation.

f. Electronic Data

- (1) Under this Additional Coverage, electronic data has the meaning described under Property Not Covered, Electronic Data. This Additional Coverage does not apply to your "stock" of prepackaged software, or to electronic data which is integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system.
- (2) Subject to the provisions of this Additional Coverage, we will pay for the cost to replace or restore electronic data which has been destroyed or corrupted by a Covered Cause of Loss. To the extent that electronic data is not replaced or restored, the loss will be valued at the cost of replacement of the media on which the electronic data was stored, with blank media of substantially identical type.

- (3) The Covered Causes of Loss applicable to Your Business Personal Property apply to this Additional Coverage, Electronic Data, subject to the following:
 - (a) If the Causes Of Loss – Special Form applies, coverage under this Additional Coverage, Electronic Data, is limited to the "specified causes of loss" as defined in that form and Collapse as set forth in that form.
 - (b) If the Causes Of Loss – Broad Form applies, coverage under this Additional Coverage, Electronic Data, includes Collapse as set forth in that form.
 - (c) If the Causes Of Loss form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage, Electronic Data.
 - (d) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for loss or damage caused by or resulting from manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, modify, maintain, repair or replace that system.

- (4) The most we will pay under this Additional Coverage, Electronic Data, is \$2,500 (unless a higher limit is shown in the Declarations) for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved. If loss payment on the first occurrence does not exhaust this amount, then the balance is available for subsequent loss or damage sustained in but not after that policy year. With respect to an occurrence which begins in one policy year and continues or results in additional loss or damage in a subsequent policy year(s), all loss or damage is deemed to be sustained in the policy year in which the occurrence began.

5. Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises.

If a Coinsurance percentage of 80% or more, or a Value Reporting period symbol, is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

a. Newly Acquired Or Constructed Property

(1) Buildings

If this policy covers Building, you may extend that insurance to apply to:

- (a) Your new buildings while being built on the described premises; and
- (b) Buildings you acquire at locations, other than the described premises, intended for:
 - (i) Similar use as the building described in the Declarations; or
 - (ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is \$250,000 at each building.

(2) Your Business Personal Property

- (a) If this policy covers Your Business Personal Property, you may extend that insurance to apply to:
 - (i) Business personal property, including such property that you newly acquire, at any location you acquire other than at fairs, trade shows or exhibitions; or
 - (ii) Business personal property, including such property that you newly acquire, located at your newly constructed or acquired buildings at the location described in the Declarations.

The most we will pay for loss or damage under this Extension is \$100,000 at each building.

- (b) This Extension does not apply to:
 - (i) Personal property of others that is temporarily in your possession in the course of installing or performing work on such property; or
 - (ii) Personal property of others that is temporarily in your possession in the course of your manufacturing or wholesaling activities.

(3) Period Of Coverage

With respect to insurance provided under this Coverage Extension for Newly Acquired Or Constructed Property, coverage will end when any of the following first occurs:

- (a) This policy expires;
- (b) 30 days expire after you acquire the property or begin construction of that part of the building that would qualify as covered property; or
- (c) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property or begin construction of that part of the building that would qualify as covered property.

b. Personal Effects And Property Of Others

You may extend the insurance that applies to Your Business Personal Property to apply to:

- (1) Personal effects owned by you, your officers, your partners or members, your managers or your employees. This Extension does not apply to loss or damage by theft.
- (2) Personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension is \$2,500 at each described premises. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

c. Valuable Papers And Records (Other Than Electronic Data)

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to the cost to replace or restore the lost information on valuable papers and records for which duplicates do not exist. But this Extension does not apply to valuable papers and records which exist as electronic data. Electronic data has the meaning described under Property Not Covered, Electronic Data.
- (2) If the Causes Of Loss – Special Form applies, coverage under this Extension is limited to the "specified causes of loss" as defined in that form and Collapse as set forth in that form.
- (3) If the Causes Of Loss – Broad Form applies, coverage under this Extension includes Collapse as set forth in that form.
- (4) Under this Extension, the most we will pay to replace or restore the lost information is \$2,500 at each described premises, unless a higher limit is shown in the Declarations. Such amount is additional insurance. We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist) and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and, therefore, coverage of such costs is not additional insurance.

d. Property Off-premises

- (1) You may extend the insurance provided by this Coverage Form to apply to your Covered Property while it is away from the described premises, if it is:
 - (a) Temporarily at a location you do not own, lease or operate;
 - (b) In storage at a location you lease, provided the lease was executed after the beginning of the current policy term; or
 - (c) At any fair, trade show or exhibition.
- (2) This Extension does not apply to property:
 - (a) In or on a vehicle; or
 - (b) In the care, custody or control of your salespersons, unless the property is in such care, custody or control at a fair, trade show or exhibition.
- (3) The most we will pay for loss or damage under this Extension is \$10,000.

e. Outdoor Property

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas (including satellite dishes), trees, shrubs and plants (other than trees, shrubs or plants which are "stock" or are part of a vegetated roof), including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

The most we will pay for loss or damage under this Extension is \$1,000, but not more than \$250 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

Subject to all aforementioned terms and limitations of coverage, this Coverage Extension includes the expense of removing from the described premises the debris of trees, shrubs and plants which are the property of others, except in the situation in which you are a tenant and such property is owned by the landlord of the described premises.

f. Non-owned Detached Trailers

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to loss or damage to trailers that you do not own, provided that:
 - (a) The trailer is used in your business;
 - (b) The trailer is in your care, custody or control at the premises described in the Declarations; and
 - (c) You have a contractual responsibility to pay for loss or damage to the trailer.
- (2) We will not pay for any loss or damage that occurs:
 - (a) While the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
 - (b) During hitching or unhitching operations, or when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.
- (3) The most we will pay for loss or damage under this Extension is \$5,000, unless a higher limit is shown in the Declarations.
- (4) This insurance is excess over the amount due (whether you can collect on it or not) from any other insurance covering such property.

g. Business Personal Property Temporarily In Portable Storage Units

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to such property while temporarily stored in a portable storage unit (including a detached trailer) located within 100 feet of the building or structure described in the Declarations or within 100 feet of the premises described in the Declarations, whichever distance is greater.

- (2) If the applicable Covered Causes of Loss form or endorsement contains a limitation or exclusion concerning loss or damage from sand, dust, sleet, snow, ice or rain to property in a structure, such limitation or exclusion also applies to property in a portable storage unit.
- (3) Coverage under this Extension:
 - (a) Will end 90 days after the business personal property has been placed in the storage unit;
 - (b) Does not apply if the storage unit itself has been in use at the described premises for more than 90 consecutive days, even if the business personal property has been stored there for 90 or fewer days as of the time of loss or damage.
- (4) Under this Extension, the most we will pay for the total of all loss or damage to business personal property is \$10,000 (unless a higher limit is indicated in the Declarations for such Extension) regardless of the number of storage units. Such limit is part of, not in addition to, the applicable Limit of Insurance on Your Business Personal Property. Therefore, payment under this Extension will not increase the applicable Limit of Insurance on Your Business Personal Property.
- (5) This Extension does not apply to loss or damage otherwise covered under this Coverage Form or any endorsement to this Coverage Form or policy, and does not apply to loss or damage to the storage unit itself.

Each of these Extensions is additional insurance unless otherwise indicated. The Additional Condition, Coinsurance, does not apply to these Extensions.

B. Exclusions And Limitations

See applicable Causes Of Loss form as shown in the Declarations.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit Of Insurance shown in the Declarations.

The most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to a building, is \$2,500 per sign in any one occurrence.

The amounts of insurance stated in the following Additional Coverages apply in accordance with the terms of such coverages and are separate from the Limit(s) Of Insurance shown in the Declarations for any other coverage:

1. Fire Department Service Charge;
2. Pollutant Clean-up And Removal;
3. Increased Cost Of Construction; and
4. Electronic Data.

Payments under the Preservation Of Property Additional Coverage will not increase the applicable Limit of Insurance.

D. Deductible

In any one occurrence of loss or damage (hereinafter referred to as loss), we will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage. If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible. But the Deductible will be applied only once per occurrence.

Example 1

(This example assumes there is no Coinsurance penalty.)

Deductible:	\$ 250
Limit of Insurance – Building 1:	\$ 60,000
Limit of Insurance – Building 2:	\$ 80,000
Loss to Building 1:	\$ 60,100
Loss to Building 2:	\$ 90,000

The amount of loss to Building 1 (\$60,100) is less than the sum (\$60,250) of the Limit of Insurance applicable to Building 1 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building 1:

\$ 60,100
– 250
\$ 59,850 Loss Payable – Building 1

The Deductible applies once per occurrence and therefore is not subtracted in determining the amount of loss payable for Building 2. Loss payable for Building 2 is the Limit of Insurance of \$80,000.

Total amount of loss payable:

$$\$59,850 + \$80,000 = \$139,850$$

Example 2

(This example, too, assumes there is no Coinsurance penalty.)

The Deductible and Limits of Insurance are the same as those in Example 1.

Loss to Building 1:	\$ 70,000
(Exceeds Limit of Insurance plus Deductible)	
Loss to Building 2:	\$ 90,000
(Exceeds Limit of Insurance plus Deductible)	
Loss Payable – Building 1:	\$ 60,000
(Limit of Insurance)	
Loss Payable – Building 2:	\$ 80,000
(Limit of Insurance)	
Total amount of loss payable:	\$ 140,000

E. Loss Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions:

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties In The Event Of Loss Or Damage

- a. You must see that the following are done in the event of loss or damage to Covered Property:

- (1) Notify the police if a law may have been broken.

- (2) Give us prompt notice of the loss or damage. Include a description of the property involved.
 - (3) As soon as possible, give us a description of how, when and where the loss or damage occurred.
 - (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
 - (5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.
 - (6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
 - (7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
 - (8) Cooperate with us in the investigation or settlement of the claim.
- b.** We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

4. Loss Payment

- a.** In the event of loss or damage covered by this Coverage Form, at our option, we will either:
 - (1) Pay the value of lost or damaged property;
 - (2) Pay the cost of repairing or replacing the lost or damaged property, subject to **b.** below;
 - (3) Take all or any part of the property at an agreed or appraised value; or
 - (4) Repair, rebuild or replace the property with other property of like kind and quality, subject to **b.** below.

We will determine the value of lost or damaged property, or the cost of its repair or replacement, in accordance with the applicable terms of the Valuation Condition in this Coverage Form or any applicable provision which amends or supersedes the Valuation Condition.
- b.** The cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.
- c.** We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
- d.** We will not pay you more than your financial interest in the Covered Property.
- e.** We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
- f.** We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
- g.** We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part, and:
 - (1) We have reached agreement with you on the amount of loss; or
 - (2) An appraisal award has been made.

- h. A party wall is a wall that separates and is common to adjoining buildings that are owned by different parties. In settling covered losses involving a party wall, we will pay a proportion of the loss to the party wall based on your interest in the wall in proportion to the interest of the owner of the adjoining building. However, if you elect to repair or replace your building and the owner of the adjoining building elects not to repair or replace that building, we will pay you the full value of the loss to the party wall, subject to all applicable policy provisions including Limits of Insurance, the Valuation and Coinsurance Conditions and all other provisions of this Loss Payment Condition. Our payment under the provisions of this paragraph does not alter any right of subrogation we may have against any entity, including the owner or insurer of the adjoining building, and does not alter the terms of the Transfer Of Rights Of Recovery Against Others To Us Condition in this policy.

5. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

6. Vacancy

a. Description Of Terms

- (1) As used in this Vacancy Condition, the term building and the term vacant have the meanings set forth in (1)(a) and (1)(b) below:
- (a) When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations.

- (b) When this policy is issued to the owner or general lessee of a building, building means the entire building. Such building is vacant unless at least 31% of its total square footage is:

- (i) Rented to a lessee or sublessee and used by the lessee or sublessee to conduct its customary operations; and/or
- (ii) Used by the building owner to conduct customary operations.

- (2) Buildings under construction or renovation are not considered vacant.

b. Vacancy Provisions

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs:

- (1) We will not pay for any loss or damage caused by any of the following, even if they are Covered Causes of Loss:
- (a) Vandalism;
- (b) Sprinkler leakage, unless you have protected the system against freezing;
- (c) Building glass breakage;
- (d) Water damage;
- (e) Theft; or
- (f) Attempted theft.
- (2) With respect to Covered Causes of Loss other than those listed in b.(1)(a) through b.(1)(f) above, we will reduce the amount we would otherwise pay for the loss or damage by 15%.

7. Valuation

We will determine the value of Covered Property in the event of loss or damage as follows:

- a. At actual cash value as of the time of loss or damage, except as provided in b., c., d. and e. below.
- b. If the Limit of Insurance for Building satisfies the Additional Condition, Coinsurance, and the cost to repair or replace the damaged building property is \$2,500 or less, we will pay the cost of building repairs or replacement.

The cost of building repairs or replacement does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.

However, the following property will be valued at the actual cash value, even when attached to the building:

- (1) Awnings or floor coverings;
 - (2) Appliances for refrigerating, ventilating, cooking, dishwashing or laundering; or
 - (3) Outdoor equipment or furniture.
- c. "Stock" you have sold but not delivered at the selling price less discounts and expenses you otherwise would have had.
- d. Glass at the cost of replacement with safety-glazing material if required by law.
- e. Tenants' Improvements and Betterments at:
- (1) Actual cash value of the lost or damaged property if you make repairs promptly.
 - (2) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:
 - (a) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and
 - (b) Divide the amount determined in (a) above by the number of days from the installation of improvements to the expiration of the lease.

If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease in this procedure.
 - (3) Nothing if others pay for repairs or replacement.

F. Additional Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions:

1. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies:

- a. We will not pay the full amount of any loss if the value of Covered Property at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

- (1) Multiply the value of Covered Property at the time of loss by the Coinsurance percentage;
- (2) Divide the Limit of Insurance of the property by the figure determined in Step (1);
- (3) Multiply the total amount of loss, before the application of any deductible, by the figure determined in Step (2); and
- (4) Subtract the deductible from the figure determined in Step (3).

We will pay the amount determined in Step (4) or the Limit of Insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

Example 1 (Underinsurance)

When:	The value of the property is:	\$ 250,000
	The Coinsurance percentage for it is:	80%
	The Limit of Insurance for it is:	\$ 100,000
	The Deductible is:	\$ 250
	The amount of loss is:	\$ 40,000

Step (1): $\$250,000 \times 80\% = \$200,000$
(the minimum amount of insurance to meet your Coinsurance requirements)

Step (2): $\$100,000 \div \$200,000 = .50$

Step (3): $\$40,000 \times .50 = \$20,000$

Step (4): $\$20,000 - \$250 = \$19,750$

We will pay no more than \$19,750. The remaining \$20,250 is not covered.

Example 2 (Adequate Insurance)

When:	The value of the property is:	\$ 250,000
	The Coinsurance percentage for it is:	80%
	The Limit of Insurance for it is:	\$ 200,000
	The Deductible is:	\$ 250
	The amount of loss is:	\$ 40,000

The minimum amount of insurance to meet your Coinsurance requirement is \$200,000 ($\$250,000 \times 80\%$). Therefore, the Limit of Insurance in this example is adequate, and no penalty applies. We will pay no more than \$39,750 ($\$40,000$ amount of loss minus the deductible of \$250).

- b. If one Limit of Insurance applies to two or more separate items, this condition will apply to the total of all property to which the limit applies.

Example 3

When: The value of the property is:

Building at Location 1:	\$ 75,000
Building at Location 2:	\$ 100,000
Personal Property at Location 2:	<u>\$ 75,000</u>
	\$ 250,000

The Coinsurance percentage for it is: 90%

The Limit of Insurance for Buildings and Personal Property at Locations 1 and 2 is: \$ 180,000

The Deductible is: \$ 1,000

The amount of loss is:

Building at Location 2: \$ 30,000

Personal Property at Location 2: \$ 20,000
\$ 50,000

Step (1): $\$250,000 \times 90\% = \$225,000$

(the minimum amount of insurance to meet your Coinsurance requirements and to avoid the penalty shown below)

Step (2): $\$180,000 \div \$225,000 = .80$

Step (3): $\$50,000 \times .80 = \$40,000$

Step (4): $\$40,000 - \$1,000 = \$39,000$

We will pay no more than \$39,000. The remaining \$11,000 is not covered.

2. Mortgageholders

- a. The term mortgageholder includes trustee.
- b. We will pay for covered loss of or damage to buildings or structures to each mortgageholder shown in the Declarations in their order of precedence, as interests may appear.
- c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.
- d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:
 - (1) Pays any premium due under this Coverage Part at our request if you have failed to do so;

- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and

- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

- e. If we pay the mortgageholder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

- (1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and

- (2) The mortgageholder's right to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgageholder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

- f. If we cancel this policy, we will give written notice to the mortgageholder at least:

- (1) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or

- (2) 30 days before the effective date of cancellation if we cancel for any other reason.

- g. If we elect not to renew this policy, we will give written notice to the mortgageholder at least 10 days before the expiration date of this policy.

G. Optional Coverages

If shown as applicable in the Declarations, the following Optional Coverages apply separately to each item:

1. Agreed Value

- a. The Additional Condition, Coinsurance, does not apply to Covered Property to which this Optional Coverage applies. We will pay no more for loss of or damage to that property than the proportion that the Limit of Insurance under this Coverage Part for the property bears to the Agreed Value shown for it in the Declarations.

- b. If the expiration date for this Optional Coverage shown in the Declarations is not extended, the Additional Condition, Coinsurance, is reinstated and this Optional Coverage expires.
- c. The terms of this Optional Coverage apply only to loss or damage that occurs:
 - (1) On or after the effective date of this Optional Coverage; and
 - (2) Before the Agreed Value expiration date shown in the Declarations or the policy expiration date, whichever occurs first.

2. Inflation Guard

- a. The Limit of Insurance for property to which this Optional Coverage applies will automatically increase by the annual percentage shown in the Declarations.
- b. The amount of increase will be:
 - (1) The Limit of Insurance that applied on the most recent of the policy inception date, the policy anniversary date, or any other policy change amending the Limit of Insurance, times
 - (2) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 8% is .08), times
 - (3) The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.

Example

If: The applicable Limit of Insurance is: \$ 100,000
 The annual percentage increase is: 8%
 The number of days since the beginning of the policy year (or last policy change) is: 146
 The amount of increase is:
 $\$100,000 \times .08 \times 146 \div 365 =$ \$ 3,200

3. Replacement Cost

- a. Replacement Cost (without deduction for depreciation) replaces Actual Cash Value in the Valuation Loss Condition of this Coverage Form.
- b. This Optional Coverage does not apply to:
 - (1) Personal property of others;
 - (2) Contents of a residence;
 - (3) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac; or

- (4) "Stock", unless the Including "Stock" option is shown in the Declarations.

Under the terms of this Replacement Cost Optional Coverage, tenants' improvements and betterments are not considered to be the personal property of others.

- c. You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Optional Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.
- d. We will not pay on a replacement cost basis for any loss or damage:
 - (1) Until the lost or damaged property is actually repaired or replaced; and
 - (2) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage.

With respect to tenants' improvements and betterments, the following also apply:

 - (3) If the conditions in d.(1) and d.(2) above are not met, the value of tenants' improvements and betterments will be determined as a proportion of your original cost, as set forth in the Valuation Loss Condition of this Coverage Form; and
 - (4) We will not pay for loss or damage to tenants' improvements and betterments if others pay for repairs or replacement.

- e. We will not pay more for loss or damage on a replacement cost basis than the least of (1), (2) or (3), subject to f. below:
 - (1) The Limit of Insurance applicable to the lost or damaged property;
 - (2) The cost to replace the lost or damaged property with other property:
 - (a) Of comparable material and quality; and
 - (b) Used for the same purpose; or
 - (3) The amount actually spent that is necessary to repair or replace the lost or damaged property.

If a building is rebuilt at a new premises, the cost described in e.(2) above is limited to the cost which would have been incurred if the building had been rebuilt at the original premises.

- f. The cost of repair or replacement does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.

4. Extension Of Replacement Cost To Personal Property Of Others

- a. If the Replacement Cost Optional Coverage is shown as applicable in the Declarations, then this Extension may also be shown as applicable. If the Declarations show this Extension as applicable, then Paragraph **3.b.(1)** of the Replacement Cost Optional Coverage is deleted and all other provisions of the Replacement Cost Optional Coverage apply to replacement cost on personal property of others.

- b. With respect to replacement cost on the personal property of others, the following limitation applies:

If an item(s) of personal property of others is subject to a written contract which governs your liability for loss or damage to that item(s), then valuation of that item(s) will be based on the amount for which you are liable under such contract, but not to exceed the lesser of the replacement cost of the property or the applicable Limit of Insurance.

H. Definitions

1. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
2. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
3. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

A. Coverage

1. Business Income

Business Income means the:

- a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- b. Continuing normal operating expenses incurred, including payroll.

For manufacturing risks, Net Income includes the net sales value of production.

Coverage is provided as described and limited below for one or more of the following options for which a Limit Of Insurance is shown in the Declarations:

- (1) Business Income Including "Rental Value".
- (2) Business Income Other Than "Rental Value".
- (3) "Rental Value".

If option (1) above is selected, the term Business Income will include "Rental Value". If option (3) above is selected, the term Business Income will mean "Rental Value" only.

If Limits of Insurance are shown under more than one of the above options, the provisions of this Coverage Part apply separately to each.

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to property at premises which are described in the Declarations and for which a Business Income Limit Of Insurance is shown in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open or personal property in a vehicle, the described premises include the area within 100 feet of such premises.

With respect to the requirements set forth in the preceding paragraph, if you occupy only part of a building, your premises means:

- (a) The portion of the building which you rent, lease or occupy;
- (b) The area within 100 feet of the building or within 100 feet of the premises described in the Declarations, whichever distance is greater (with respect to loss of or damage to personal property in the open or personal property in a vehicle); and
- (c) Any area within the building or at the described premises, if that area services, or is used to gain access to, the portion of the building which you rent, lease or occupy.

2. Extra Expense

a. Extra Expense Coverage is provided at the premises described in the Declarations only if the Declarations show that Business Income Coverage applies at that premises.

b. Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

We will pay Extra Expense (other than the expense to repair or replace property) to:

- (1) Avoid or minimize the "suspension" of business and to continue operations at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.

- (2) Minimize the "suspension" of business if you cannot continue "operations".

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

3. Covered Causes Of Loss, Exclusions And Limitations

See applicable Causes Of Loss form as shown in the Declarations.

4. Additional Limitation – Interruption Of Computer Operations

- a. Coverage for Business Income does not apply when a "suspension" of "operations" is caused by destruction or corruption of electronic data, or any loss or damage to electronic data, except as provided under the Additional Coverage, Interruption Of Computer Operations.
- b. Coverage for Extra Expense does not apply when action is taken to avoid or minimize a "suspension" of "operations" caused by destruction or corruption of electronic data, or any loss or damage to electronic data, except as provided under the Additional Coverage, Interruption Of Computer Operations.
- c. Electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
- d. This Additional Limitation does not apply when loss or damage to electronic data involves only electronic data which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system.

5. Additional Coverages

a. Civil Authority

In this Additional Coverage, Civil Authority, the described premises are premises to which this Coverage Form applies, as shown in the Declarations.

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

Civil Authority Coverage for Business Income will begin 72 hours after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of up to four consecutive weeks from the date on which such coverage began.

Civil Authority Coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will end:

- (1) Four consecutive weeks after the date of that action; or
 - (2) When your Civil Authority Coverage for Business Income ends;
- whichever is later.

b. Alterations And New Buildings

We will pay for the actual loss of Business Income you sustain and necessary Extra Expense you incur due to direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss to:

- (1) New buildings or structures, whether complete or under construction;
- (2) Alterations or additions to existing buildings or structures; and
- (3) Machinery, equipment, supplies or building materials located on or within 100 feet of the described premises and:
 - (a) Used in the construction, alterations or additions; or
 - (b) Incidental to the occupancy of new buildings.

If such direct physical loss or damage delays the start of "operations", the "period of restoration" for Business Income Coverage will begin on the date "operations" would have begun if the direct physical loss or damage had not occurred.

c. Extended Business Income

(1) Business Income Other Than "Rental Value"

If the necessary "suspension" of your "operations" produces a Business Income loss payable under this policy, we will pay for the actual loss of Business Income you incur during the period that:

- (a) Begins on the date property (except "finished stock") is actually repaired, rebuilt or replaced and "operations" are resumed; and
- (b) Ends on the earlier of:
 - (i) The date you could restore your "operations", with reasonable speed, to the level which would generate the business income amount that would have existed if no direct physical loss or damage had occurred; or
 - (ii) 60 consecutive days after the date determined in (1)(a) above.

However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of Business Income must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

(2) "Rental Value"

If the necessary "suspension" of your "operations" produces a "Rental Value" loss payable under this policy, we will pay for the actual loss of "Rental Value" you incur during the period that:

- (a) Begins on the date property is actually repaired, rebuilt or replaced and tenantability is restored; and
- (b) Ends on the earlier of:
 - (i) The date you could restore tenant occupancy, with reasonable speed, to the level which would generate the "Rental Value" that would have existed if no direct physical loss or damage had occurred; or
 - (ii) 60 consecutive days after the date determined in (2)(a) above.

However, Extended Business Income does not apply to loss of "Rental Value" incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of "Rental Value" must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

d. Interruption Of Computer Operations

- (1) Under this Additional Coverage, electronic data has the meaning described under Additional Limitation – Interruption Of Computer Operations.

- (2) Subject to all provisions of this Additional Coverage, you may extend the insurance that applies to Business Income and Extra Expense to apply to a "suspension" of "operations" caused by an interruption in computer operations due to destruction or corruption of electronic data due to a Covered Cause of Loss. However, we will not provide coverage under this Additional Coverage when the Additional Limitation – Interruption Of Computer Operations does not apply based on Paragraph **A.4.d.** therein.
- (3) With respect to the coverage provided under this Additional Coverage, the Covered Causes of Loss are subject to the following:
- (a) If the Causes Of Loss – Special Form applies, coverage under this Additional Coverage, Interruption Of Computer Operations, is limited to the "specified causes of loss" as defined in that form and Collapse as set forth in that form.
 - (b) If the Causes Of Loss – Broad Form applies, coverage under this Additional Coverage, Interruption Of Computer Operations, includes Collapse as set forth in that form.
 - (c) If the Causes Of Loss form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage, Interruption Of Computer Operations.
 - (d) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for an interruption related to manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, maintain, repair or replace that system.
- (4) The most we will pay under this Additional Coverage, Interruption Of Computer Operations, is \$2,500 (unless a higher limit is shown in the Declarations) for all loss sustained and expense incurred in any one policy year, regardless of the number of interruptions or the number of premises, locations or computer systems involved. If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss or expense sustained or incurred as a result of subsequent interruptions in that policy year. A balance remaining at the end of a policy year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional loss or expense in a subsequent policy year(s), all loss and expense is deemed to be sustained or incurred in the policy year in which the interruption began.
- (5) This Additional Coverage, Interruption Of Computer Operations, does not apply to loss sustained or expense incurred after the end of the "period of restoration", even if the amount of insurance stated in (4) above has not been exhausted.

6. Coverage Extension

If a Coinsurance percentage of 50% or more is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

Newly Acquired Locations

- a. You may extend your Business Income and Extra Expense Coverages to apply to property at any location you acquire other than fairs or exhibitions.
- b. The most we will pay under this Extension, for the sum of Business Income loss and Extra Expense incurred, is \$100,000 at each location, unless a higher limit is shown in the Declarations.
- c. Insurance under this Extension for each newly acquired location will end when any of the following first occurs:
 - (1) This policy expires;

(2) 30 days expire after you acquire or begin to construct the property; or

(3) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property.

The Additional Condition, Coinsurance, does not apply to this Extension.

B. Limits Of Insurance

The most we will pay for loss in any one occurrence is the applicable Limit Of Insurance shown in the Declarations.

Payments under the following coverages will not increase the applicable Limit of Insurance:

1. Alterations And New Buildings;
2. Civil Authority;
3. Extra Expense; or
4. Extended Business Income.

The amounts of insurance stated in the Interruption Of Computer Operations Additional Coverage and the Newly Acquired Locations Coverage Extension apply in accordance with the terms of those coverages and are separate from the Limit(s) Of Insurance shown in the Declarations for any other coverage.

C. Loss Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions:

1. Appraisal

If we and you disagree on the amount of Net Income and operating expense or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser.

The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of Net Income and operating expense or amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Loss

a. You must see that the following are done in the event of loss:

- (1) Notify the police if a law may have been broken.
- (2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.
- (3) As soon as possible, give us a description of how, when and where the direct physical loss or damage occurred.
- (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
- (5) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

- (6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
 - (7) Cooperate with us in the investigation or settlement of the claim.
 - (8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.
- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

3. Loss Determination

- a. The amount of Business Income loss will be determined based on:
 - (1) The Net Income of the business before the direct physical loss or damage occurred;
 - (2) The likely Net Income of the business if no physical loss or damage had occurred, but not including any Net Income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses;
 - (3) The operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and
 - (4) Other relevant sources of information, including:
 - (a) Your financial records and accounting procedures;
 - (b) Bills, invoices and other vouchers; and
 - (c) Deeds, liens or contracts.
- b. The amount of Extra Expense will be determined based on:
 - (1) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:
 - (a) The salvage value that remains of any property bought for temporary use during the "period of restoration", once "operations" are resumed; and
 - (b) Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and
 - (2) Necessary expenses that reduce the Business Income loss that otherwise would have been incurred.

c. Resumption Of Operations

We will reduce the amount of your:

- (1) Business Income loss, other than Extra Expense, to the extent you can resume your "operations", in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.
 - (2) Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.
- d. If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

4. Loss Payment

We will pay for covered loss within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part, and:

- a. We have reached agreement with you on the amount of loss; or
- b. An appraisal award has been made.

D. Additional Condition

COINSURANCE

If a Coinsurance percentage is shown in the Declarations, the following condition applies in addition to the Common Policy Conditions and the Commercial Property Conditions.

We will not pay the full amount of any Business Income loss if the Limit of Insurance for Business Income is less than:

- 1. The Coinsurance percentage shown for Business Income in the Declarations; times
- 2. The sum of:
 - a. The Net Income (Net Profit or Loss before income taxes), and
 - b. Operating expenses, including payroll expenses,that would have been earned or incurred (had no loss occurred) by your "operations" at the described premises for the 12 months following the inception, or last previous anniversary date, of this policy (whichever is later).

Instead, we will determine the most we will pay using the following steps:

- Step (1): Multiply the Net Income and operating expense for the 12 months following the inception, or last previous anniversary date, of this policy by the Coinsurance percentage;
- Step (2): Divide the Limit of Insurance for the described premises by the figure determined in Step (1); and
- Step (3): Multiply the total amount of loss by the figure determined in Step (2).

We will pay the amount determined in Step (3) or the limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

In determining operating expenses for the purpose of applying the Coinsurance condition, the following expenses, if applicable, shall be deducted from the total of all operating expenses:

- (1) Prepaid freight — outgoing;
- (2) Returns and allowances;
- (3) Discounts;
- (4) Bad debts;
- (5) Collection expenses;
- (6) Cost of raw stock and factory supplies consumed (including transportation charges);
- (7) Cost of merchandise sold (including transportation charges);
- (8) Cost of other supplies consumed (including transportation charges);
- (9) Cost of services purchased from outsiders (not employees) to resell, that do not continue under contract;
- (10) Power, heat and refrigeration expenses that do not continue under contract (if Form **CP 15 11** is attached);
- (11) All payroll expenses or the amount of payroll expense excluded (if Form **CP 15 10** is attached); and
- (12) Special deductions for mining properties (royalties unless specifically included in coverage; actual depletion commonly known as unit or cost depletion — not percentage depletion; welfare and retirement fund charges based on tonnage; hired trucks).

Example 1 (Underinsurance)

When: The Net Income and operating expenses for the 12 months following the inception, or last previous anniversary date, of this policy at the described premises would have been: \$ 400,000
The Coinsurance percentage is: 50%
The Limit of Insurance is: \$ 150,000
The amount of loss is: \$ 80,000

Step (1): $\$400,000 \times 50\% = \$200,000$

(the minimum amount of insurance to meet your Coinsurance requirements)

Step (2): $\$150,000 \div \$200,000 = .75$

Step (3): $\$80,000 \times .75 = \$60,000$

We will pay no more than \$60,000. The remaining \$20,000 is not covered.

Example 2 (Adequate Insurance)

When: The Net Income and operating expenses for the 12 months following the inception, or last previous anniversary date, of this policy at the described premises would have been: \$ 400,000
The Coinsurance percentage is: 50%
The Limit of Insurance is: \$ 200,000
The amount of loss is: \$ 80,000

The minimum amount of insurance to meet your Coinsurance requirement is \$200,000 ($\$400,000 \times 50\%$). Therefore, the Limit of Insurance in this example is adequate and no penalty applies. We will pay no more than \$80,000 (amount of loss).

This condition does not apply to Extra Expense Coverage.

E. Optional Coverages

If shown as applicable in the Declarations, the following Optional Coverages apply separately to each item.

1. Maximum Period Of Indemnity

- a. The Additional Condition, Coinsurance, does not apply to this Coverage Form at the described premises to which this Optional Coverage applies.

- b. The most we will pay for the total of Business Income loss and Extra Expense is the lesser of:

- (1) The amount of loss sustained and expenses incurred during the 120 days immediately following the beginning of the "period of restoration"; or
- (2) The Limit Of Insurance shown in the Declarations.

2. Monthly Limit Of Indemnity

- a. The Additional Condition, Coinsurance, does not apply to this Coverage Form at the described premises to which this Optional Coverage applies.
- b. The most we will pay for loss of Business Income in each period of 30 consecutive days after the beginning of the "period of restoration" is:
 - (1) The Limit of Insurance, multiplied by
 - (2) The fraction shown in the Declarations for this Optional Coverage.

Example

When:	The Limit of Insurance is:	\$ 120,000
	The fraction shown in the Declarations for this Optional Coverage is:	1/4
	The most we will pay for loss in each period of 30 consecutive days is:	\$ 30,000
	(\$120,000 x 1/4 = \$30,000)	
	If, in this example, the actual amount of loss is:	
	Days 1–30:	\$ 40,000
	Days 31–60:	\$ 20,000
	Days 61–90:	\$ 30,000
		\$ 90,000
	We will pay:	
	Days 1–30:	\$ 30,000
	Days 31–60:	\$ 20,000
	Days 61–90:	\$ 30,000
		\$ 80,000

The remaining \$10,000 is not covered.

3. Business Income Agreed Value

- a. To activate this Optional Coverage:
 - (1) A Business Income Report/Work Sheet must be submitted to us and must show financial data for your "operations":
 - (a) During the 12 months prior to the date of the Work Sheet; and

- (b) Estimated for the 12 months immediately following the inception of this Optional Coverage.

- (2) The Declarations must indicate that the Business Income Agreed Value Optional Coverage applies, and an Agreed Value must be shown in the Declarations. The Agreed Value should be at least equal to:

- (a) The Coinsurance percentage shown in the Declarations; multiplied by
- (b) The amount of Net Income and operating expenses for the following 12 months you report on the Work Sheet.

- b. The Additional Condition, Coinsurance, is suspended until:

- (1) 12 months after the effective date of this Optional Coverage; or
- (2) The expiration date of this policy; whichever occurs first.

- c. We will reinstate the Additional Condition, Coinsurance, automatically if you do not submit a new Work Sheet and Agreed Value:

- (1) Within 12 months of the effective date of this Optional Coverage; or
- (2) When you request a change in your Business Income Limit of Insurance.

- d. If the Business Income Limit of Insurance is less than the Agreed Value, we will not pay more of any loss than the amount of loss multiplied by:

- (1) The Business Income Limit of Insurance; divided by
- (2) The Agreed Value.

Example

When:	The Limit of Insurance is:	\$ 100,000
	The Agreed Value is:	\$ 200,000
	The amount of loss is:	\$ 80,000
Step (1):	\$100,000 ÷ \$200,000 = .50	
Step (2):	.50 x \$80,000 = \$40,000	

We will pay \$40,000. The remaining \$40,000 is not covered.

4. Extended Period Of Indemnity

Under Paragraph A.5.c., **Extended Business Income**, the number 60 in Subparagraphs (1)(b) and (2)(b) is replaced by the number shown in the Declarations for this Optional Coverage.

F. Definitions

1. "Finished stock" means stock you have manufactured.

"Finished stock" also includes whiskey and alcoholic products being aged, unless there is a Coinsurance percentage shown for Business Income in the Declarations.

"Finished stock" does not include stock you have manufactured that is held for sale on the premises of any retail outlet insured under this Coverage Part.

2. "Operations" means:
 - a. Your business activities occurring at the described premises; and
 - b. The tenantability of the described premises, if coverage for Business Income Including "Rental Value" or "Rental Value" applies.
3. "Period of restoration" means the period of time that:
 - a. Begins:
 - (1) 72 hours after the time of direct physical loss or damage for Business Income Coverage; or
 - (2) Immediately after the time of direct physical loss or damage for Extra Expense Coverage;
caused by or resulting from any Covered Cause of Loss at the described premises; and
 - b. Ends on the earlier of:
 - (1) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
 - (2) The date when business is resumed at a new permanent location.

"Period of restoration" does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down, of any property; or

- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

4. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
5. "Rental Value" means Business Income that consists of:
 - a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred as rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you, including fair rental value of any portion of the described premises which is occupied by you; and
 - b. Continuing normal operating expenses incurred in connection with that premises, including:
 - (1) Payroll; and
 - (2) The amount of charges which are the legal obligation of the tenant(s) but would otherwise be your obligations.
6. "Suspension" means:
 - a. The slowdown or cessation of your business activities; or
 - b. That a part or all of the described premises is rendered untenable, if coverage for Business Income Including "Rental Value" or "Rental Value" applies.

EXTRA EXPENSE COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section **D. Definitions**.

A. Coverage

We will pay the actual and necessary Extra Expense you sustain due to direct physical loss of or damage to property at premises which are described in the Declarations and for which an Extra Expense Limit Of Insurance is shown in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open or personal property in a vehicle, the described premises include the area within 100 feet of such premises.

With respect to the requirements set forth in the preceding paragraph, if you occupy only part of a building, your premises means:

- a. The portion of the building which you rent, lease or occupy;
- b. The area within 100 feet of the building or within 100 feet of the premises described in the Declarations, whichever distance is greater (with respect to loss of or damage to personal property in the open or personal property in a vehicle); and
- c. Any area within the building or at the described premises, if that area services, or is used to gain access to, the portion of the building which you rent, lease or occupy.

1. Extra Expense

Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property. Coverage pertains to expenses (other than the expense to repair or replace property) which are incurred to:

- a. Avoid or minimize the "suspension" of business and to continue "operations" at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.
- b. Minimize the "suspension" of business if you cannot continue "operations".

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

2. Covered Causes Of Loss, Exclusions And Limitations

See applicable Causes Of Loss form as shown in the Declarations.

3. Additional Limitation – Interruption Of Computer Operations

- a. Coverage for Extra Expense does not apply when action is taken to avoid or minimize a "suspension" of "operations" caused by destruction or corruption of electronic data, or any loss or damage to electronic data, except as provided under the Additional Coverage, Interruption Of Computer Operations.
- b. Electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
- c. This Additional Limitation does not apply when loss or damage to electronic data involves only electronic data which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system.

4. Additional Coverages

a. Alterations And New Buildings

We will pay for the actual and necessary Extra Expense you incur due to direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss to:

- (1) New buildings or structures, whether complete or under construction;
- (2) Alterations or additions to existing buildings or structures; and
- (3) Machinery, equipment, supplies or building materials located on or within 100 feet of the described premises and:
 - (a) Used in the construction, alterations or additions; or
 - (b) Incidental to the occupancy of new buildings.

b. Civil Authority

In this Additional Coverage, Civil Authority, the described premises are premises to which this Coverage Form applies, as shown in the Declarations.

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual and necessary Extra Expense you incur caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

Civil Authority Coverage will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will end four consecutive weeks after the date of that action.

c. Interruption Of Computer Operations

- (1) Under this Additional Coverage, electronic data has the meaning described under Additional Limitation, Interruption Of Computer Operations.
- (2) Subject to all provisions of this Additional Coverage, you may extend the insurance that applies to Extra Expense to apply to a "suspension" of "operations" caused by an interruption in computer operations due to destruction or corruption of electronic data due to a Covered Cause of Loss. However, we will not provide coverage under this Additional Coverage when the Additional Limitation, Interruption Of Computer Operations does not apply based on Paragraph **A.3.c.** therein.
- (3) With respect to the coverage provided under this Additional Coverage, the Covered Causes of Loss are subject to the following:
 - (a) If the Causes Of Loss – Special Form applies, coverage under this Additional Coverage, Interruption Of Computer Operations, is limited to the "specified causes of loss" as defined in that form and Collapse as set forth in that form.
 - (b) If the Causes Of Loss – Broad Form applies, coverage under this Additional Coverage, Interruption Of Computer Operations, includes Collapse as set forth in that form.
 - (c) If the Causes Of Loss Form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage, Interruption Of Computer Operations.

(d) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for an interruption related to manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, maintain, repair or replace that system.

(4) The most we will pay under this Additional Coverage, Interruption Of Computer Operations, is \$2,500 (unless a higher limit is shown in the Declarations) for all loss sustained in any one policy year, regardless of the number of interruptions or the number of premises, locations or computer systems involved. If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss sustained as a result of subsequent interruptions in that policy year. A balance remaining at the end of a policy year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional loss in a subsequent policy year(s), all loss is deemed to be sustained in the policy year in which the interruption began.

(5) This Additional Coverage, Interruption Of Computer Operations, does not apply to loss sustained after the end of the "period of restoration", even if the amount of insurance stated in (4) above has not been exhausted.

5. Coverage Extension

You may extend the insurance provided by this Coverage Part as follows:

NEWLY ACQUIRED LOCATIONS

a. You may extend your Extra Expense Coverage to apply to property at any location you acquire other than fairs or exhibitions.

b. The most we will pay for loss under this Extension is \$100,000 at each location, unless a higher limit is shown in the Declarations.

c. Insurance under this Extension for each newly acquired location will end when any of the following first occurs:

- (1) This policy expires;
- (2) 30 days expire after you acquire the property; or
- (3) You notify us of how you want this coverage to apply to that location.

We will charge you additional premium from the date you acquire the property.

B. Limits Of Insurance

The most we will pay for loss in any one occurrence is the applicable Limit Of Insurance shown in the Declarations.

Payments under the following Additional Coverages will not increase the applicable Limit of Insurance:

1. Alterations And New Buildings; or
2. Civil Authority.

The amounts of insurance stated in the Interruption Of Computer Operations Additional Coverage and the Newly Acquired Locations Coverage Extension apply in accordance with the terms of those coverages and are separate from the Limit(s) Of Insurance shown in the Declarations for any other coverage.

C. Loss Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions:

1. Appraisal

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

2. Duties If You Incur Extra Expense

a. You must see that the following are done if you incur Extra Expense:

- (1) Notify the police if a law may have been broken.
- (2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.
- (3) As soon as possible, give us a description of how, when and where the direct physical loss or damage occurred.
- (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
- (5) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

- (6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
 - (7) Cooperate with us in the investigation or settlement of the claim.
 - (8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.
- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

3. Limits On Loss Payment

We will not pay more for Extra Expense than the percentages shown in the Declarations times the Limit of Insurance.

When the "period of restoration" is:

- a. 30 days or less, the first percentage applies.
- b. 60 days or less, but more than 30 days, the second percentage applies.
- c. More than 60 days, the third percentage applies.

Example

The Limit of Insurance is: \$ 100,000

The percentages shown in the Declarations are: 40% – 80% – 100%

The "period of restoration" is: 45 days

The amount of Extra Expenses incurred is: \$ 90,000

We will not pay more than \$100,000 times 80% (the percentage applicable for a "period of restoration" of 31–60 days), or \$80,000. The remaining \$20,000 is not covered.

4. Loss Determination

a. The amount of Extra Expense will be determined based on:

- (1) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:
 - (a) The salvage value that remains of any property bought for temporary use during the "period of restoration", once "operations" are resumed; and
 - (b) Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and
- (2) Necessary expenses that reduce the Extra Expense otherwise incurred.

- b. We will reduce the amount of your Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.
- c. If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

5. Loss Payment

We will pay for any loss within 30 days after we receive the proof of loss, if you have complied with all of the terms of this Coverage Part, and:

- a. We reach agreement with you on the amount of loss; or
- b. An appraisal award has been made.

D. Definitions

1. "Operations" means your business activities occurring at the described premises.
2. "Period of restoration" means the period of time that:
 - a. Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and
 - b. Ends on the earlier of:
 - (1) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or

- (2) The date when business is resumed at a new permanent location.

"Period of restoration" does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down, of any property; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

3. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
4. "Suspension" means the slowdown or cessation of your business activities.

COMMERCIAL PROPERTY CONDITIONS

This Coverage Part is subject to the following conditions, the Common Policy Conditions and applicable Loss Conditions and Additional Conditions in Commercial Property Coverage Forms.

A. CONCEALMENT, MISREPRESENTATION OR FRAUD

This Coverage Part is void in any case of fraud by you as it relates to this Coverage Part at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

B. CONTROL OF PROPERTY

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

C. INSURANCE UNDER TWO OR MORE COVERAGES

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

D. LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all of the terms of this Coverage Part; and
2. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

E. LIBERALIZATION

If we adopt any revision that would broaden the coverage under this Coverage Part without additional premium within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage Part.

F. NO BENEFIT TO BAILEE

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

G. OTHER INSURANCE

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

H. POLICY PERIOD, COVERAGE TERRITORY

Under this Coverage Part:

1. We cover loss or damage commencing:
 - a. During the policy period shown in the Declarations; and
 - b. Within the coverage territory.
2. The coverage territory is:
 - a. The United States of America (including its territories and possessions);
 - b. Puerto Rico; and
 - c. Canada.

I. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

1. Prior to a loss to your Covered Property or Covered Income.
2. After a loss to your Covered Property or Covered Income only if, at time of loss, that party is one of the following:
 - a. Someone insured by this insurance;
 - b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you; or
 - c. Your tenant.

This will not restrict your insurance.



Policy Number

AB 2245780 06

ENDORSEMENT

COUNTRY Mutual Insurance Company

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15

12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

PROPERTY IN THE OPEN

PROPERTY IN THE OPEN

THE CP0010 BUILDING AND PERSONAL PROPERTY COVERAGE FORM IS APPLICABLE TO THIS COVERAGE.

A. COVERAGE

1. COVERED PROPERTY:

PROPERTY IN THE OPEN

PROPERTY IN THE OPEN INCLUDES, BUT IS NOT LIMITED TO THE FOLLOWING ITEMS:

PLAYGROUND EQUIPMENT

FENCES

BUILDINGS NOT SPECIFICALLY LISTED

FLAG POLES

BATTING CAGES

BASEBALL/SOFTBALL DUGOUTS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL PROPERTY GOLD ENDORSEMENT

This endorsement modifies insurance provided under the following:

**COMMERCIAL PROPERTY COVERAGE PART - BUILDING AND PERSONAL
PROPERTY COVERAGE FORM
COMMERCIAL PROPERTY COVERAGE PART - CONDOMINIUM ASSOCIATION
COVERAGE FORM
CAUSE OF LOSS FORM (BASIC, BROAD OR SPECIAL)**

SCHEDULE	
Coverage	Coverage Limit / Time Period
Accounts Receivable (IM 1000)	
Property At Your Premises	\$5,000
Property Away From Your Premises	NIL
Credit Card Invoices	\$1,000
Business Income And Extra Expense (CP 00 30)	\$25,000
Interruption of Computer Operations	\$25,000
Waiting Period (CP 15 56)	24 hours
Claim Expense incl. Architect/Engineering Fees	\$10,000
Computer Coverage Extension	
Flood, Earthquake, Power Surge	\$5,000
Electronic Data	\$5,000
Fire Department Service Charge	\$5,000
Fire Extinguisher Recharge	\$5,000
Installation Floater Coverage (IM 7100)	
Blanket Coverage	
Jobsite Limit	\$5,000
Catastrophe Limit	\$5,000
Deductible	\$500
Coinsurance	Waived
Leasehold Improvements	\$25,000
Lock, Key and Key Card Coverage / Deductible	\$5,000 / \$100 Deductible Per Occurrence
Newly Acquired or Constructed Property	
Buildings	\$500,000
Your Business Personal Property	\$250,000
Period of Coverage	60 days
Outdoor Property	
Any one occurrence	\$2,500
Trees, Shrubs and Plants – any one item	\$ 250
Outdoor Signs	\$5,000
Personal Effects and Property of Others	
Per premise or conveyance, any one occurrence	\$2,500
Property of Others loss settlement	Replacement Cost
Peak Season (CP 12 30)	
Additional Limit	25% of Business Personal Property Limit
Period (From/To)	Policy Period
Premises Limitation Extension	1000 feet
Property In Transit (including Salesmen's Samples)	\$10,000
Reward Payment	\$5,000

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Valuable Papers	
Property At Your Premises	\$5,000
Property Away From Your Premises	NIL

The provisions of the Building And Personal Property Coverage Form, the Condominium Association Coverage Form, the Causes Of Loss – Basic Form, the Causes Of Loss – Broad Form and the Causes of Loss – Special Form apply except as otherwise provided in this endorsement. Coverages provided by this endorsement apply only if the Coverage Forms and one or more of the Coverage Parts named above are included in this policy.

If a coverage limit is shown as applicable in the Commercial Property Plus Endorsement Schedule, the following coverages apply. If a higher coverage limit is shown in the Declarations or in the Schedule of any endorsement amending coverage in which the covered property is more specifically described, that coverage limit will supersede the coverage limit in the Commercial Property Plus Endorsement Schedule. Except as otherwise stated in this endorsement, the terms and conditions of the policy apply to the insurance stated below. This endorsement is applicable only to those premises described in the Declarations.

A. Paragraphs a. and i. under A.2. Property Not Covered, are deleted and replaced by the following:

- a. Accounts, bills, currency, deeds, food stamps or other evidences of debt, money, notes or securities, except that Accounts Receivable may be covered as provided in the Coverage Extensions. Lottery tickets held for sale are not securities;
- i. Personal property while airborne or waterborne except as provided in the Coverage Extensions;

B. The following changes apply to item A.4. Additional Coverages:

1. Accounts Receivable & Credit Card Invoices

The following additional coverage is added:

We cover direct physical loss to your accounts receivable as provided by IM 1000 Accounts Receivable Coverage form attached to this policy, subject to all its terms and conditions.

The applicable entries in the Schedule of this endorsement serve as the "schedule of coverages" for this additional coverage.

For the purpose of this Additional Coverage, your accounts receivable include your credit card invoice records when you are unable to collect those sums owed you from the grantors of credit due to direct loss or damage to your credit card invoice records. But the most we will pay for loss to credit card invoice records is \$1,000 at any one described premises.

2. Business Income and Extra Expense

The following additional coverage is added:

We will pay for loss of Business Income, and for Extra Expense incurred, during the applicable "period of restoration" as provided by provided by CP 00 30, Business Income (And Extra Expense) Coverage Form attached to this policy, subject to all its terms and conditions.

Form CP 15 56, Business Income – Beginning Of The Period Of Restoration, applies to this coverage and is attached to this policy.

The applicable entries in the Schedule of this endorsement serve as the respective "schedules" for the CP 00 30 and CP 15 56.

3. Claim Expenses including Architect & Engineering Fees

The following Additional Coverage is added:

In the event of covered loss or physical damage we will pay up to \$10,000 in any one occurrence as an additional Limit of Insurance to cover reasonable expenses incurred by you at our specific request to assist us in:

- a. The investigation of a claim or suit; or
- b. The determination of the amount of loss, including but not limited to activities such as taking inventory or auditing business records.

These expenses may include architect and engineering fees that are necessarily incurred in the process to repair or replace Building property as a direct result of a covered loss.

4. Computer Coverage

The following Additional Coverage is added:

The most we will pay for direct physical damage to your "computer hardware", "computer software", telephone systems, copy machines, facsimile (fax) machines, and electronic cash registers is \$5,000 or the Limit of Insurance for Computer Coverage shown in the Declarations or in the Schedule of any endorsement amending coverage, whichever is greater. The damage must result from a Covered Cause of Loss and is subject to the Exclusion, both defined directly below. We cover this property anywhere in the coverage territory, including while in transit.

a. Covered Causes of Loss means the following:

- (1) a change in electrical power supply (such as power surge or brownout), either on or off the described premises, due to conditions beyond your control. But we will not pay for direct physical damage to an electrical device or appliance caused by an electrical disturbance (such as arcing) within the device or appliance, unless Equipment Breakdown Coverage is endorsed onto this policy;
- (2) water, including flood. But we will not pay for "loss" caused by or resulting from:
 - (a) dampness of atmosphere; or
 - (b) water under the ground surface pressing on, or flowing or seeping through foundations, walls, floors or basements (whether paved or not), doors, windows or other openings;
- (3) earthquake and volcanic eruption (meaning the eruption, explosion or effusion of a volcano). All earthquake shocks or volcanic eruptions that occur within any 168-hour period will constitute a single earthquake or volcanic eruption. The expiration of this policy will not reduce the 168-hour period.

b. Exclusions

We will not pay for loss or damage caused by dishonest or criminal acts by you, any of your partners, limited liability company members, employees, directors, trustees, authorized representatives, or anyone to whom you entrust the property for any purpose:

- (1) acting alone or in collusion with others; or

- (2) whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees, but theft by employees is not covered.

c. Definitions

- (1) "Computer hardware" means programmable electronic equipment used to store, retrieve and process data, and peripheral equipment that provides communication output functions such as printing, or auxiliary functions such as data transmission.
- (2) "Computer software" means electronic data or programming records used with "computer hardware" and stored on electronic or magnetic media such as discs (including CD's and CD-ROM's), tapes, drums, cells, or films. The media are included as "computer software".

For coverage provided by this Additional Coverage, the provisions above supersede any policy provisions to the contrary

5. Electronic Data

In the Electronic Data Additional Coverage, the most we will pay for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved, is increased from \$2,500 to \$5,000 (unless a higher limit is shown in the Declarations or in the Schedule of any endorsement amending coverage, whichever is greater).

6. Fire Department Service Charge

In the Fire Department Service Charge Additional Coverage, the limit we will pay for service at each premises described in the Declarations is increased from \$1,000 to \$5,000.

7. Fire Extinguisher Systems Recharge Expense

The following Additional Coverage is added:

- (1) We will pay:

- (a) The cost of recharging or replacing, whichever is less, your fire extinguishers and fire extinguishing systems (including hydrostatic testing if needed) if they are discharged on or within 100 feet of the described premises; and

(b) For loss or damage to Covered Property if such loss or damage is the result of an accidental discharge of chemicals from a fire extinguisher or a fire extinguishing system.

(2) No coverage will apply if the fire extinguishing system is discharged during installation or testing.

(3) The most we will pay under this Additional Coverage is \$5,000 in any one occurrence.

No deductible applies to this Additional Coverage.

8. Lock, Key and Keycard Coverage

The following Additional Coverage is added:

We will pay for the cost to repair, adjust or replace locks, keys, master keys or keycards at the described premises due to theft or other loss to keys or keycards when the theft or other loss is a Covered Cause of Loss.

This coverage does not apply to lock, keys, or keycards that are part of your "stock".

We will not pay for loss or damage resulting from theft or any other dishonest or criminal act committed by you or any of your business partners, "members", officers, employees, "managers", directors, trustees, authorized representatives or anyone to whom you entrust the keys of a client for any purpose, whether acting alone or in collusion with other persons.

The most we will pay under this Additional Coverage for all loss or damage in any one occurrence is \$5,000.

A per occurrence deductible of \$100 will apply.

9. Installation Floater Coverage

The following additional coverage is added:

We cover direct physical loss or damage to:

(a) your materials, supplies, fixtures, machinery; or

(b) equipment and similar property of others that is in your care, custody, or control

while at your jobsite and that you are installing, constructing, or rigging as part of a construction or building remodeling project.

This additional coverage is provided by IM 7100 Installation Floater Coverage form attached to this policy, subject to all its terms and conditions.

The applicable entries in the Schedule of this endorsement serve as the "schedule of coverages" for this additional coverage.

10. Peak Season

The following Additional Coverage is added:

CP 12 30 Peak Season Limit Of Insurance is attached to this policy. Its provisions apply to the Business Personal Property for which a Limit of Insurance is shown at a described location on the declarations.

The applicable entries in the Schedule of this endorsement serve as the "schedule of coverages" for this additional coverage.

11. Reward Payment

The following Additional Coverage is added:

(1) We will reimburse you for rewards paid as follows:

(a) Up to \$5,000 to an eligible person for information leading to the arrest and conviction of any person or persons committing a crime resulting in loss of or damage to Covered Property from a Covered Cause of Loss. However, we will pay no more than the lesser of the following amounts:

(i) Actual cash value of the Covered Property at the time of loss or damage, but not more than the amount required to repair or replace it; or

(ii) The amount determined by the loss settlement procedure applicable to the Covered Property under the Loss Payment Property Loss Condition.

(b) Up to \$5,000 to an eligible person for the return of stolen Covered Property when theft of such property is a Covered Cause of Loss. However, we will pay no more than the lesser of the following amounts:

(i) Actual cash value based on the condition of the Covered Property at the time it is returned, but not more than the amount required to repair or replace it; or

(ii) The amount determined by the loss settlement procedure applicable to the returned Covered Property under the Loss Payment Property Loss Condition.

(2) This Additional Coverage applies subject to the following conditions:

- (a) An eligible person means that person designated by a law enforcement agency as being the first to voluntarily provide the information leading to the arrest and conviction or return of the stolen Covered Property, and who is not:
 - (i) You or any family member;
 - (ii) Your employee or any of his or her family members;
 - (iii) An employee of a law enforcement agency
 - (iv) An employee of a business engaged in property protection
 - (v) Any person who had custody of the Covered Property at the time the theft was committed; or
 - (vi) Any person involved in the crime.
- (b) No reward will be reimbursed unless the person(s) committing the crime is (are) convicted or the Covered Property is returned.
- (c) You must have posted public notice of reward prior to the first person volunteering the necessary information or returning stolen Covered Property.
- (d) The lesser of the amount of the reward or the \$5,000 is the most we will reimburse for loss under the is Additional Coverage in any one occurrence regardless of the number of eligible persons involved in providing information.

No deductible applies to the Additional Coverage

C. The following changes apply to item A.5. Coverage Extensions:

1. Leasehold Improvements

The following Coverage Extension is added:

If your lease with the building owner at the described premises is cancelled in accordance with a valid lease provision as the direct result of a Covered Cause of Loss to Covered Property at the described premises, and you cannot legally remove improvements or betterments made at your expense, you may extend coverage that applies to Business Personal Property to the unamortized value of those improvements or betterments that you are forced to abandon. The most we will pay in any one occurrence under this additional coverage is \$25,000.

2. Newly Acquired Or Constructed Property

The following changes are made to Newly Acquired or Constructed Property

a. Buildings

The most we will pay for loss or damage under this Extension is increased from \$250,000 to \$500,000.

b. Your Business Personal Property

The most we will pay for loss or damage under this Extension is increased from \$100,000 to \$250,000.

c. Period Of Coverage

The number of days under subparagraph **(3)(b)** is increased from 30 days to 60 days.

3. Outdoor Property

In the Outdoor Property Coverage Extension, the most we will pay for loss or damage under this Extension is increased from \$1,000 to \$2,500, but not more than \$250 for any one tree, shrub or plant.

4. Personal Effects And Property Of Others

The Personal Effects And Property Of Others Coverage Extension is deleted and replaced with the following:

You may extend the insurance that applies to Your Business Personal Property to apply to:

- a. Personal effects owned by you, your officers, your partners, your limited liability company members or managers, or your employees.
- b. Personal property owned by others in your care, custody, or control while anywhere within the coverage territory.
- c. The most we will pay for loss or damage under this Extension is \$2,500 at each described premises or any one conveyance.
- d. For loss to personal property of others under paragraph **2.b** above:
 - (i) our payment will be only for the account of the owner of the property and on a primary basis, regardless of any other insurance; and
 - (ii) Optional Coverage **G.4. Extension Of Replacement Cost To Personal Property Of Others** applies with respect to this Coverage Extension only.

- e. This Coverage Extension will not apply to personal effects or property or others when there is more specific coverage provided in this policy for the property, including but not limited to:

- (i) another Coverage Extension such as Installation Floater Coverage; or
- (ii) a coverage purchased under the Inland Marine coverage part;

regardless of whether a loss is actually paid.

5. Premises Limitation Extension

All references to the 100 feet premises limitation in the Commercial Property Coverage Part are replaced by 1000 feet.

6. Valuable Papers and Records (Other Than Electronic Data)

In the Valuable Papers and Records (Other Than Electronic Data) Coverage Extension, the most we will pay to replace or restore the lost information at each described premises is increased from \$2,500 to \$5,000.

- D. Under **Section C. Limits Of Insurance** the second paragraph is deleted and replaced by the following:

1. Outdoor Signs

The most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to a building, is \$5,000 per sign in any one occurrence.

- E. If the **Causes of Loss – Special Form** applies to Covered Property, **Section F. Additional Coverage Extensions**, paragraph 1. **Property In Transit** is deleted and replaced by:

1. Property In Transit

This Extension applies only to your personal property to which this form applies.

- a. You may extend the insurance provided by this Coverage Part to apply to your personal property (including property that is in the care, custody or control of your salespersons) in transit more than 1000 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.
- b. Loss or damage must be caused by or result from one of the following causes of loss:
 - (i) Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism,

- (ii) Vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the roadbed.

- (iii) Theft of an entire bale, case or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of forced entry.

- c. The most we will pay for loss or damage under this Extension is \$10,000.

- d. This Extension does not apply to property subject to this endorsement's Installation Floater Coverage regardless of whether a loss is actually paid under the Installation Floater Coverage.

This Coverage Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

Nothing contained here varies, alters, or extends any provision of the policy except as provided in this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

- A.** The exclusion set forth in Paragraph **B.** applies to all coverage under all forms and endorsements that comprise this Coverage Part or Policy, including but not limited to forms or endorsements that cover property damage to buildings or personal property and forms or endorsements that cover business income, extra expense or action of civil authority.
- B.** We will not pay for loss or damage caused by or resulting from any virus, bacterium or other micro-organism that induces or is capable of inducing physical distress, illness or disease.
- However, this exclusion does not apply to loss or damage caused by or resulting from "fungus", wet rot or dry rot. Such loss or damage is addressed in a separate exclusion in this Coverage Part or Policy.
- C.** With respect to any loss or damage subject to the exclusion in Paragraph **B.**, such exclusion supersedes any exclusion relating to "pollutants".
- D.** The following provisions in this Coverage Part or Policy are hereby amended to remove reference to bacteria:
1. Exclusion of "Fungus", Wet Rot, Dry Rot And Bacteria; and
 2. Additional Coverage — Limited Coverage for "Fungus", Wet Rot, Dry Rot And Bacteria, including any endorsement increasing the scope or amount of coverage.
- E.** The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part or Policy.

ILLINOIS CHANGES – ARTIFICIALLY GENERATED ELECTRICAL CURRENT EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. The exclusion set forth in:

1. Paragraph **B.2.a.** of the Standard Property Policy, the Causes Of Loss – Basic Form, the Causes Of Loss – Broad Form and the Causes Of Loss – Special Form; and
2. Paragraph **B.2.b.** of the Mortgageholders Errors And Omissions Coverage Form

is replaced by the following exclusion:

We will not pay for loss or damage caused by or resulting from artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if artificially generated electrical current results in fire, we will pay for the loss or damage caused by that fire.

CAUSES OF LOSS – SPECIAL FORM

Words and phrases that appear in quotation marks have special meaning. Refer to Section **G. Definitions**.

A. Covered Causes Of Loss

When Special is shown in the Declarations, Covered Causes of Loss means direct physical loss unless the loss is excluded or limited in this policy.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance Or Law

The enforcement of or compliance with any ordinance or law:

- (1) Regulating the construction, use or repair of any property; or
- (2) Requiring the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

- (a) An ordinance or law that is enforced even if the property has not been damaged; or
- (b) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

b. Earth Movement

- (1) Earthquake, including tremors and aftershocks and any earth sinking, rising or shifting related to such event;
- (2) Landslide, including any earth sinking, rising or shifting related to such event;
- (3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;

- (4) Earth sinking (other than sinkhole collapse), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

But if Earth Movement, as described in **b.(1)** through **(4)** above, results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

- (5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, we will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic Action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

With respect to coverage for Volcanic Action as set forth in **(5)(a)**, **(5)(b)** and **(5)(c)**, all volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic Action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

This exclusion applies regardless of whether any of the above, in Paragraphs **(1)** through **(5)**, is caused by an act of nature or is otherwise caused.

c. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

d. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

e. Utility Services

The failure of power, communication, water or other utility service supplied to the described premises, however caused, if the failure:

- (1) Originates away from the described premises; or
- (2) Originates at the described premises, but only if such failure involves equipment used to supply the utility service to the described premises from a source away from the described premises.

Failure of any utility service includes lack of sufficient capacity and reduction in supply.

Loss or damage caused by a surge of power is also excluded, if the surge would not have occurred but for an event causing a failure of power.

But if the failure or surge of power, or the failure of communication, water or other utility service, results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

Communication services include but are not limited to service relating to Internet access or access to any electronic, cellular or satellite network.

f. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

- (1) Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
- (2) Mudslide or mudflow;
- (3) Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;
- (4) Water under the ground surface pressing on, or flowing or seeping through:
 - (a) Foundations, walls, floors or paved surfaces;
 - (b) Basements, whether paved or not; or
 - (c) Doors, windows or other openings; or
- (5) Waterborne material carried or otherwise moved by any of the water referred to in Paragraph (1), (3) or (4), or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs (1) through (5), is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs (1) through (5), results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

h. "Fungus", Wet Rot, Dry Rot And Bacteria

Presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria.

But if "fungus", wet or dry rot or bacteria result in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion does not apply:

- (1) When "fungus", wet or dry rot or bacteria result from fire or lightning; or
- (2) To the extent that coverage is provided in the Additional Coverage, Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria, with respect to loss or damage by a cause of loss other than fire or lightning.

Exclusions **B.1.a.** through **B.1.h.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:
 - a. Artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:
 - (1) Electrical or electronic wire, device, appliance, system or network; or
 - (2) Device, appliance, system or network utilizing cellular or satellite technology.

For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:

- (a) Electrical current, including arcing;
- (b) Electrical charge produced or conducted by a magnetic or electromagnetic field;
- (c) Pulse of electromagnetic energy; or
- (d) Electromagnetic waves or microwaves.

But if fire results, we will pay for the loss or damage caused by that fire.

- b. Delay, loss of use or loss of market.
- c. Smoke, vapor or gas from agricultural smudging or industrial operations.
- d.(1) Wear and tear;
- (2) Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- (3) Smog;
- (4) Settling, cracking, shrinking or expansion;

- (5) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals.

- (6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision.

- (7) The following causes of loss to personal property:

- (a) Dampness or dryness of atmosphere;
- (b) Changes in or extremes of temperature; or
- (c) Marring or scratching.

But if an excluded cause of loss that is listed in **2.d.(1)** through **(7)** results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage.

- e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
- f. Continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more.
- g. Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless:
 - (1) You do your best to maintain heat in the building or structure; or

(2) You drain the equipment and shut off the supply if the heat is not maintained.

- h. Dishonest or criminal act (including theft) by you, any of your partners, members, officers, managers, employees (including temporary employees and leased workers), directors, trustees or authorized representatives, whether acting alone or in collusion with each other or with any other party; or theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion:

- (1) Applies whether or not an act occurs during your normal hours of operation;
 - (2) Does not apply to acts of destruction by your employees (including temporary employees and leased workers) or authorized representatives; but theft by your employees (including temporary employees and leased workers) or authorized representatives is not covered.
- i. Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- j. Rain, snow, ice or sleet to personal property in the open.
- k. Collapse, including any of the following conditions of property or any part of the property:
- (1) An abrupt falling down or caving in;
 - (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
 - (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion as such condition relates to (1) or (2) above.

But if collapse results in a Covered Cause of Loss at the described premises, we will pay for the loss or damage caused by that Covered Cause of Loss.

This exclusion, **k.**, does not apply:

- (a) To the extent that coverage is provided under the Additional Coverage, Collapse; or

- (b) To collapse caused by one or more of the following:

- (i) The "specified causes of loss";
- (ii) Breakage of building glass;
- (iii) Weight of rain that collects on a roof; or
- (iv) Weight of people or personal property.

- l. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion, **l.**, does not apply to damage to glass caused by chemicals applied to the glass.

- m. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

3. We will not pay for loss or damage caused by or resulting from any of the following, **3.a.** through **3.c.** But if an excluded cause of loss that is listed in **3.a.** through **3.c.** results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph **1.** above to produce the loss or damage.

- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

- c. Faulty, inadequate or defective:

- (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;
- of part or all of any property on or off the described premises.

4. Special Exclusions

The following provisions apply only to the specified Coverage Forms:

a. Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, Or Extra Expense Coverage Form

We will not pay for:

- (1) Any loss caused by or resulting from:
 - (a) Damage or destruction of "finished stock"; or
 - (b) The time required to reproduce "finished stock".

This exclusion does not apply to Extra Expense.

- (2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.

- (3) Any increase of loss caused by or resulting from:

- (a) Delay in rebuilding, repairing or replacing the property or resuming "operations", due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or

- (b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the "suspension" of "operations", we will cover such loss that affects your Business Income during the "period of restoration" and any extension of the "period of restoration" in accordance with the terms of the Extended Business Income Additional Coverage and the Extended Period Of Indemnity Optional Coverage or any variation of these.

- (4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration".

- (5) Any other consequential loss.

b. Leasehold Interest Coverage Form

- (1) Paragraph **B.1.a.**, Ordinance Or Law, does not apply to insurance under this Coverage Form.

- (2) We will not pay for any loss caused by:
 - (a) Your cancelling the lease;
 - (b) The suspension, lapse or cancellation of any license; or
 - (c) Any other consequential loss.

c. Legal Liability Coverage Form

- (1) The following exclusions do not apply to insurance under this Coverage Form:

- (a) Paragraph **B.1.a.** Ordinance Or Law;
- (b) Paragraph **B.1.c.** Governmental Action;
- (c) Paragraph **B.1.d.** Nuclear Hazard;
- (d) Paragraph **B.1.e.** Utility Services; and
- (e) Paragraph **B.1.f.** War And Military Action.

- (2) The following additional exclusions apply to insurance under this Coverage Form:

(a) Contractual Liability

We will not defend any claim or "suit", or pay damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement. But this exclusion does not apply to a written lease agreement in which you have assumed liability for building damage resulting from an actual or attempted burglary or robbery, provided that:

- (i) Your assumption of liability was executed prior to the accident; and
- (ii) The building is Covered Property under this Coverage Form.

(b) Nuclear Hazard

We will not defend any claim or "suit", or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

5. Additional Exclusion

The following provisions apply only to the specified property:

Loss Or Damage To Products

We will not pay for loss or damage to any merchandise, goods or other product caused by or resulting from error or omission by any person or entity (including those having possession under an arrangement where work or a portion of the work is outsourced) in any stage of the development, production or use of the product, including planning, testing, processing, packaging, installation, maintenance or repair. This exclusion applies to any effect that compromises the form, substance or quality of the product. But if such error or omission results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

C. Limitations

The following limitations apply to all policy forms and endorsements, unless otherwise stated:

1. We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.
 - a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
 - b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.
 - c. The interior of any building or structure, or to personal property in the building or structure, caused by or resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless:
 - (1) The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice, sand or dust enters; or
 - (2) The loss or damage is caused by or results from thawing of snow, sleet or ice on the building or structure.
- d. Building materials and supplies not attached as part of the building or structure, caused by or resulting from theft.

However, this limitation does not apply to:

 - (1) Building materials and supplies held for sale by you, unless they are insured under the Builders Risk Coverage Form; or
 - (2) Business Income Coverage or Extra Expense Coverage.
- e. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.
- f. Property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.
- g. Lawns, trees, shrubs or plants which are part of a vegetated roof, caused by or resulting from:
 - (1) Dampness or dryness of atmosphere or of soil supporting the vegetation;
 - (2) Changes in or extremes of temperature;
 - (3) Disease;
 - (4) Frost or hail; or
 - (5) Rain, snow, ice or sleet.
2. We will not pay for loss of or damage to the following types of property unless caused by the "specified causes of loss" or building glass breakage:
 - a. Animals, and then only if they are killed or their destruction is made necessary.
 - b. Fragile articles such as statuary, marbles, chinaware and porcelains, if broken. This restriction does not apply to:
 - (1) Glass; or
 - (2) Containers of property held for sale.
 - c. Builders' machinery, tools and equipment owned by you or entrusted to you, provided such property is Covered Property.

However, this limitation does not apply:

 - (1) If the property is located on or within 100 feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or
 - (2) To Business Income Coverage or to Extra Expense Coverage.

3. The special limit shown for each category, **a.** through **d.**, is the total limit for loss of or damage to all property in that category. The special limit applies to any one occurrence of theft, regardless of the types or number of articles that are lost or damaged in that occurrence. The special limits are (unless a higher limit is shown in the Declarations):
- a.** \$2,500 for furs, fur garments and garments trimmed with fur.
 - b.** \$2,500 for jewelry, watches, watch movements, jewels, pearls, precious and semiprecious stones, bullion, gold, silver, platinum and other precious alloys or metals. This limit does not apply to jewelry and watches worth \$100 or less per item.
 - c.** \$2,500 for patterns, dies, molds and forms.
 - d.** \$250 for stamps, tickets, including lottery tickets held for sale, and letters of credit.

These special limits are part of, not in addition to, the Limit of Insurance applicable to the Covered Property.

This limitation, **C.3.**, does not apply to Business Income Coverage or to Extra Expense Coverage.

4. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten material escapes. But we will pay the cost to repair or replace damaged parts of fire-extinguishing equipment if the damage:
- a.** Results in discharge of any substance from an automatic fire protection system; or
 - b.** Is directly caused by freezing.

However, this limitation does not apply to Business Income Coverage or to Extra Expense Coverage.

D. Additional Coverage – Collapse

The coverage provided under this Additional Coverage, Collapse, applies only to an abrupt collapse as described and limited in **D.1.** through **D.7.**

1. For the purpose of this Additional Coverage, Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

2. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that is insured under this Coverage Form or that contains Covered Property insured under this Coverage Form, if such collapse is caused by one or more of the following:

- a.** Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
- b.** Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
- c.** Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation.
- d.** Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:
 - (1) A cause of loss listed in **2.a.** or **2.b.**;
 - (2) One or more of the "specified causes of loss";
 - (3) Breakage of building glass;
 - (4) Weight of people or personal property; or
 - (5) Weight of rain that collects on a roof.

3. This **Additional Coverage – Collapse** does **not** apply to:

- a.** A building or any part of a building that is in danger of falling down or caving in;
- b.** A part of a building that is standing, even if it has separated from another part of the building; or
- c.** A building that is standing or any part of a building that is standing, even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.

4. With respect to the following property:

- a.** Outdoor radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers;

- b. Awnings, gutters and downspouts;
 - c. Yard fixtures;
 - d. Outdoor swimming pools;
 - e. Fences;
 - f. Piers, wharves and docks;
 - g. Beach or diving platforms or appurtenances;
 - h. Retaining walls; and
 - i. Walks, roadways and other paved surfaces;
- if an abrupt collapse is caused by a cause of loss listed in **2.a.** through **2.d.**, we will pay for loss or damage to that property only if:

(1) Such loss or damage is a direct result of the abrupt collapse of a building insured under this Coverage Form; and

(2) The property is Covered Property under this Coverage Form.

5. If personal property abruptly falls down or caves in and such collapse is **not** the result of abrupt collapse of a building, we will pay for loss or damage to Covered Property caused by such collapse of personal property only if:
- a. The collapse of personal property was caused by a cause of loss listed in **2.a.** through **2.d.**;
 - b. The personal property which collapses is inside a building; and
 - c. The property which collapses is not of a kind listed in **4.**, regardless of whether that kind of property is considered to be personal property or real property.

The coverage stated in this Paragraph **5.** does not apply to personal property if marring and/or scratching is the only damage to that personal property caused by the collapse.

6. This Additional Coverage, Collapse, does not apply to personal property that has not abruptly fallen down or caved in, even if the personal property shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.
7. This Additional Coverage, Collapse, will not increase the Limits of Insurance provided in this Coverage Part.
8. The term Covered Cause of Loss includes the Additional Coverage, Collapse, as described and limited in **D.1.** through **D.7.**

E. Additional Coverage – Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria

1. The coverage described in **E.2.** and **E.6.** only applies when the "fungus", wet or dry rot or bacteria are the result of one or more of the following causes that occur during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence:

- a. A "specified cause of loss" other than fire or lightning; or
- b. Flood, if the Flood Coverage Endorsement applies to the affected premises.

This Additional Coverage does not apply to lawns, trees, shrubs or plants which are part of a vegetated roof.

2. We will pay for loss or damage by "fungus", wet or dry rot or bacteria. As used in this Limited Coverage, the term loss or damage means:

- a. Direct physical loss or damage to Covered Property caused by "fungus", wet or dry rot or bacteria, including the cost of removal of the "fungus", wet or dry rot or bacteria;
- b. The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungus", wet or dry rot or bacteria; and
- c. The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "fungus", wet or dry rot or bacteria are present.

3. The coverage described under **E.2.** of this Limited Coverage is limited to \$15,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of "specified causes of loss" (other than fire or lightning) and Flood which take place in a 12-month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungus", wet or dry rot or bacteria, we will not pay more than a total of \$15,000 even if the "fungus", wet or dry rot or bacteria continue to be present or active, or recur, in a later policy period.

4. The coverage provided under this Limited Coverage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungus", wet or dry rot or bacteria, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected Covered Property.

If there is covered loss or damage to Covered Property, not caused by "fungus", wet or dry rot or bacteria, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungus", wet or dry rot or bacteria cause an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

5. The terms of this Limited Coverage do not increase or reduce the coverage provided under Paragraph F.2. (Water Damage, Other Liquids, Powder Or Molten Material Damage) of this Causes Of Loss form or under the Additional Coverage, Collapse.
6. The following, 6.a. or 6.b., applies only if Business Income and/or Extra Expense Coverage applies to the described premises and only if the "suspension" of "operations" satisfies all terms and conditions of the applicable Business Income and/or Extra Expense Coverage Form:
- a. If the loss which resulted in "fungus", wet or dry rot or bacteria does not in itself necessitate a "suspension" of "operations", but such "suspension" is necessary due to loss or damage to property caused by "fungus", wet or dry rot or bacteria, then our payment under Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days. The days need not be consecutive.
 - b. If a covered "suspension" of "operations" was caused by loss or damage other than "fungus", wet or dry rot or bacteria but remediation of "fungus", wet or dry rot or bacteria prolongs the "period of restoration", we will pay for loss and/or expense sustained during the delay (regardless of when such a delay occurs during the "period of restoration"), but such coverage is limited to 30 days. The days need not be consecutive.

F. Additional Coverage Extensions

1. Property In Transit

This Extension applies only to your personal property to which this form applies.

- a. You may extend the insurance provided by this Coverage Part to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 100 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.
- b. Loss or damage must be caused by or result from one of the following causes of loss:
 - (1) Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
 - (2) Vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the roadbed.
 - (3) Theft of an entire bale, case or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.
- c. The most we will pay for loss or damage under this Extension is \$5,000.

This Coverage Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

2. Water Damage, Other Liquids, Powder Or Molten Material Damage

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material damage loss occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes. This Coverage Extension does not increase the Limit of Insurance.

3. Glass

- a. We will pay for expenses incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed.

- b. We will pay for expenses incurred to remove or replace obstructions when repairing or replacing glass that is part of a building. This does not include removing or replacing window displays.

This Coverage Extension **F.3.** does not increase the Limit of Insurance.

G. Definitions

1. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
2. "Specified causes of loss" means the following: fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire-extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.
 - a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
 - (1) The cost of filling sinkholes; or
 - (2) Sinking or collapse of land into man-made underground cavities.
 - b. Falling objects does not include loss or damage to:
 - (1) Personal property in the open; or
 - (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

c. Water damage means:

- (1) Accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance (other than a sump system including its related equipment and parts), that is located on the described premises and contains water or steam; and
- (2) Accidental discharge or leakage of water or waterborne material as the direct result of the breaking apart or cracking of a water or sewer pipe that is located off the described premises and is part of a municipal potable water supply system or municipal sanitary sewer system, if the breakage or cracking is caused by wear and tear.

But water damage does not include loss or damage otherwise excluded under the terms of the Water Exclusion. Therefore, for example, there is no coverage under this policy in the situation in which discharge or leakage of water results from the breaking apart or cracking of a pipe which was caused by or related to weather-induced flooding, even if wear and tear contributed to the breakage or cracking. As another example, and also in accordance with the terms of the Water Exclusion, there is no coverage for loss or damage caused by or related to weather-induced flooding which follows or is exacerbated by pipe breakage or cracking attributable to wear and tear.

To the extent that accidental discharge or leakage of water falls within the criteria set forth in **c.(1)** or **c.(2)** of this definition of "specified causes of loss," such water is not subject to the provisions of the Water Exclusion which preclude coverage for surface water or water under the surface of the ground.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF LOSS DUE TO BY-PRODUCTS OF PRODUCTION OR PROCESSING OPERATIONS (RENTAL PROPERTIES)

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
EXTRA EXPENSE COVERAGE FORM
STANDARD PROPERTY POLICY

SCHEDULE

Premises Number	Building Number	Description Of Rental Unit
ALL	ALL	ALL
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

- A.** The terms of this endorsement apply to the rental unit(s) described in the Schedule, and to the building(s) in which such unit(s) is located, including any contents of such unit(s) and building(s), all of which constitute the described premises for the purpose of this endorsement.
- B.** We will not pay for loss or damage to the described premises, caused by or resulting from smoke, vapor, gas or any substance released in the course of production operations or processing operations performed at the rental unit(s) described in the Schedule. This exclusion applies regardless of whether such operations are:
1. Legally permitted or prohibited;
 2. Permitted or prohibited under the terms of the lease; or
 3. Usual to the intended occupancy of the premises.
- C.** If the loss or damage described in Paragraph **B.** results in Business Income loss or Extra Expense, there is no coverage for such loss or expense under the business income and/or extra expense forms listed in this endorsement, or under any other business interruption insurance if provided under this policy.
- D.** The conduct of a tenant's production or processing operations will not be considered to be vandalism of the rental premises regardless of whether such operations are:
1. Legally permitted or prohibited;
 2. Permitted or prohibited under the terms of the lease; or
 3. Usual to the intended occupancy of the premises.

This exclusion does not apply to loss or damage by fire or explosion that results from the release of a by-product of the production or processing operation.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. When this endorsement is attached to the Standard Property Policy, the terms Coverage Part and Coverage Form in this endorsement are replaced by the term Policy.

B. This endorsement applies to the Covered Property and Coverages for which an Earthquake – Volcanic Eruption Limit Of Insurance is shown in the Declarations.

C. Additional Covered Causes Of Loss

1. The following are added to the Covered Causes Of Loss:

- a. Earthquake.
- b. Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

2. If the Declarations indicate that this endorsement covers Earthquake – Sprinkler Leakage Only, then the Covered Causes of Loss in Paragraph **C.1.** of this endorsement do not apply, and the following apply instead:

- a. Sprinkler Leakage resulting from Earthquake.
- b. Sprinkler Leakage resulting from Volcanic Eruption. Volcanic Eruption means the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

D. Exclusions, Limitations And Related Provisions

1. The Exclusions and Limitation(s) sections of the Causes Of Loss Form (and the Exclusions section of the Mortgageholders Errors And Omissions Coverage Form and the Standard Property Policy) apply to coverage provided under this endorsement, except as provided in **D.2.** and **D.3.** below.

2. To the extent that the Earth Movement Exclusion might conflict with coverage provided under this endorsement, the Earth Movement Exclusion does not apply.

3. The exclusion of collapse, in the Causes Of Loss – Special Form and Mortgageholders Errors And Omissions Coverage Form, does not apply to collapse caused by Earthquake or Volcanic Eruption.

4. The Additional Coverage – Collapse, in the Causes Of Loss – Broad Form, Causes Of Loss – Special Form and Mortgageholders Errors And Omissions Coverage Form, does not apply to the coverage provided under this endorsement. This endorsement includes coverage for collapse caused by Earthquake or Volcanic Eruption.

5. We will not pay for loss or damage caused directly or indirectly by tidal wave or tsunami, even if attributable to an Earthquake or Volcanic Eruption.

6. We will not pay for loss or damage caused by or resulting from any Earthquake or Volcanic Eruption that begins before the inception of this insurance.

7. The Ordinance Or Law Exclusion in this Coverage Part continues to apply with respect to any loss under this Coverage Part including any loss under this endorsement, unless Ordinance Or Law Coverage is added by endorsement.

8. We will not pay for loss of or damage to exterior masonry veneer (except stucco) on wood frame walls caused by or resulting from Earthquake or Volcanic Eruption. The value of such veneer will not be included in the value of Covered Property or the amount of loss when applying the Property Damage Deductible applicable to this endorsement.

This limitation, **D.8.**, does not apply if:

- a. The Declarations indicate that the "Including Masonry Veneer" option applies or the premises description in the Declarations specifically states "Including Masonry Veneer"; or
 - b. Less than 10% of the total outside wall area is faced with masonry veneer (excluding stucco).
9. Under this Coverage Part, as set forth under Property Not Covered in the Coverage Form to which this endorsement is attached, land is not covered property, nor is the cost of excavations, grading, backfilling or filling. Therefore, coverage under this endorsement does not include the cost of restoring or remediating land.

E. Property Damage Deductible

1. The provisions of Section **E.3.** of this endorsement are applicable to all Coverage Forms except:
- a. Business Income (And Extra Expense) Coverage Form;
 - b. Business Income (Without Extra Expense) Coverage Form;
 - c. Extra Expense Coverage Form.
2. If the Declarations indicate that this endorsement covers Earthquake – Sprinkler Leakage Only, then the Deductible set forth in Section **E.3.** of this endorsement does not apply to such coverage. The applicable Deductible for such coverage is the same Deductible that applies to Fire.
3. The Deductible, if any, in this Coverage Part is replaced by the following with respect to Earthquake and Volcanic Eruption:
- a. **All Policies**
 - (1) The Deductible provisions apply to each Earthquake or Volcanic Eruption.

- (2) Separate Deductibles are calculated for, and apply to, each building, personal property at each building and personal property in the open. Deductibles are separately calculated and applied even if:
 - (a) Two or more buildings sustain loss or damage;
 - (b) Personal property at two or more buildings sustains loss or damage; and/or
 - (c) A building and the personal property in that building sustain loss or damage.
- (3) We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance, after any reduction required by any of the following: Coinsurance Condition, Agreed Value Optional Coverage, Additional Condition – Need For Adequate Insurance or Additional Condition – Need For Full Reports.
- (4) When property is covered under the Coverage Extension for Newly Acquired or Constructed Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Declarations for any described premises.
- (5) If there is loss or damage caused by Earthquake or Volcanic Eruption, and loss or damage caused by a Cause of Loss (e.g., fire) that is covered by means of an exception to the Earth Movement Exclusion, then the only applicable Deductible provisions are those stated in this endorsement.

b. Calculation Of The Deductible – Specific Insurance Other Than Builders Risk

(1) Property Not Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the Limit of Insurance applicable to the property that has sustained loss or damage.

(2) Property Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the value of the property that has sustained loss or damage. The value to be used is the latest value shown in the most recent Report of Values on file with us.

However:

- (a)** If the most recent Report of Values shows less than the full value of the property on the report dates, we will determine the deductible amount as a percentage of the full value as of the report dates.
- (b)** If the first Report of Values is not filed with us prior to loss or damage, we will determine the deductible amount as a percentage of the applicable Limit of Insurance.

c. Calculation Of The Deductible – Blanket Insurance Other Than Builders Risk

(1) Property Not Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the value of the property that has sustained loss or damage. The value to be used is that shown in the most recent Statement of Values on file with us.

(2) Property Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for property that has sustained loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the value of that property as of the time of loss or damage.

d. Calculation Of The Deductible – Builders Risk Insurance

(1) Builders Risk Other Than Reporting Form

In determining the amount, if any, that we will pay for property that has sustained loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the actual cash value of that property as of the time of loss or damage.

(2) Builders Risk Reporting Form

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the value of the property that has sustained loss or damage. The value to be used is the actual cash value shown in the most recent Report of Values on file with us.

However:

- (a)** If the most recent Report of Values shows less than the actual cash value of the property on the report date, we will determine the deductible amount as a percentage of the actual cash value as of the report date.
- (b)** If the first Report of Values is not filed with us prior to loss or damage, we will determine the deductible amount as a percentage of the actual cash value of the property as of the time of loss or damage.

F. Examples – Application Of Deductible In E.3.:

EXAMPLE 1 – SPECIFIC INSURANCE (E.3.b.(1))

The amount of loss to the damaged building is \$60,000.

The value of the damaged building at time of loss is \$100,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limit of Insurance needed to meet the Coinsurance requirement is \$80,000 (80% of \$100,000).

The **actual** Limit of Insurance on the damaged building is \$70,000.

The Deductible is 5%.

Step (1): $\$70,000 \div \$80,000 = .875$

Step (2): $\$60,000 \times .875 = \$52,500$

Step (3): $\$70,000 \times 5\% = \$3,500$

Step (4): $\$52,500 - \$3,500 = \$49,000$

The most we will pay is \$49,000. The remainder of the loss, \$11,000, is not covered due to the Coinsurance penalty for inadequate insurance (steps (1) and (2)) and the application of the Deductible (steps (3) and (4)).

EXAMPLE 2 – SPECIFIC INSURANCE (E.3.b.(1))

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The value of the damaged building at time of loss is \$100,000. The value of the business personal property in that building is \$80,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limits of Insurance needed to meet the Coinsurance requirement are \$80,000 (80% of \$100,000) for the building and \$64,000 (80% of \$80,000) for the business personal property.

The **actual** Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the business personal property (therefore no Coinsurance penalty).

The Deductible is 10%.

Building 1

Step (1): $\$80,000 \times 10\% = \$8,000$

Step (2): $\$60,000 - \$8,000 = \$52,000$

Business Personal Property

Step (1): $\$64,000 \times 10\% = \$6,400$

Step (2): $\$40,000 - \$6,400 = \$33,600$

The most we will pay is \$85,600. That portion of the total loss not covered due to application of the Deductible is \$14,400.

EXAMPLE 3 – BLANKET INSURANCE (E.3.c.(1))

The sum of the values of Building 1 (\$500,000), Building 2 (\$500,000) and Building 3 (\$1,000,000), as shown in the most recent Statement of Values on file with us, is \$2,000,000.

The Coinsurance percentage shown in the Declarations is 90%; the minimum Blanket Limit of Insurance needed to meet the Coinsurance requirement is \$1,800,000 (90% of \$2,000,000).

The **actual** Blanket Limit of Insurance covering Buildings 1, 2, and 3, shown in the Declarations, is \$1,800,000 (therefore no Coinsurance penalty).

Buildings 1 and 2 have sustained damage; the amounts of loss to these buildings are \$40,000 (Building 1) and \$60,000 (Building 2).

The Deductible is 5%.

Building 1

Step (1): $\$500,000 \times 5\% = \$25,000$

Step (2): $\$40,000 - \$25,000 = \$15,000$

Building 2

Step (1): $\$500,000 \times 5\% = \$25,000$

Step (2): $\$60,000 - \$25,000 = \$35,000$

The most we will pay is \$50,000. That portion of the total loss not covered due to application of the Deductible is \$50,000.

EXAMPLE 4 – BLANKET INSURANCE (E.3.c.(1))

The sum of the values of Building 1 (\$500,000), Building 2 (\$500,000), Business Personal Property at Building 1 (\$250,000) and Business Personal Property at Building 2 (\$250,000), as shown in the most recent Statement of Values on file with us, is \$1,500,000.

The Coinsurance percentage shown in the Declarations is 90%; the minimum Blanket Limit of Insurance needed to meet the Coinsurance requirement is \$1,350,000 (90% of \$1,500,000).

The **actual** Blanket Limit of Insurance covering Buildings 1 and 2 and Business Personal Property at Buildings 1 and 2, shown in the Declarations, is \$1,350,000. Therefore there is no Coinsurance penalty.

Building 1 and Business Personal Property at Building 1 have sustained damage; the amounts of loss are \$95,000 (Building) and \$5,000 (Business Personal Property).

The Deductible is 10%.

Building

Step (1): $\$500,000 \times 10\% = \$50,000$

Step (2): $\$95,000 - \$50,000 = \$45,000$

Business Personal Property

Step (1): $\$250,000 \times 10\% = \$25,000$

The loss, \$5,000, does not exceed the deductible.

The most we will pay is \$45,000. The remainder of the building loss, \$50,000, is not covered due to application of the Deductible. There is no loss payment for the business personal property.

G. Business Income And Extra Expense Period Of Restoration

This Section **G.** is applicable only to the Coverage Forms specified below:

1. Business Income (And Extra Expense) Coverage Form;
2. Business Income (Without Extra Expense) Coverage Form;
3. Extra Expense Coverage Form.

The "period of restoration" definition stated in the Coverage Form, or in any endorsement amending the beginning of the "period of restoration", applies to each Earthquake or Volcanic Eruption. A single Earthquake or Volcanic Eruption is defined in Section **C.** of this endorsement.

POLICY NUMBER:

COMMERCIAL PROPERTY
CP 12 30 06 95

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PEAK SEASON LIMIT OF INSURANCE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
STANDARD PROPERTY POLICY

SCHEDULE *

Prem. No.	Bldg. No.	Peak Season			
		Covered Property	Additional Limit of Insurance	Period	
				From	To

The Limit of Insurance on covered personal property is increased to include the amount shown in the Schedule:

- A.** At the described location(s); and
- B.** Only from 12:01 A.M. Standard Time of the first day to 12:01 A.M. Standard Time of the last day of the applicable period(s) shown in the Schedule.

* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UTILITY SERVICES – TIME ELEMENT

This endorsement modifies insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
EXTRA EXPENSE COVERAGE FORM**SCHEDULE**

Premises Number	Building Number	Utility Services Limit Of Insurance	Enter "X" for each applicable property.					
			Water Supply Property	Waste- water Removal Property	Communi- cation Supply Property (including overhead transmis- sion lines)	Communi- cation Supply Property (not including overhead transmis- sion lines)	Power Supply Property (including overhead transmis- sion lines)	Power Supply Property (not including overhead transmis- sion lines)
Causes Of Loss Form Applicable:								
Causes Of Loss Form Applicable:								
Causes Of Loss Form Applicable:								
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.								

A. Coverage

Your coverage for Business Income and/or Extra Expense, as provided and limited in the applicable Coverage Form, is extended to apply to a "suspension" of "operations" at the described premises caused by an interruption in utility service to that premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss (as provided under the applicable Causes of Loss Form indicated in the Schedule) to the property described in Paragraph C. if such property is indicated by an "X" in the Schedule.

B. Exception

Coverage under this endorsement does not apply to Business Income loss or Extra Expense related to interruption in utility service which causes loss or damage to electronic data, including destruction or corruption of electronic data. The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.

C. Utility Services

1. Water Supply Property, meaning the following types of property supplying water to the described premises:
 - a. Pumping stations; and
 - b. Water mains.
2. Wastewater Removal Property, meaning a utility system for removing wastewater and sewage from the described premises, other than a system designed primarily for draining storm water. The utility property includes sewer mains, pumping stations and similar equipment for moving the effluent to a holding, treatment or disposal facility, and includes such facilities.

Coverage under this endorsement does not apply to interruption in service caused by or resulting from a discharge of water or sewage due to heavy rainfall or flooding.

3. Communication Supply Property, meaning property supplying communication services, including telephone, radio, microwave or television services, to the described premises, such as:

- a. Communication transmission lines, including optic fiber transmission lines;
- b. Coaxial cables; and
- c. Microwave radio relays except satellites.

It does not include overhead transmission lines unless indicated by an "X" in the Schedule.

4. Power Supply Property, meaning the following types of property supplying electricity, steam or gas to the described premises:

- a. Utility generating plants;
- b. Switching stations;
- c. Substations;
- d. Transformers; and
- e. Transmission lines.

It does not include overhead transmission lines unless indicated by an "X" in the Schedule.

- D. As used in this endorsement, the term transmission lines includes all lines which serve to transmit communication service or power, including lines which may be identified as distribution lines.
- E. The **Coinsurance** Additional Condition does not apply to this endorsement.
- F. The Utility Services Limit Of Insurance, as shown in the Schedule, is the only Limit which applies to the coverage provided under this endorsement, and is part of, not in addition to, the Limit Of Insurance stated in the Declarations as applicable to the described premises.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS INCOME CHANGES – BEGINNING OF THE PERIOD OF RESTORATION

This endorsement modifies insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM

SCHEDULE

Select Either A. Or B

A. ☐ **72-Hour Time Period Is Replaced By 24 Hours**

B. ☐ **72-Hour Time Period Is Eliminated**

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. If the Schedule indicates that the 72-hour time period is replaced by 24 hours, then:

1. The 72-hour time period in the definition of "period of restoration" is replaced by 24 hours. Therefore, the period of restoration for Business Income Coverage begins 24 hours after the time of direct physical loss or damage, subject to all other provisions of the definition of "period of restoration"; and
2. The 72-hour time period in the Civil Authority Additional Coverage is replaced by 24 hours. Therefore, coverage under the Additional Coverage – Civil Authority begins 24 hours after the time of action of civil authority, subject to all other provisions of that Additional Coverage.

B. If the Schedule indicates that the 72-hour time period is eliminated, then:

1. The 72-hour time period in the definition of "period of restoration" is deleted. Therefore, the period of restoration for Business Income Coverage begins at the time of direct physical loss or damage, subject to all other provisions of the definition of "period of restoration"; and
2. The 72-hour time period in the Civil Authority Additional Coverage is deleted. Therefore, coverage under the Additional Coverage – Civil Authority begins at the time of action of civil authority, subject to all other provisions of that Additional Coverage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TENTATIVE RATE

The rates used in the development of the premium for the Commercial Property Coverage Part are tentative. We will adjust the premium effective from the inception date of this Coverage Part once the rates are promulgated. If this is a renewal of a policy previously issued by us, we will adjust the premium effective from the renewal date of this Coverage Part once the rates are promulgated.

COUNTRY Mutual Insurance Company

POLICY NUMBER:

ACP 10 01 06 06

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT BREAKDOWN COVERAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

CAUSES OF LOSS – BASIC FORM

CAUSES OF LOSS – BROAD FORM

CAUSES OF LOSS – SPECIAL FORM

These coverages apply to all locations covered on the policy, unless otherwise specified.

A. The **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is modified as follows:

ADDITIONAL COVERAGES

The following is added to **A.4. ADDITIONAL COVERAGES**:

Equipment Breakdown

(1) We will pay for loss caused by or resulting from an "accident" to "covered equipment".

As used in this Additional Coverage, an "accident" means direct physical loss as follows:

- (a)** mechanical breakdown, including rupture or bursting caused by centrifugal force;
- (b)** artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires;
- (c)** explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control;
- (d)** loss or damage to steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment; or
- (e)** loss or damage to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment.

If an initial "accident" causes other "accidents", all will be considered one "accident". All "accidents" that are the result of the same event will be considered one "accident".

(2) Unless otherwise shown in a Schedule, the following coverages also apply to loss caused by or resulting from an "accident" to "covered equipment". These coverages do not provide additional amounts of insurance.

(a) Expediting Expenses

With respect to your damaged Covered Property, we will pay, up to \$25,000 unless otherwise shown in a Schedule, the reasonable extra cost to:

- (i)** make temporary repairs; and
- (ii)** expedite permanent repairs or permanent replacement.

(b) Hazardous Substances

We will pay for the additional cost to repair or replace Covered Property because of contamination by a "hazardous substance". This includes the additional costs to clean up or dispose of such property.

Additional costs mean those beyond what would have been required had no "hazardous substance" been involved.

The most we will pay for loss or damage under this coverage, including actual loss of Business Income you sustain, necessary Extra Expense you incur and loss under Spoilage coverage, if applicable to your policy, is \$25,000 unless otherwise shown in a Schedule.

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(c) Spoilage

- (i) We will pay for your loss of "perishable goods" due to spoilage.
- (ii) We will also pay for your loss of "perishable goods" due to contamination from the release of refrigerant, including but not limited to ammonia.
- (iii) We will also pay any necessary expenses you incur to reduce the amount of loss under this coverage. We will pay for such expenses to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage.
- (iv) If you are unable to replace the "perishable goods" before their anticipated sale, the amount of our payment will be determined on the basis of the sales price of the "perishable goods" at the time of the "accident", less discounts and expenses you otherwise would have had. Otherwise our payment will be determined in accordance with the Valuation condition.

The most we will pay for loss or damage under this coverage is \$25,000 unless otherwise shown in a Schedule.

(d) Data Restoration

We will pay for your cost to research, replace and restore data, including programs and operating systems, that is lost or corrupted due to an "accident". The most we will pay for loss or damage under this coverage is \$25,000 unless otherwise shown in a Schedule.

(e) CFC Refrigerants

We will pay for the additional cost to repair or replace Covered Property because of the use or presence of a refrigerant containing CFC (chlorofluorocarbon) substances. This means the additional cost to do the least expensive of the following:

- (i) Repair the damaged property and replace any lost CFC refrigerant;
- (ii) Repair the damaged property, retrofit the system to accept a non-CFC refrigerant and charge the system with a non-CFC refrigerant; or
- (iii) Replace the system with one using a non-CFC refrigerant.

Additional costs mean those beyond what would have been required had no CFC refrigerant been involved.

The most we will pay for loss or damage under this coverage, including actual loss of Business Income you sustain, necessary Extra Expense you incur and loss under Spoilage coverage, if applicable to your policy, is \$25,000 unless otherwise shown in a Schedule.

(f) Service Interruption

Any insurance provided for Business Income, Extra Expense and Spoilage is extended to apply to loss caused by or resulting from an "accident" to equipment that is owned by a utility, landlord, or other supplier with whom you have a contract to provide you with any of the following services: electrical power, communications, waste disposal, air conditioning, refrigeration, heating, gas, air, water or steam.

(3) CONDITIONS**(a) Suspension**

When any "covered equipment" is found to be in, or exposed to a dangerous condition, any of our representatives may immediately suspend the insurance against loss from an "accident" to that "covered equipment". We can do this by mailing or delivering a written notice of suspension to your address as shown in the Declarations, or at the address where the equipment is located. Once suspended in this way, your insurance can be reinstated only by an endorsement for that "covered equipment". If we suspend your insurance, you will get a pro rata refund of premium. But the suspension will be effective even if we have not yet made or offered a refund.

(b) Jurisdictional Inspections

If any property that is "covered equipment" under this endorsement requires inspection to comply with state or municipal boiler and pressure vessel regulations, we agree to perform such inspection on your behalf.

(c) Environmental, Safety and Efficiency Improvements

If "covered equipment" requires replacement due to an "accident", we will pay your additional cost to replace with equipment that is better for the environment, safer or more efficient than the equipment being replaced.

However, we will not pay more than 125% of what the cost would have been to repair or replace with like kind and quality. This condition does not increase any of the applicable limits. This condition does not apply to any property to which Actual Cash Value applies.

(d) Coinsurance

If indicated in a Schedule, specified coverages may be subject to coinsurance. We will not pay for the full amount of your loss if the applicable limit is less than the product of the specified coinsurance percentage times the value of the property subject to the coverage at the time of the loss. Instead, we will determine what percentage this calculated product is compared to the applicable limit and apply that percentage to the gross amount of loss. We will then subtract the applicable Deductible. The resulting amount, or the applicable limit, is the most we will pay.

We will not pay for the remainder of the loss.

EXAMPLE 1 (Underinsurance)

When:

The value of "perishable goods" at the location of loss at the time of the "accident" is \$200,000.

The Spoilage Limit is \$100,000 @ 80% Coinsurance.

The actual loss under Spoilage Coverage resulting from the "accident" is \$40,000.

The Spoilage Deductible is \$5,000.

Step 1: $\$200,000 \times 80\% = \$160,000$

Step 2: $\$100,000 / \$160,000 = .625$

Step 3: $\$40,000 \times .625 = \$25,000$

Step 4: $\$25,000 - \$5,000 = \$20,000$

The total Spoilage loss recovery, after deductible, would be \$20,000. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

EXAMPLE 2 (Adequate insurance)

When:

The value of "perishable goods" at the location of loss at the time of the "accident" is \$100,000.

The Spoilage Limit is \$100,000 @ 80% Coinsurance.

The actual loss under Spoilage Coverage resulting from the "accident" is \$40,000.

The Spoilage Deductible is \$5,000.

Step 1: $\$100,000 \times 80\% = \$80,000$

Step 2: $\$100,000 / \$80,000 = 1.25$

Coinsurance does not apply.

Step 3: $\$40,000 - \$5,000 = \$35,000$

The total Spoilage loss recovery, after deductible, would be \$35,000.

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(4) DEDUCTIBLE

The deductible in the Declarations applies unless a separate Equipment Breakdown deductible is shown in a Schedule. If a separate Equipment Breakdown deductible is shown, the following applies.

Only as regards Equipment Breakdown Coverage, provision D. DEDUCTIBLE is deleted and replaced with the following:

If deductibles vary by type of "covered equipment" and more than one type of equipment is involved in any one "accident", the highest deductibles will apply.

(a) Direct and Indirect Coverages

Unless otherwise shown in the Schedule, the Direct Coverages Deductibles apply to all loss or damage covered by this endorsement, with the exception of those coverages subject to the Indirect Coverages Deductibles as noted below.

Unless more specifically indicated in the Schedule, the Indirect Coverages Deductibles apply to Business Income and Extra Expense.

(b) Application of Deductibles**(i) Dollar Deductibles**

We will not pay for loss or damage resulting from any one "accident" until the amount of loss or damage exceeds the applicable Deductible shown in the Schedule. We will then pay the amount of loss or damage in excess of the applicable Deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance condition or the Agreed Value Optional Coverage.

(ii) Time Deductible

If a time deductible is shown in the Schedule, we will not be liable for any loss occurring during the specified number of hours or days immediately following the "accident". If a time deductible is expressed in days, each day shall mean twenty-four consecutive hours.

(iii) Multiple of Average Daily Value (ADV)

If a deductible is expressed as a number times ADV, that amount will be calculated as follows:

The ADV (Average Daily Value) will be the Business Income (as defined in any Business Income coverage that is part of this policy) that would have been earned had no "accident" occurred during the period of interruption of business divided by the number of working days in that period. No reduction shall be made for the Business Income not being earned, or in the number of working days, because of the "accident" or any other scheduled or unscheduled shutdowns during the period of interruption. The ADV applies to all locations included in the valuation of the loss.

The number indicated in the Schedule shall be multiplied by the ADV as determined above. The result shall be used as the applicable deductible.

(iv) Percentage of Loss Deductibles

If a deductible is expressed as a percentage of loss, we will not be liable for the indicated percentage of the gross amount of loss or damage (prior to any applicable deductible or coinsurance) insured under the applicable coverage. If the dollar amount of such percentage is less than the indicated minimum deductible, the minimum deductible will be the applicable deductible.

(5) DEFINITIONS**(a) "Boilers and Vessels" means:**

- (i)** Any boiler, including attached steam, condensate and feedwater piping; and
- (ii)** Any fired or unfired pressure vessel subject to vacuum or internal pressure other than the static pressure of its contents.

This term does not appear elsewhere in this endorsement, but may appear in a Schedule.

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- (b) "Computer equipment" means Covered Property that is electronic computer or other data processing equipment, including "media" and peripherals used in conjunction with such equipment.

This term does not appear elsewhere in this endorsement, but may appear in a Schedule.

- (c) "Covered equipment", unless otherwise specified in a Schedule, means Covered Property built to operate under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilization of energy.

However, none of the following is "covered equipment":

- (i) structure, foundation, cabinet, compartment or air supported structure or building;
 - (ii) insulating or refractory material;
 - (iii) sewer piping, underground vessels or piping, or piping forming a part of a sprinkler system;
 - (iv) water piping other than boiler feedwater piping, boiler condensate return piping or water piping forming a part of a refrigerating or air conditioning system;
 - (v) vehicle, aircraft, floating vessel or any equipment mounted on such vehicle, aircraft or floating vessel. However, any property that is stationary, permanently installed at a covered location and that receives electrical power from an external power supplier will not be considered a vehicle, aircraft or floating vessel;
 - (vi) dragline, excavation or construction equipment; or
 - (vii) equipment manufactured by you for sale.
- (d) "Hazardous substance" means any substance other than ammonia that has been declared to be hazardous to health by a governmental agency.
- (e) "Media" means all forms of electronic, magnetic and optical tapes and discs for use in any electronic computer or electronic data processing equipment.
- (f) "Perishable Goods" means personal property maintained under controlled conditions for their preservation and susceptible to loss or damage if the controlled conditions change.
- (g) "Production Machinery" means any machine or apparatus that processes or produces a product intended for eventual sale. However, "production machinery" does not mean any fired or unfired pressure vessel other than a cylinder containing a movable plunger or piston.

This term does not appear elsewhere in this endorsement, but may appear in a Schedule.

B. The CAUSES OF LOSS – BASIC FORM, BROAD FORM or SPECIAL FORM is modified as follows:

- (1) All exclusions and limitations apply except:

- (a) In the Causes of Loss – Special Form:

- (i) Exclusions **B.2.a.**, **B.2.d.(6)** and **B.2.e.**; and
- (ii) Limitations **C.1.a.** and **C.1.b.**

- (b) In the Causes of Loss – Broad Form: Exclusions **B.2.a.**, **B.2.b.** and **B.2.c.**

- (c) In the Causes of Loss – Basic Form: Exclusions **B.2.a.**, **B.2.d.** and **B.2.e.**

- (2) The exclusions are modified as follows:

- (a) If the Causes of Loss – Basic Form or Causes of Loss – Broad Form applies, the following is added to Exclusion **B.2.**:

Depletion, deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions. But if loss or damage from an "accident" results, we will pay for that resulting loss or damage.

- (b) The following is added to Exclusion **B.1.g.(1)**:

However, if electrical "covered equipment" requires drying out because of the above, we will pay for the direct expenses of such drying out subject to the applicable Limit of Insurance and deductible for Building or Business Personal Property, whichever applies.

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- (c) If the Causes of Loss – Special Form applies, as respects this endorsement only, the last paragraph of Exclusion **B.2.d.** is deleted and replaced with the following:

But if an excluded cause of loss that is listed in **2.d.(1)** through **(7)** results in an "accident", we will pay for the loss or damage caused by that "accident".

- (3) The following exclusions are added:

- (a) We will not pay under this endorsement for loss or damage caused by or resulting from:
- (i) your failure to use all reasonable means to protect the "perishable goods" from damage following an "accident";
 - (ii) any defect, virus, loss of data or other situation within "media". But if loss or damage from an "accident" results, we will pay for that resulting loss or damage; or
 - (iii) a hydrostatic, pneumatic or gas pressure test of any boiler or pressure vessel; or
 - (iv) an insulation breakdown test of any type of electrical equipment.
- (b) With respect to Service Interruption coverage and, if applicable to your policy, Spoilage coverage, we will also not pay for loss or damage caused by or resulting from: fire; lightning; windstorm or hail; explosion (except for steam or centrifugal explosion); smoke; aircraft or vehicles; riot or civil commotion; vandalism; sprinkler leakage; falling objects; weight of snow, ice or sleet; freezing or collapse.
- (c) With respect to Service Interruption coverage and, if applicable to your policy, Business Income and Extra Expense coverages, we will also not pay for delay in resuming operations due to the need to reconstruct or reinput data or programs on "media".

The most we will pay for loss or damage under this endorsement is the applicable Limit of Insurance shown in the Declarations. Coverage provided under this endorsement does not provide an additional amount of insurance.

Nothing contained here varies, alters, or extends any provision of this policy except as provided in this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS PREMIUM AUDIT ENDORSEMENT

This endorsement modifies policy conditions under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

The following paragraph is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS, Item 5. Premium Audit:**

- d. If we are denied access to your records sufficient to conduct an audit as referenced in subparagraphs **a.** through **c.** above or in the Examination of Your Books and Records section of the policy then we reserve the right to increase the premium basis of this coverage part by the greater of 25% or that amount which may be reasonably determined by Us based upon all available information in Our possession. Any additional premium will be due and payable by the due date on the bill.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

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**Policy Number**

AB 2245780 06

**COMMERCIAL GENERAL LIABILITY COVERAGE PART
SUPPLEMENTAL DECLARATIONS****COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-2015
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 1. Business Description: SCHOOL**Item 2. Limits of Insurance**

Coverage	Limit of Liability	
Aggregate Limits of Liability	\$ 2,000,000	Products/ Completed Operations Aggregate
	\$ 2,000,000	General Aggregate (other than Products/ Completed Operations)
Coverage A - Bodily Injury and Property Damage Liability	\$ 1,000,000	any one occurrence subject to the Products/ Completed Operations and General Aggregate Limits of Liability
Damage To Premises Rented To You	\$ 100,000	any one premises subject to the Coverage A occurrence and the General Aggregate Limits of Liability
Coverage B - Personal and Advertising Injury Liability	\$ 1,000,000	any one person or organization subject to the General Aggregate Limits of Liability
Coverage C - Medical Payments	\$ 5,000	any one person subject to the Coverage A occurrence and the General Aggregate Limits of Liability

Item 3. Retroactive Date

This Insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" which occurs before the Retroactive Date, if any, shown here: _____

(Enter Date or "None" if no Retroactive Date applies)

Item 4. Form of Business and Location of Premises

Forms of Business: SCHOOL

Location of All Premises You Own, Rent or Occupy:

See Schedule of Locations**Item 5. Forms and Endorsements**

Form(s) and Endorsement(s) made a part of this policy at time of issue:

See Schedule of Forms and Endorsements**Item 6. Premiums**

Coverage Part Premium: \$ 9,047.00

Other Premium:

Total Advance Premium: \$ 9,047.00

Minimum Premium: \$ 200.00

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.
ACG DS 01 12/01

**Policy Number**

AB 2245780 06

COMMERCIAL GENERAL LIABILITY COVERAGE SCHEDULE**COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 5. Location of Premises

Location of All Premises You Own, Rent or Occupy:

See Schedule of Locations

Code No.	Premium Basis	Premises/Operations	
20903			
Location	ALL	Exposure	830
Classification: SEXUAL ABUSE OR MOLESTATION COVERAGE		Rate	Advance Premium
			\$ 1,868.00
		Products/Completed Operations	
		Rate	Advance Premium
Code No.	Premium Basis	Premises/Operations	
44194	Grandstand		
Location	004/001	Exposure	2,450
Classification: GRANDSTANDS OR BLEACHERS - NOT-FOR-PROFIT ONLY (PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT)		Rate	Advance Premium
		.712	\$ 1,744.00
		Products/Completed Operations	
		Rate	Advance Premium
			INCL
Code No.	Premium Basis	Premises/Operations	
47469	Faculty Member		
Location	004/001	Exposure	80
Classification: SCHOOLS - FACULTY LIABILITY FOR CORPORAL PUNISHMENT OF STUDENTS (PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT)		Rate	Advance Premium
		7.060	\$ 565.00
		Products/Completed Operations	
		Rate	Advance Premium
			INCL
Code No.	Premium Basis	Premises/Operations	
47471	Pupil		
Location	004/001	Exposure	561
Classification: SCHOOLS - PUBLIC - ELEMENTARY, KINDERGARTEN OR JUNIOR HIGH (PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT)		Rate	Advance Premium
		5.474	\$ 3,071.00
		Products/Completed Operations	
		Rate	Advance Premium
			INCL

**Policy Number**

AB 2245780 06

COMMERCIAL GENERAL LIABILITY COVERAGE SCHEDULE**COUNTRY Mutual Insurance Company**

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Item 5. Location of Premises

Location of All Premises You Own, Rent or Occupy:

See Schedule of Locations

Code No. 47473	Premium Basis Pupil	Premises/Operations	
Location 004/001	Exposure 245	Rate	Advance Premium
Classification: SCHOOLS - PUBLIC - HIGH (PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT)		7.005	\$ 1,716.00
		Products/Completed Operations	
		Rate	Advance Premium
			INCL
Code No. 63010	Premium Basis Dwelling	Premises/Operations	
Location 004/001	Exposure 1	Rate	Advance Premium
Classification: DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) (PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT)		32.850	\$ 33.00
		Products/Completed Operations	
		Rate	Advance Premium
			INCL
Code No.	Premium Basis	Premises/Operations	
Location	Exposure	Rate	Advance Premium
Classification:			
		Products/Completed Operations	
		Rate	Advance Premium
Code No.	Premium Basis	Premises/Operations	
Location	Exposure	Rate	Advance Premium
Classification:			
		Products/Completed Operations	
		Rate	Advance Premium

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under Section II – Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

SECTION I – COVERAGES

COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section III – Limits Of Insurance; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";

- (2) The "bodily injury" or "property damage" occurs during the policy period; and

- (3) Prior to the policy period, no insured listed under Paragraph 1. of Section II – Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.

- c. "Bodily injury" or "property damage" which occurs during the policy period and was not, prior to the policy period, known to have occurred by any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim, includes any continuation, change or resumption of that "bodily injury" or "property damage" after the end of the policy period.

- d. "Bodily injury" or "property damage" will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim:

- (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage"; or
- (3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.

- e. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

2. Exclusions

This insurance does not apply to:

a. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and
 - (b) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that insured; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the "occurrence" which caused the "bodily injury" or "property damage", involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

d. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - (b) Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies whether the insured may be liable as an employer or in any other capacity and to any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. Pollution

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":
 - (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, this subparagraph does not apply to:
 - (i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
 - (ii) "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or
 - (iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";
 - (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
 - (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - (i) Any insured; or
 - (ii) Any person or organization for whom you may be legally responsible; or
 - (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph does not apply to:
 - (i) "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;
 - (ii) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or
 - (iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire".
 - (e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".

(2) Any loss, cost or expense arising out of any:

- (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- (2) A watercraft you do not own that is:
 - (a) Less than 26 feet long; and
 - (b) Not being used to carry persons or property for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(5) "Bodily injury" or "property damage" arising out of:

- (a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or
- (b) The operation of any of the machinery or equipment listed in Paragraph f.(2) or f.(3) of the definition of "mobile equipment".

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

"Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Damage To Property

"Property damage" to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you;

- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

k. Damage To Your Product

"Property damage" to "your product" arising out of it or any part of it.

l. Damage To Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

"Bodily injury" arising out of "personal and advertising injury".

p. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

q. Recording And Distribution Of Material Or Information In Violation Of Law

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or

- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section **III – Limits Of Insurance**.

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a.** We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section **III – Limits Of Insurance**; and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages **A** or **B** or medical expenses under Coverage **C**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages **A** and **B**.

- b.** This insurance applies to "personal and advertising injury" caused by an offense arising out of your business but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

"Personal and advertising injury" caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict "personal and advertising injury".

b. Material Published With Knowledge Of Falsity

"Personal and advertising injury" arising out of oral or written publication, in any manner, of material, if done by or at the direction of the insured with knowledge of its falsity.

c. Material Published Prior To Policy Period

"Personal and advertising injury" arising out of oral or written publication, in any manner, of material whose first publication took place before the beginning of the policy period.

d. Criminal Acts

"Personal and advertising injury" arising out of a criminal act committed by or at the direction of the insured.

e. Contractual Liability

"Personal and advertising injury" for which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

f. Breach Of Contract

"Personal and advertising injury" arising out of a breach of contract, except an implied contract to use another's advertising idea in your "advertisement".

g. Quality Or Performance Of Goods – Failure To Conform To Statements

"Personal and advertising injury" arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement".

h. Wrong Description Of Prices

"Personal and advertising injury" arising out of the wrong description of the price of goods, products or services stated in your "advertisement".

i. Infringement Of Copyright, Patent, Trademark Or Trade Secret

"Personal and advertising injury" arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your "advertisement".

However, this exclusion does not apply to infringement, in your "advertisement", of copyright, trade dress or slogan.

j. Insureds In Media And Internet Type Businesses

"Personal and advertising injury" committed by an insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs 14.a., b. and c. of "personal and advertising injury" under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. Electronic Chatrooms Or Bulletin Boards

"Personal and advertising injury" arising out of an electronic chatroom or bulletin board the insured hosts, owns, or over which the insured exercises control.

l. Unauthorized Use Of Another's Name Or Product

"Personal and advertising injury" arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

m. Pollution

"Personal and advertising injury" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.

n. Pollution-related

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

o. War

"Personal and advertising injury", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

p. Recording And Distribution Of Material Or Information In Violation Of Law

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

COVERAGE C – MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:

- (1) On premises you own or rent;
 - (2) On ways next to premises you own or rent; or
 - (3) Because of your operations;
- provided that:

- (a) The accident takes place in the "coverage territory" and during the policy period;
- (b) The expenses are incurred and reported to us within one year of the date of the accident; and
- (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:

- (1) First aid administered at the time of an accident;
- (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for "bodily injury":

a. Any Insured

To any insured, except "volunteer workers".

b. Hired Person

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers' Compensation And Similar Laws

To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

f. Products-Completed Operations Hazard

Included within the "products-completed operations hazard".

g. Coverage A Exclusions

Excluded under Coverage A.

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

1. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

- a. All expenses we incur.
- b. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$250 a day because of time off from work.
- e. All court costs taxed against the insured in the "suit". However, these payments do not include attorneys' fees or attorneys' expenses taxed against the insured.
- f. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.

- g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

- 2. If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:
 - a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
 - b. This insurance applies to such liability assumed by the insured;
 - c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";
 - d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee;
 - e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
 - f. The indemnitee:
 - (1) Agrees in writing to:
 - (a) Cooperate with us in the investigation, settlement or defense of the "suit";
 - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
 - (c) Notify any other insurer whose coverage is available to the indemnitee; and
 - (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
 - (2) Provides us with written authorization to:
 - (a) Obtain records and other information related to the "suit"; and
 - (b) Conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph **2.b.(2)** of Section I – Coverage A – Bodily Injury And Property Damage Liability, such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or the conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.

SECTION II – WHO IS AN INSURED

- 1. If you are designated in the Declarations as:
 - a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.
 - e. A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.

2. Each of the following is also an insured:

- a. Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" or "volunteer workers" are insureds for:

(1) "Bodily injury" or "personal and advertising injury":

- (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;
- (b) To the spouse, child, parent, brother or sister of that co-"employee" or "volunteer worker" as a consequence of Paragraph (1)(a) above;
- (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraph (1)(a) or (b) above; or
- (d) Arising out of his or her providing or failing to provide professional health care services.

(2) "Property damage" to property:

- (a) Owned, occupied or used by;
- (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by;
- you, any of your "employees", "volunteer workers", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

- b. Any person (other than your "employee" or "volunteer worker"), or any organization while acting as your real estate manager.

- c. Any person or organization having proper temporary custody of your property if you die, but only:

- (1) With respect to liability arising out of the maintenance or use of that property; and
- (2) Until your legal representative has been appointed.

- d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.

3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
- b. Coverage **A** does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
- c. Coverage **B** does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III – LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

- a. Insureds;
- b. Claims made or "suits" brought; or
- c. Persons or organizations making claims or bringing "suits".

2. The General Aggregate Limit is the most we will pay for the sum of:

- a. Medical expenses under Coverage **C**;
- b. Damages under Coverage **A**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
- c. Damages under Coverage **B**.

3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage **A** for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
4. Subject to Paragraph **2.** above, the Personal And Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.
5. Subject to Paragraph **2.** or **3.** above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
 - a. Damages under Coverage **A**; and
 - b. Medical expenses under Coverage **C**
 because of all "bodily injury" and "property damage" arising out of any one "occurrence".
6. Subject to Paragraph **5.** above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage **A** for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph **5.** above, the Medical Expense Limit is the most we will pay under Coverage **C** for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:
 - (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and

- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.
- b. If a claim is made or "suit" is brought against any insured, you must:
 - (1) Immediately record the specifics of the claim or "suit" and the date received; and
 - (2) Notify us as soon as practicable.
 You must see to it that we receive written notice of the claim or "suit" as soon as practicable.
- c. You and any other involved insured must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
 - (2) Authorize us to obtain records and other information;
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages **A** or **B** of this Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

b. Excess Insurance

(1) This insurance is excess over:

- (a) Any of the other insurance, whether primary, excess, contingent or on any other basis:
 - (i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
 - (ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
 - (iii) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner; or
 - (iv) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion **g.** of Section **I** — Coverage **A** — Bodily Injury And Property Damage Liability.
- (b) Any other primary insurance available to you covering liability for damages arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional insured.

(2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

(3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (b) The total of all deductible and self-insured amounts under all that other insurance.

(4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;

- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V – DEFINITIONS

1. "Advertisement" means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
 - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
2. "Auto" means:
 - a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
 - b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
4. "Coverage territory" means:
 - a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
 - b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph a. above; or
 - c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in Paragraph a. above;
 - (2) The activities of a person whose home is in the territory described in Paragraph a. above, but is away for a short time on your business; or
 - (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication;

provided the insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in Paragraph a. above or in a settlement we agree to.
5. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
6. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, bylaws or any other similar governing document.
7. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
8. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
 - a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
 - b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by the repair, replacement, adjustment or removal of "your product" or "your work" or your fulfilling the terms of the contract or agreement.

9. "Insured contract" means:

- a.** A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
- b.** A sidetrack agreement;
- c.** Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d.** An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e.** An elevator maintenance agreement;
- f.** That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph **f.** does not include that part of any contract or agreement:

- (1)** That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
- (2)** That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a)** Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b)** Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3)** Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in **(2)** above and supervisory, inspection, architectural or engineering activities.

10. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".

11. "Loading or unloading" means the handling of property:

- a.** After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto";
- b.** While it is in or on an aircraft, watercraft or "auto"; or
- c.** While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

12. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

- a.** Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b.** Vehicles maintained for use solely on or next to premises you own or rent;
- c.** Vehicles that travel on crawler treads;
- d.** Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:

- (1)** Power cranes, shovels, loaders, diggers or drills; or
- (2)** Road construction or resurfacing equipment such as graders, scrapers or rollers;

e. Vehicles not described in Paragraph **a., b., c.** or **d.** above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:

- (1)** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
- (2)** Cherry pickers and similar devices used to raise or lower workers;

f. Vehicles not described in Paragraph **a., b., c.** or **d.** above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

13. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
14. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
 - a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
 - d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
 - f. The use of another's advertising idea in your "advertisement"; or
 - g. Infringing upon another's copyright, trade dress or slogan in your "advertisement".
15. "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

16. "Products-completed operations hazard":

- a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:

- (1) Products that are still in your physical possession; or
- (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- b. Does not include "bodily injury" or "property damage" arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

17. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

18. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:

- a.** An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
- b.** Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

19. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

20. "Volunteer worker" means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

21. "Your product":

a. Means:

- (1)** Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a)** You;
 - (b)** Others trading under your name; or
 - (c)** A person or organization whose business or assets you have acquired; and
- (2)** Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

b. Includes:

- (1)** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
 - (2)** The providing of or failure to provide warnings or instructions.
- c.** Does not include vending machines or other property rented to or located for the use of others but not sold.

22. "Your work":

a. Means:

- (1)** Work or operations performed by you or on your behalf; and
- (2)** Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1)** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
- (2)** The providing of or failure to provide warnings or instructions.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PRODUCT WITHDRAWAL COVERAGE PART

- A. Cancellation** (Common Policy Conditions) is replaced by the following:

CANCELLATION

1. The first Named Insured shown in the Declarations may cancel this policy by mailing to us advance written notice of cancellation.
2. We may cancel this policy by mailing to you written notice stating the reason for cancellation. If we cancel:
 - a. For nonpayment of premium, we will mail the notice at least 10 days prior to the effective date of cancellation.
 - b. For a reason other than nonpayment of premium, we will mail the notice at least:
 - (1) 30 days prior to the effective date of cancellation if the policy has been in effect for 60 days or less.
 - (2) 60 days prior to the effective date of cancellation if the policy has been in effect for more than 60 days.
3. If this policy has been in effect for more than 60 days, we may cancel only for one or more of the following reasons:
 - a. Nonpayment of premium;
 - b. The policy was obtained through a material misrepresentation;
 - c. Any insured has violated any of the terms and conditions of the policy;
 - d. The risk originally accepted has measurably increased;
 - e. Certification to the Director of Insurance of the loss of reinsurance by the insurer that provided coverage to us for all or a substantial part of the underlying risk insured; or

- f. A determination by the Director of Insurance that the continuation of the policy could place us in violation of the insurance laws of this State.

4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
 5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund will be less than pro rata. The cancellation will be effective even if we have not offered a refund.
- B. The following is added and supersedes any provision to the contrary:**

NONRENEWAL

If we decide not to renew or continue this policy, we will mail you and your agent or broker written notice, stating the reason for nonrenewal, at least 60 days before the end of the policy period. If we offer to renew or continue and you do not accept, this policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If we fail to mail proper written notice of nonrenewal and you obtain other insurance, this policy will end on the effective date of that insurance.

C. Mailing Of Notices

We will mail cancellation and nonrenewal notices to you, and the agent or broker, at the last addresses known to us. Proof of mailing will be sufficient proof of notice.

COUNTRY Mutual Insurance Company

POLICY NUMBER: AB 2245780 06

COMMERCIAL GENERAL LIABILITY
CG 20 10 04 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)	Location(s) Of Covered Operations
An entity listed as an additional insured on a certificate of insurance issued and approved by us during this policy period.	Your operations or premises owned, leased, or rented by you.
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY – WITH LIMITED BODILY INJURY EXCEPTION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Exclusion 2.p. of **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

2. Exclusions

This insurance does not apply to:

- p. **Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability**

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- B. The following is added to Paragraph 2. **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

2. Exclusions

This insurance does not apply to:

Access Or Disclosure Of Confidential Or Personal Information

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUNGI OR BACTERIA EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2. **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:**

2. Exclusions

This insurance does not apply to:

Fungi Or Bacteria

- a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
- b. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

This exclusion does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for bodily consumption.

- B. The following exclusion is added to Paragraph 2. **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

2. Exclusions

This insurance does not apply to:

Fungi Or Bacteria

- a. "Personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury.
- b. Any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

- C. The following definition is added to the **Definitions** Section:

"Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) 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 rata allocation in accordance with procedures established by the Secretary of the Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CONDITIONAL EXCLUSION OF TERRORISM INVOLVING
NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM
(RELATING TO DISPOSITION OF FEDERAL
TERRORISM RISK INSURANCE ACT)**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

**A. Applicability Of The Provisions Of This
Endorsement**

1. The provisions of this endorsement become applicable commencing on the date when any one or more of the following first occurs. But if your policy (meaning the policy period in which this endorsement applies) begins after such date, then the provisions of this endorsement become applicable on the date your policy begins.

a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act, has terminated with respect to the type of insurance provided under this Coverage Part or Policy; or

b. A renewal, extension or replacement of the Program has become effective without a requirement to make terrorism coverage available to you and with revisions that:

(1) Increase our statutory percentage deductible under the Program for terrorism losses. (That deductible determines the amount of all certified terrorism losses we must pay in a calendar year, before the federal government shares in subsequent payment of certified terrorism losses.); or

(2) Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or

(3) Redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or occurrences under this policy.

2. If the provisions of this endorsement become applicable, such provisions:

a. Supersede any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism" and/or "other acts of terrorism", but only with respect to an incident(s) of terrorism (however defined) which results in injury or damage that occurs on or after the date when the provisions of this endorsement become applicable (for claims made policies, such an endorsement is superseded only with respect to an incident of terrorism (however defined) that results in a claim for injury or damage first being made on or after the date when the provisions of this endorsement become applicable); and

b. Remain applicable unless we notify you of changes in these provisions, in response to federal law.

3. If the provisions of this endorsement do NOT become applicable, any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism" and/or "other acts of terrorism", will continue in effect unless we notify you of changes to that endorsement in response to federal law.
- B.** The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury or damage, are enclosed in quotation marks:
1. "Terrorism" means activities against persons, organizations or property of any nature:
 - a. That involve the following or preparation for the following:
 - (1) Use or threat of force or violence; or
 - (2) Commission or threat of a dangerous act; or
 - (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
 - b. When one or both of the following applies:
 - (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
 2. "Any injury or damage" means any injury or damage covered under any Coverage Part or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury" or "environmental damage" as may be defined in any applicable Coverage Part or Policy.

- C.** The following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for "any injury or damage" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury or damage" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

In the event of any incident of "terrorism" that is not subject to this Exclusion, coverage does not apply to "any injury or damage" that is otherwise excluded under this Coverage Part or Policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CORPORAL PUNISHMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Exclusion **a.** of paragraph **2.**, Exclusions of COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I – Coverages) is replaced by the following:

This insurance does not apply to:

- a.** "Bodily injury" or "property damage" expected or intended from the standpoint of the insured.

This exclusion does not apply to "bodily injury" resulting from:

- (1)** The use of reasonable force to protect persons or property; or
- (2)** Corporal punishment to your student administered by or at the direction of any insured.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COLLEGES OR SCHOOLS (LIMITED FORM)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

With respect to the operation of any college or school by you or on your behalf, the following provisions apply:

- A.** With respect to the transportation of students, Exclusion **g.** of Paragraph **2. Exclusions** of **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

2. Exclusions

This insurance does not apply to:

- g.** "Bodily injury" or "property damage" arising out of the ownership, maintenance, operation, use, "loading or unloading" or entrustment to others of any aircraft, "auto" or watercraft that is owned, operated or hired by any insured. For the purpose of this exclusion, the word hired includes any contract to furnish transportation of your students to and from schools.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned, operated or hired by any insured.

- B.** The following exclusions are added to **Section I – Coverage A – Bodily Injury And Property Damage Liability** and **Section I – Coverage B – Personal And Advertising Injury Liability**:

- 1.** If the college or school owns or operates an infirmary with facilities for lodging and treatment or a public clinic or hospital, this insurance does not apply to "bodily injury", "property damage", or "personal and advertising injury" caused by:

- a.** The rendering of or failure to render:

- (1)** Medical, surgical, dental, X-ray or nursing service, treatment, advice or instruction, or the related furnishing of food or beverages;

- (2)** Any health or therapeutic service, treatment, advice or instruction; or

- (3)** Any service, treatment, advice or instruction for the purpose of appearance or skin enhancement, hair removal or replacement or personal grooming.

- b.** The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances; or

- c.** The handling or treatment of dead bodies, including autopsies, organ donation or other procedures.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved that which is described in Paragraph **a.**, **b.** or **c.**

- 2.** This insurance does not apply to "bodily injury" to any person while practicing for or participating in any sports or athletic contest or exhibition if there is no direct management, organization or supervision of such sports or athletic contest or exhibition by any insured.

- C.** The following exclusion is added to **Section I – Coverage C – Medical Payments**:

We will not pay expenses for "bodily injury" to your student.

- D.** **Section II – Who Is An Insured** is amended to include as an insured any of the following but only with respect to their duties in connection with the positions described below:

- 1.** Any of your trustees or members of your Board of Governors if you are a private charitable or educational institution;
- 2.** Any of your board members or commissioners if you are a public board or commission; or
- 3.** Any student teachers teaching as part of their educational requirements.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ILLINOIS CHANGES —
SEXUAL ABUSE OR MOLESTATION LIABILITY COVERAGE**

This endorsement modifies insurance provided under the following:

SEXUAL ABUSE OR MOLESTATION LIABILITY COVERAGE FORM

A. Condition M. When We Do Not Renew in **Section V - Conditions** is deleted and replaced by the following:

M. When We Do Not Renew

If we decide not to renew to continue this policy, we will mail you or your agent or broker written notice, stating the reason for nonrenewal, at least 60 days before the end of the policy period. If we offer to renew or continue and you do not accept, this policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If we fail to mail proper written notice of nonrenewal and you obtain other insurance, this policy will end on the effective date of that insurance.

We will mail nonrenewal notice to the last address known to us. Proof of mailing will be sufficient proof of notice.

B. The following is added to Section V - Conditions:

N. Your Right To Claim and Injury Information

1. Subject to paragraph 5. below, we will provide the first Named Insured shown in the Declarations, within thirty (30) days of the insured's written request or at the same time as any notice of cancellation or nonrenewal, the following claim and "injury" information for the last three years relating to this claims-made Coverage Form we have issued to you:
 - a. Information concerning closed claims limited to the date and description of "injury" and total amount of payments, if any;
 - b. Information concerning open claims limited to the date and description of "injury", total amount of payments and total reserves, if any; and
 - c. Information concerning any "injury" not included in subparagraphs a. and b. above limited to the date and description of "injury" and total reserves, if any.
2. Subject to paragraph 5. below, we will provide the first Named Insured shown in the Declarations, within twenty (20) days after receipt of written request by the Named Insured, detailed claim and "injury" information in addition to that provided under paragraph 1. above and including specific reserve amounts.
3. Amounts reserved are based on our judgment. They are subject to change and should not be regarded as ultimate settlement values.
4. We compile claims and "injury" information for our own business purposes and exercise reasonable care in doing so. In providing this information to the first Named Insured we make no representations or warranties to insureds, insurers or others to whom this information is furnished by or on behalf of any insured. Cancellation or nonrenewal will be effective even if we inadvertently provide inaccurate information.
5. We will not provide the information in paragraphs 1. and 2. above, if this policy has been cancelled for nonpayment of premium, or material misrepresentation or fraud by the insured.

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C. Section VI - Extended Reporting Period is deleted and replaced by the following:

Section VI- Extended Reporting Period

- A.** We will provide one or more Extended Reporting Periods, as described below, if:
1. This Coverage Part is cancelled or not renewed; or
 2. We renew or replace this Coverage Part with insurance that:
 - a. Has a Retroactive Date later than the date shown in the Declarations of this Coverage Part; or
 - b. Does not apply to "injury" on a claims-made basis.
- B.** Extended Reporting Periods do not extend the policy period or change the scope of coverage provided. They apply only to "claims" to which the following applies: for "injury" caused by an act committed before the end of the policy period but not before the Retroactive Date, if any, shown in the Schedule.

Once in effect, Extended Reporting Periods may not be cancelled.

- C.** A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the policy period and lasts for:
1. Five years with respect to claims because of "injury" arising out of an act reported to us, not later than 60 days after the end of the policy period, in accordance with Paragraph 4. of **Section V - Conditions**, Item **C. Duties In The Event Of A 'Claim' Or An Incident That May Result in 'Injury'**; and
 2. Sixty days with respect to claims arising from "injury" not previously reported to us.

The Basic Extended Reporting Period does not apply to claims that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such claims.

- D.** The Basic Extended Reporting Period does not reinstate or increase the Limits of Insurance.
- E.** A Supplemental Extended Reporting Period of unlimited duration is available, but only by an endorsement and for an extra charge. This supplemental period starts when the Basic Extended Reporting Period, set forth in Paragraph **C.** above, ends.

You must give us a written request for the endorsement within 60 days after the end of the policy period. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.

We will determine the additional premium in accordance with our rules and rates. In doing so, we may take into account the following:

1. The exposures insured;
2. Previous types and amounts of insurance;
3. Limits of Insurance available under this Coverage Part for future payment of damages; and
4. Other related factors.

The additional premium will not exceed 200% of the annual premium for this Coverage Form.

This endorsement will set forth the terms, not inconsistent with this Section, applicable to the supplemental Extended Reporting Period, including a provision to the effect that the insurance afforded for claims first received during such period is excess over any other valid and collectible insurance available under policies in force after the Supplemental Extended Reporting Period starts.

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- F. If the Supplemental Extended Reporting Period is in effect, we will provide the supplemental aggregate limits of insurance described below, but only for claims first received and recorded during the Supplemental Extended Reporting Period.

The supplemental aggregate limits of insurance will be equal to the dollar amount shown in the Schedule in effect at the end of the policy period.

Section III - Limits Of Insurance will be amended accordingly.

- D. Paragraph C. of **Section VII - Definitions** is deleted and replaced by the following:

- C. "Defense Expenses" means payments allocated to a specific "claim" we investigate, settle or defend, for its investigation, settlement or defense, including:
1. Fees and salaries of attorneys and paralegals we retain.
 2. Fees of attorneys the insured retains when, by our mutual agreement or court order (or when required by administrative hearing or proceeding), the insured is given the right to retain defense counsel to defend against a "claim".
 3. All other litigation or administrative hearing expenses, including fees or expenses of expert witnesses hired either by us or by the defense attorney retained by an insured.
 4. Reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the "claim", including actual loss of earnings up to \$250 a day because of time off from work.
 5. Costs taxed against the insured in the "suit".

"Defense expenses" does not include salaries and expenses of our "employees" or the insured's "employees" (other than those described in Paragraph 4. above).

- E. With respect to the Sexual Abuse or Molestation Liability Coverage Form, the following Cancellation provisions apply:

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing to us advance written notice of cancellation.
2. We may cancel this policy by mailing to you written notice stating the reason for cancellation.
3. If we cancel for:
 - a. Nonpayment of premium, we will mail the notice at least 10 days prior to the effective date of cancellation.
 - b. A reason other than nonpayment of premium, we will mail the notice at least:
 - (1) 30 days prior to the effective date of cancellation if the policy has been in effect for 60 days or less.
 - (2) 60 days prior to the effective date of cancellation if the policy has been in effect for more than 60 days.
4. If this policy has been in effect for more than 60 days, we may cancel only for one or more of the following reasons:
 - a. Nonpayment of premium;
 - b. The policy was obtained through a material misrepresentation;
 - c. Any insured has violated any of the terms and conditions of the policy;
 - d. The risk originally accepted has measurably increased;
 - e. Certification to the Director of Insurance of the loss of reinsurance by us that provided coverage to us for all or a substantial part of the underlying risk insured; or
 - f. A determination by the Director of Insurance that the continuation of the policy could place us in violation of the insurance laws of this State.
5. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.

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6. If this policy is cancelled we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund will be less than pro rata. The cancellation will be effective even if we have not offered a refund.
7. We will mail cancellation notice to the last address known to us. Proof of mailing will be sufficient proof of notice.

Nothing contained here varies, alters, or extends any provision of this policy except as provided in this endorsement.

COUNTRY Mutual Insurance Company

POLICY NUMBER:

ACG 10 08 06 06

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WHO IS INSURED - ILLINOIS SCHOOLS

This endorsement modifies insurance provided under the following:

SEXUAL ABUSE OR MOLESTATION LIABILITY COVERAGE FORM

SECTION II - WHO IS AN INSURED is deleted and replaced as follows:

SECTION II - WHO IS AN INSURED

A. If you are designated in the Declarations as a public school or public school district:

1. The school or school district named in the Declarations is an insured.
2. The following are insureds but only with respect to their duties in the conduct of your school operations:
 - a. Your current and former "employees" and teachers but only with respect to acts committed while in your employ.
 - b. Your current and former volunteers as authorized in Sections 10-22.34, 10-22.34a and 10-22.34b of the School Code of Illinois, but only with respect to acts committed while otherwise acting within the scope of their duties as your volunteer.
 - c. The current and former State Superintendent of Education; and current and former members of the County Board of Trustees and your Board of Education. However these individuals are insureds only if there is no other insurance available to them, whether collectible or not, covering acts of "sexual abuse or molestation" to which this policy applies. This condition applies regardless of how or whether these persons are shown as named insureds in this policy. This condition does not apply to insurance purchased specifically to provide limits in excess of this policy. This paragraph supersedes any provision to the contrary in condition **E. Other Insurance** in **SECTION IV - CONDITIONS**.

B. If you are designated in the Declarations as a private school:

1. The school entity named in the Declarations is an insured.
2. The following are insureds but only with respect to their duties in the conduct of your school operations:
 - a. Your current and former "employees" and teachers but only with respect to acts committed while in your employ.
 - b. Your current and former volunteers but only with respect to acts committed while otherwise acting within the scope of their duties as your volunteer.
 - c. Current and former members of your school board or other governing body. However these individuals are insureds only if there is no other insurance available to them, whether collectible or not, covering acts of "sexual abuse or molestation" to which this policy applies. This condition applies regardless of how or whether these persons are shown as named insureds in this policy. This condition does not apply to insurance purchased specifically to provide limits in excess of this policy. This paragraph supersedes any provision to the contrary in condition **E. Other Insurance** in **SECTION IV - CONDITIONS**.

Nothing contained here varies, alters, or extends any provision of the policy except as provided in this endorsement.

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COUNTRY Mutual Insurance Company

POLICY NUMBER: AB 2245780 06

ACG 10 10 01 14

THIS FORM PROVIDES CLAIMS-MADE COVERAGE. PLEASE READ THE ENTIRE FORM CAREFULLY.

SEXUAL ABUSE OR MOLESTATION LIABILITY COVERAGE FORM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE

Limits of Insurance:	\$	<u>500,000</u>	each claim
	\$	<u>1,000,000</u>	annual aggregate
Retroactive date:		<u>07/01/06</u>	

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under **SECTION II - WHO IS AN INSURED**.

Other words and phrases that appear in quotation marks have special meaning. Refer to **SECTION VII - DEFINITIONS**.

SECTION I - SEXUAL ABUSE OR MOLESTATION LIABILITY COVERAGE

A. Insuring Agreement

1. We will pay those sums the insured becomes legally obligated to pay as damages resulting from an "injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages because of an "injury" to which this insurance does not apply. We may, at our discretion, investigate any incident that may result in "injury". We may, with your written consent, settle any "claim" that may result. But:
 - a. The amount we will pay for damages and "defense expenses" is limited as described in **SECTION III - LIMIT OF INSURANCE**;
 - b. The coverage and duty to defend provided by this policy will end when we have used up the applicable limit of insurance for "defense expenses" or the payment of judgments or settlements.No other obligation or liability to pay sums, such as civil or criminal fines, imposed on you or any other insured, or to perform acts or services is covered unless explicitly provided for under Supplementary Payments.
2. This insurance applies to "injury" only if:
 - a. The "injury" arises out of one or more acts that take place in the "coverage territory";
 - b. None of the act(s) out of which the "injury" arose occurred before the Retroactive Date, if any, shown in the Schedule above or after the end of the policy period; and

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c. A "claim" because of the "injury" is first made against any insured, in accordance with Paragraph 3. below:

(1) during the policy period or

(2) during the Extended Reporting Period described in **SECTION VI - EXTENDED REPORTING PERIOD** when and to the extent it applies under this policy.

3. A "claim" will be deemed to have been made at the earlier of the following times:

a. When notice of such "claim" is received by any insured and reported to us in writing; or

b. When a "claim" against an insured is made directly to us in writing.

A "claim" received by the insured during the policy period and reported to us within 30 days after the end of the policy period will be considered to have been reported within the policy period. However, this 30 day grace period does not apply to "claims" that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such "claims".

4. All "claims" arising out of an "injury" to a person by the same person or more than one person acting together, including damages claimed by any person for care, loss of services or death resulting at any time from the "injury", will be deemed to have been made at the time the first of such "claims" is made, regardless of the number of "claims" subsequently made.

B. Exclusions

This insurance does not apply to:

1. Participation, Knowledge, or Failure to Report

a. Any person who personally participates in, directs any act, or knowingly allows any act of "sexual abuse or molestation" to occur;

b. Any insured who willfully conceals material information from the named insured's officials or leaders regarding any act of "sexual abuse or molestation"; or

c. Any individual insured, or group of the named insured's officials or leaders, who have knowledge of acts or allegations of "sexual abuse or molestation" and fail to report, or take other actions, as required under an applicable law, regulation, ordinance, or by-laws of a governing body or entity.

This exclusion does not affect our duty to defend, in accordance with Paragraph **A.1.** above, an insured prior to determining, through the appropriate legal processes, that any of the exclusion in the paragraph (**B.1.**) apply.

2. Contractual Liability

"Injury" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

3. Workers Compensation And Similar Laws

Any obligation of the insured under a workers compensation, disability benefits or unemployment compensation law or any similar law.

4. Punitive Damages

Sums awarded for punitive or exemplary damages. These include damages that are imposed to punish a wrongdoer or deter others from similar conduct. However, if a suit is brought against any insured with respect to a claim for acts or alleged acts falling within the coverage hereof, seeking both compensatory and punitive or exemplary damages, then we will afford a defense to such action but will not be liable, however, for such punitive or exemplary damages.

5. Any "claim" or "suit" arising out of or alleging discrimination based on sex, gender, or sexual preference or orientation.

C. Supplementary Payments

We will pay, with respect to any "claim" we investigate or settle, or any "suit" against an insured we defend:

1. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
2. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment which is within the applicable limit of insurance.

We will not pay interest on the amount of any judgment which constitutes punitive or exemplary damages.

These payments will not reduce the limit of insurance.

SECTION II - WHO IS AN INSURED

A. If you are designated in the Declarations as:

1. An individual, you and your spouse are insureds.
2. A partnership or joint venture, you are an insured. Your partners or members are also insureds.
3. A limited liability company, you are an insured. Your members and managers are also insureds.
4. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are also insureds.

B. Your "employees" are also insureds, unless otherwise excluded in this policy.

C. Your former "employees" are also insureds, unless otherwise excluded in this policy, but only with respect to acts committed while in your employ.

D. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if no other similar insurance applies to that organization. You must notify us of such acquisition or formation as soon as practicable. However, coverage under this provision:

1. Is afforded only until the 90th day after you acquire or form the organization, or until the end of the policy period, whichever is earlier; and
2. Does not apply to any acts committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMIT OF INSURANCE

A. The Limit of Insurance shown in the Schedule of this form, with the provisions in this section (III), fix the most we will pay regardless of the number of:

1. Insureds;
2. "Claims" made or "suits" brought;
3. Persons, organizations, government agencies, or any entities making "claims" or bringing "suits";
4. Persons upon whom alleged acts were perpetrated;
5. Alleged acts of "sexual abuse or molestation";
6. Years or period(s) of time over which alleged acts of "sexual abuse or molestation" may have taken place; or
7. Policies issued by us during which such acts are alleged to occur.

B. The Limit of Insurance – Each Claim shown in the Schedule of this form is the most we will pay for the sum of all covered damages and applicable "defense expenses", for the total of all "claims" arising out of all acts of "sexual abuse or molestation" committed by:

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1. The same person, or
 2. More than one person acting together, or colluding to act together.
- C.** Subject to paragraphs **A.** and **B.** above, the Limit of Insurance – Annual Aggregate shown in the Schedule of this form is the most we will pay for the sum of all covered damages and all applicable “defense expenses” for the total of all “claims” arising out of all acts of “sexual abuse or molestation” committed by all persons.

The Limits of Insurance under this coverage form apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining this Aggregate limit of insurance.

SECTION V - CONDITIONS

A. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this policy.

B. Consent To Settle

If we recommend a settlement to you which is acceptable to the claimant, but to which you do not consent, the most we will pay as damages in the event of any later settlement or judgment is the amount for which the "claim" could have been settled, to which you did not give consent, less any deductible.

C. Duties In The Event Of A "Claim" Or An Incident That May Result In "Injury"

1. If a "claim" is received by any insured, you must:
 - a. Immediately record the specifics of the "claim" and the date received; and
 - b. Notify us, in writing, as soon as practicable.
2. You and any other involved insured must:
 - a. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim";
 - b. Authorize us to obtain records and other information;
 - c. Cooperate with us in the investigation or settlement of the "claim" or defense against the "suit"; and
 - d. Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of "injury" or damage to which this insurance may also apply.
3. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense without our written consent.
4. If you have knowledge of an incident which may result in "injury" and for which a "claim" has not yet been received, you must notify us, in writing, as soon as practicable. Notice of an incident is not notice of a "claim".

D. Legal Action Against Us

No person or organization has a right under this policy:

1. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
2. To sue us on this policy unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this policy or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

E. Other Insurance

If other valid and collectible insurance is available to the insured, our obligations are limited as follows:

1. Primary Insurance

This insurance is primary. We will not seek contribution from any other insurance available to you or the involved insured unless the other insurance is specifically designed to provide coverage because of liability arising out of an "injury". Then we will share with that other insurance by the method described below.

2. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach, each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

F. Premium Audit

1. We will compute all premiums for this policy in accordance with our rules and rates.
2. Premium shown in this policy as advance premiums is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
3. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.
4. We will waive the premium audit only with your consent.

G. Representations

By accepting this policy, you agree that:

1. The statements in the Declarations are accurate and complete;
2. Those statements are based upon representations you made to us; and
3. We have issued this policy in reliance upon your representations.

H. Separation Of Insureds

Except with respect to the Limit of Insurance, and any rights or duties specifically assigned in this policy to the first Named Insured, this insurance applies:

1. As if each Named Insured were the only Named Insured; and
2. Separately to each insured against whom "claim" is made.

I. Transfer Of Rights Of Recovery Against Others To Us

If the insured has rights to recover all or part of any payment we have made under this policy, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

J. If You Are Permitted To Select Defense Counsel

If, by mutual agreement or court order, the insured is given the right to select defense counsel and the Limit of Insurance has not been used up, the following provisions apply:

1. We retain the right, at our discretion, to:
 - a. Settle, approve or disapprove the settlement of any "claim"; and
 - b. Appeal any judgment, award or ruling at our expense.
2. You and any other involved insured must:
 - a. Continue to comply with **SECTION V – CONDITIONS** Paragraph **C. Duties In The Event Of A "Claim" Or An Incident That May Result In "Injury"** as well as the other provisions of this policy; and
 - b. Direct defense counsel of the insured to:
 - (1) Furnish us with the information we may request to evaluate those "suits" for coverage under this policy; and
 - (2) Cooperate with any counsel we may select to monitor or associate in the defense of those "suits".
3. If we defend you under a reservation of rights, both your and our counsel will be required to maintain records pertinent to your "defense expenses". These records will be used to determine the allocation of any "defense expenses" for which you may be solely responsible, including defense of an allegation not covered by this insurance.

K. Transfer Of Duties When Limit Of Insurance Is Used Up

1. If we conclude that, based on "claims" that have been reported to us and to which this insurance may apply, the limit of insurance is likely to be used up in the payment of judgments or settlements for damages or the payments of "defense expenses", we will notify the first Named Insured, in writing, to that effect.
2. When the limit of insurance has actually been used up in the payment of judgments or settlements for damages or the payment of "defense expenses", we will:
 - a. Notify the first Named Insured in writing, as soon as practicable, that such a limit has actually been used up and that our duty to defend the insured against "suits" seeking damages subject to that limit has also ended;
 - b. Initiate, and cooperate in, the transfer of control, to any appropriate insured, of all "suits" for which the duty to defend has ended for the reason described in Paragraph **2.a.** above and which are reported to us before that duty to defend ended; and
 - c. Take such steps, as we deem appropriate, to avoid a default in, or continue the defense of, such "suits" until such transfer is completed, provided the appropriate insured is cooperating in completing such transfer.
3. When **2.a.** above has occurred, the first Named Insured, and any other insured involved in a "suit" seeking damages subject to that limit, must:
 - a. Cooperate in the transfer of control of "suits"; and
 - b. Arrange for the defense of such "suit" within such time period as agreed to between the appropriate insured and us. Absent any such agreement, arrangements for the defense of such "suit" must be made as soon as practicable.
4. We will take no action with respect to defense for any "claim" if such "claim" is reported to us after the applicable limit of insurance has been used up. It becomes the responsibility of the first named Insured, and any other insured involved in such a "claim", to arrange defense for such "claim".
5. The first Named Insured will reimburse us as soon as practicable for expenses we incur in taking those steps we deem appropriate in accordance with Paragraph **2.** above.

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6. The exhaustion of the applicable limit of insurance and the resulting end of our duty to defend will not be affected by our failure to comply with any of the provisions of this Condition.

L. Two Or More Policies

If this policy and any other policy issued to you by us, or any company affiliated with us, apply to the same act(s) of "sexual abuse or molestation", the aggregate maximum limit of liability under all policies will not exceed the highest applicable limit of liability under any one policy. This condition does not apply to any policy issued by us or any affiliated company specifically for the purpose of applying as excess insurance over this policy.

M. When We Do Not Renew

If we decide not to renew this policy, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal at least 30 days before the end of the policy period, or earlier if required by the state law or regulation controlling the application of this Coverage Part.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION VI - EXTENDED REPORTING PERIOD

- A. You will have the right to purchase an Extended Reporting Period from us if:
 1. This Coverage Part is cancelled or not renewed for any reason; or
 2. We renew or replace this Coverage Part with insurance that:
 - a. Has a Retroactive Date later than the date shown in the Schedule of this form; or
 - b. Does not apply to "injury" on a claims-made basis.
- B. An Extended Reporting Period, as specified in Paragraph A. above, lasts three years and is available only by endorsement and for an additional charge.
- C. The Extended Reporting Period starts with the end of the policy period. It does not extend the policy period or change the scope of coverage provided. It applies only to "claims" to which the following applies:
 1. The "claim" is first made during the Extended Reporting Period;
 2. The "injury" occurs before the end of the policy period; and
 3. The act(s) out of which the "injury" arose did not commence before the Retroactive Date, if any.
- D. You must give us a written request for the Extended Reporting Period Endorsement within thirty (30) days after the end of the policy period or the effective date of cancellation, whichever comes first.
- E. The Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due and any premium or deductible you owe us for coverage provided under this policy. Once in effect, the Extended Reporting Period may not be cancelled.
- F. We will determine the additional premium in accordance with our rules and rates. In doing so, we may take into account the following:
 1. The exposures insured;
 2. Previous types and amounts of insurance;
 3. Limit of Insurance available under this policy for future payment of damages; and
 4. Other related factors.

The additional premium will not exceed 200% of the annual premium for this policy.
- G. When the Extended Reporting Period Endorsement is in effect, we will provide a Supplemental Limit of Insurance for any "claim" first made during the Extended Reporting Period.

The Supplemental Limit of Insurance will be equal to the dollar amount shown in the Schedule of this form in effect at the end of the policy period.

Paragraph B. of **SECTION III - LIMIT OF INSURANCE** will be amended accordingly.

SECTION VII - DEFINITIONS

- A. "Claim" means a "suit" or demand made by or for the injured person for damages because of alleged "injury".
- B. "Coverage territory" means:
1. The United States of America (including its territories or possessions) and Puerto Rico; or
 2. All parts of the world if the insured's responsibility to pay damages is determined in a "suit" on the merits brought in the territory described in Paragraph 1. above or in a settlement we agree to.
- C. "Defense expenses" means payments allocated to a specific "claim" we investigate, settle or defend, for its investigation, settlement or defense, including:
1. Fees and salaries of attorneys and paralegals we retain, including attorneys and paralegals who are our "employees".
 2. Fees of attorneys the insured retains when, by our mutual agreement or court order (or when required by administrative hearing or proceeding), the insured is given the right to retain defense counsel to defend against a "claim".
 3. All other litigation or administrative hearing expenses, including fees or expenses of expert witnesses hired either by us or by the defense attorney retained by an insured.
 4. Reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the "claim", including actual loss of earnings up to \$250 a day because of time off from work.
 5. Costs taxed against the insured in the "suit".
- "Defense expenses" does not include salaries and expenses of our "employees" or the insured's "employees" (other than those described in Paragraphs 1. and 4. above).
- D. "Employee" includes a "leased worker" and a "temporary worker" but does not include an independent contractor.
- E. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.
- F. "Injury" means physical bodily injury, sickness or disease arising out of an act of "sexual abuse or molestation" by a person or more than one person acting together. This includes mental or emotional injury that results directly from physical bodily injury, sickness or disease.
- G. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- H. "Sexual Abuse or Molestation" means any actual, attempted, threatened, or alleged conduct that is sexual in nature and results in the physical bodily injury, sickness or disease of another person. This does not include any acts of harassment that do not result in physical bodily injury, sickness or disease.
- I. "Suit" means a civil proceeding in which damages because of "injury" to which this insurance applies are alleged, including:
1. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent;
 2. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent; or
 3. Any administrative proceeding or hearing conducted by a governmental agency (federal, state or local) having the proper legal authority over the matter in which such damages are claimed.
- J. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

Nothing contained here varies, alters, or extends any provision of this policy except as provided in this endorsement.

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COUNTRY Mutual Insurance Company

POLICY NUMBER:

ACG 10 18 06 06

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

CHANGES IN POLICY - TWO OR MORE POLICIES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

The following is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS, Item 4. Other Insurance:**

d. Two or More Policies

If this policy and any other policy issued to the "Named Insured" by the company providing this insurance, or any of its affiliates, applies to the same "occurrence", the maximum limit of liability under all the policies shall not exceed the highest "occurrence" limit of liability available under any single applicable policy.

This condition does not apply to any policy issued by the company to apply as excess insurance over this policy.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO AND MOBILE EQUIPMENT CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART(S) OWNERS AND CONTRACTORS PROTECTIVE COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART(S)

- A.** Paragraph **g.(5)** of **2. Exclusions** in **SECTION I – COVERAGES** in the Commercial General Liability Coverage Part(s) is deleted and replaced by the following:
 "Bodily injury" or "property damage" arising out of the operation of any of the equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment".
- B.** The following is added to **SECTION II – WHO IS AN INSURED** in the Commercial General Liability Coverage Part(s):
 - 4.** With respect to "mobile equipment" registered in your name under any motor vehicle registration law, any person is an insured while driving such equipment along a public highway with your permission. Any other person or organization responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the equipment, and only if no other insurance of any kind is available to that person or organization for this liability. However, no person or organization is an insured with respect to:
 - a.** "Bodily injury" to a co-"employee" of the person driving the equipment; or
 - b.** "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.
- C.** The following are added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS** of the Commercial General Liability Coverage Part(s):
 - 1.** When this Coverage Part is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, the insurance provided by **SECTION I – COVERAGES – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** will comply with the provisions of the law to the extent of the coverage and limits of insurance required by that law.
 - 2.** With respect to "mobile equipment" to which this insurance applies, we will provide any liability, uninsured motorists, underinsured motorists, no-fault or other coverages required by any motor vehicle insurance law. We will provide the minimum required limits for those coverages subject to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**
- D.** Under **SECTION V – DEFINITIONS** of the Commercial General Liability Coverage Form (Occurrence) and **SECTION VI – DEFINITIONS** of the Commercial General Liability Coverage Form (Claims Made), items **2.** and **12.** are deleted and replaced as follows:
 - 2.** "Auto" means a land motor vehicle, trailer, or semitrailer designed for travel on public roads, including any attached machinery or equipment. But "auto" does not include "mobile equipment".

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12. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
 - (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

E. Under **SECTION V – DEFINITIONS** of the Owners and Contractors Protective Liability Coverage Part and the Products/Completed Operations Liability Coverage Form (occurrence) and **SECTION VI – DEFINITIONS** of the Products/Completed Operations Liability Coverage Form (Claims Made), items 1. and 10. are deleted and replaced as follows:

1. "Auto" means a land motor vehicle, trailer, or semitrailer designed for travel on public roads, including any attached machinery or equipment. But "auto" does not include "mobile equipment".

10. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;

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- e. Vehicles not described in **a.**, **b.**, **c.** or **d.** above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in **a.**, **b.**, **c.** or **d.** above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
 - (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - MULTIPLE INTERESTS

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM
COMMERCIAL GENERAL LIABILITY COVERAGE FORM(S)
OWNERS AND CONTRACTORS PROTECTIVE COVERAGE FORM(S)
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM(S)
SCHEDULE**

Name of Person or Organization:

An entity for whom a certificate of insurance is issued by us on your behalf during this policy period, and is listed as an additional insured. The list of additional insureds on certificates of insurance is subject to audit.

- A. Who Is An Insured** is amended to include as an additional insured any person(s) or organization(s) shown in the Schedule, but only with respect to liability arising out of your operations or premises owned, leased, or rented by you, subject to the following.

If the person(s) or organization(s) shown in the Schedule:

1. Is a mortgagee, assignee, or receiver:

- a.** This insurance is limited to its liability as mortgagee, assignee, or receiver and arising out of the ownership, maintenance or use of premises you lease or occupy.
- b.** This insurance does not apply to structural alterations, new construction or demolition operations performed by or for that person or organization.

2. Is a manager of premises you lease or is an owner or another interest from whom you have leased land, this insurance is limited to its liability arising out of the ownership, maintenance or use of the premises or land leased to you, and subject to the following additional exclusions:

This insurance does not apply to:

- a.** Any "occurrence" that takes place after you cease to be a tenant in that premises or lease the land.
- b.** Structural alterations, new construction or demolition operations performed by or for that person or organization.

3. Has financial control of you, or owns, maintains or controls premises you lease or occupy:

- a.** This insurance is limited to its liability arising out of its financial control of you; or premises it owns, maintains or controls while you lease or occupy these premises.
- b.** This insurance does not apply to structural alterations, new construction or demolition operations performed by or for that person or organization.

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4. **Is a grantor of a franchise to you**, this insurance is limited to its liability as a grantor of a franchise to you.
5. **Is a concessionaire trading under your name**, this insurance is limited to its liability as a concessionaire, trading under your name.
6. **Is a co-owner of premises you own**, this insurance is limited to its liability as co-owner of the premises you own.

7. **Leases equipment to you**, this insurance is limited to its liability arising out of the maintenance, operation, or use by you of the equipment leased to you by such person or organization, and is subject to the following additional exclusions:

This insurance does not apply to:

- a. Any "occurrence" that takes place after the equipment lease expires;
- b. "Bodily injury" or "property damage" arising out of the sole negligence of that person or organization.

8. **Is an architect, engineer or surveyor you have engaged**, this insurance is limited to its liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- a. In connection with your premises; or
- b. In the performance of your ongoing operations.

This insurance does not apply to "bodily injury," "property damage," or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:

- a. The preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; or
- b. Supervisory, inspection, architectural or engineering services.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

9. **Is an engineer, architect or surveyor not engaged directly by you but is required to be added as an additional insured on your policy**, this insurance is limited to its liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

- a. Your acts or omissions; or
 - b. The acts or omissions of those acting on your behalf;
- in the performance of your ongoing operations performed by you or on your behalf.

This insurance does not apply to "bodily injury," "property damage," or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:

- a. The preparing, approving, or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; or
- b. Supervisory, inspection, or engineering services.

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This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

- 10. Is a person or organization for whom you are performing operations and with whom you have agreed in a written contract or agreement that such person or organization be included as an additional insured on your policy,** this insurance is limited to its liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

- a. Your acts or omissions; or
- b. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations performed for that insured. A person's or organization's status as an insured under this paragraph ends when your operations for that insured are completed or the contractor's agreement is terminated.

This insurance does not apply to "bodily injury," "property damage," or "personal and advertising injury" arising out of the rendering of or the failure to render, any professional services by or for you, including;

- a. The preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; or
- b. Supervisory, inspection, architectural or engineering services.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

- 11. Is a state or political subdivision that has issued a permit for operations performed by you or on your behalf,** the following additional exclusions apply:

This insurance does not apply to:

- a. "Bodily injury", "property damage", or "personal and advertising injury" arising out of operations performed for the state or political subdivision; or
- b. "Bodily injury" or "property damage" included within the "products - completed operations hazard".

- 12. Is a state or political subdivision that has issued a permit in connection with premises you own, rent, or control,** this insurance applies only with respect to the following hazards for which the state or political subdivision has issued a permit in connection with premises you own, rent or control and to which this insurance applies:

- a. The existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistaway openings, sidewalk vaults, street banners, or decorations and similar exposures; or
- b. The construction, erection, or removal of elevators; or
- c. The ownership, maintenance, or use of any elevators covered by this insurance.

- 13. Has an insurable interest in the premises owned by or rented to you, and whose interest is not more specifically described in this endorsement,** this insurance is limited to liability arising out of those premises owned by or rented to you.

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- B.** The following applies to the additional insureds described in paragraphs **A.1.** through **A.13.** above:
1. The insurance afforded to such additional insureds only applies to the extent permitted by law; and
 2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.
- C.** With respect to the insurance afforded to these additional insureds, the following is added to **Limits Of Insurance (Section II – Liability, item D. Liability And Medical Expense Limits Of Insurance** in the Businessowners Coverage Form):
- If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:
1. Required by the contract or agreement; or
 2. Available under the applicable Limits of Insurance shown in the Declarations;
- whichever is less.
- This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

COUNTRY Mutual Insurance Company

POLICY NUMBER:

AIL 10 39 07 08

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROFESSIONAL LIABILITY POLLUTION AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

DIRECTORS AND OFFICERS LIABILITY COVERAGE FOR CHURCHES COVERAGE FORM DIRECTORS AND OFFICERS LIABILITY COVERAGE FOR COMMUNITY ASSOCIATIONS COVERAGE FORM ERRORS AND OMISSIONS COVERAGE FORM

- A.** Under **SECTION I – INSURING AGREEMENT**, item **D.4.a.** in the Directors and Officers Liability Coverage for Churches and Directors and Officers Liability Coverage for Community Associations Coverage Forms, and item **E.4.a.** in the Errors and Omissions Coverage Form is deleted and replaced by:
- a.** The actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" including asbestos or lead paint. However, this does not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire".
- B.** Under **SECTION V – DEFINITIONS**, item **I.** in the Directors and Officers Liability Coverage for Churches and Directors and Officers Liability Coverage for Community Associations Coverage Forms, and item **J.** in the Errors and Omissions Coverage Form, the definition for "hostile fire" is added:
- "Hostile Fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
- C.** Under **SECTION V – DEFINITIONS**, item **I.** in the Directors and Officers Liability Coverage for Churches and Directors and Officers Liability Coverage for Community Associations Coverage Forms, and item **J.** in the Errors and Omissions Coverage Form, "Pollutants" is deleted and replaced by the following:
- "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed. Lead of any kind, in whatever form and however used, is considered a pollutant. This description of lead as a pollutant is by way of clarifying example only and is not to be construed in any way limiting the scope or breadth of this definition.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

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Policy Number
AB 2245780 06

COMMERCIAL CRIME COVERAGE SCHEDULE

COUNTRY Mutual Insurance Company

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Location of Premises:

Loc. No. 001 Bldg. No. 001

Limit of
Insurance

Deductible
Amount

☒ THEFT OF MONEY AND SECURITIES

\$ 1,000

☒ OUTSIDE THE PREMISES

\$ 1,000

☐
☐
☐
☐
☐
☐
☐
☐
☐
☐

Location of Premises:

Loc. No. Bldg. No.

Limit of
Insurance

Deductible
Amount

☐
☐
☐
☐
☐
☐
☐
☐
☐
☐

Location of Premises:

Loc. No. Bldg. No.

Limit of
Insurance

Deductible
Amount

☐
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GOVERNMENT CRIME COVERAGE FORM (LOSS SUSTAINED FORM)

Various provisions in this Policy restrict coverage. Read the entire Policy carefully to determine rights, duties and what is or is not covered.

Throughout this Policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

A. Insuring Agreements

Coverage is provided under the following Insuring Agreements for which a Limit Of Insurance is shown in the Declarations and applies to loss that you sustain resulting directly from an "occurrence" taking place during the Policy Period shown in the Declarations, except as provided in Condition E.1.j. or E.1.k., which is "discovered" by you during the Policy Period shown in the Declarations or during the period of time provided in the Extended Period To Discover Loss Condition E.1.f.:

1. Employee Theft – Per Loss Coverage

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by an "employee", whether identified or not, acting alone or in collusion with other persons.

For the purposes of this Insuring Agreement, "theft" shall also include forgery.

2. Employee Theft – Per Employee Coverage

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by each "employee", whether identified or not, acting alone or in collusion with other persons.

For the purposes of this Insuring Agreement, "theft" shall also include forgery.

3. Forgery Or Alteration

a. We will pay for loss resulting directly from "forgery" or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

- (1) Made or drawn by or drawn upon you;
or

- (2) Made or drawn by one acting as your agent;

or that are purported to have been so made or drawn.

For the purposes of this Insuring Agreement, a substitute check as defined in the Check Clearing for the 21st Century Act shall be treated the same as the original it replaced.

- b. If you are sued for refusing to pay any instrument covered in Paragraph 3.a., on the basis that it has been forged or altered, and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses that you incur and pay in that defense. The amount that we will pay for such legal expenses is in addition to the Limit of Insurance applicable to this Insuring Agreement.

4. Inside The Premises – Theft Of Money And Securities

We will pay for:

- a. Loss of "money" and "securities" inside the "premises" or "financial institution premises":

- (1) Resulting directly from "theft" committed by a person present inside such "premises" or "financial institution premises"; or

- (2) Resulting directly from disappearance or destruction.

- b. Loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" and "securities", if you are the owner of the "premises" or are liable for damage to it.

- c. Loss of or damage to a locked safe, vault, cash register, cash box or cash drawer located inside the "premises" resulting directly from an actual or attempted "theft" of, or unlawful entry into, those containers.

5. Inside The Premises – Robbery Or Safe Burglary Of Other Property

We will pay for:

- a. Loss of or damage to "other property":
 - (1) Inside the "premises" resulting directly from an actual or attempted "robbery" of a "custodian"; or
 - (2) Inside the "premises" in a safe or vault resulting directly from an actual or attempted "safe burglary".
- b. Loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "robbery" or "safe burglary" of "other property", if you are the owner of the "premises" or are liable for damage to it.
- c. Loss of or damage to a locked safe or vault located inside the "premises" resulting directly from an actual or attempted "robbery" or "safe burglary".

6. Outside The Premises

We will pay for:

- a. Loss of "money" and "securities" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from "theft", disappearance or destruction.
- b. Loss of or damage to "other property" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from an actual or attempted "robbery".

7. Computer And Funds Transfer Fraud

- a. We will pay for:
 - (1) Loss resulting directly from a fraudulent:
 - (a) Entry of "electronic data" or "computer program" into; or
 - (b) Change of "electronic data" or "computer program" within;
any "computer system" owned, leased or operated by you, provided the fraudulent entry or fraudulent change causes, with regard to Paragraphs 7.a.(1)(a) and 7.a.(1)(b):
 - (i) "Money", "securities" or "other property" to be transferred, paid or delivered; or

- (ii) Your account at a "financial institution" to be debited or deleted.

- (2) Loss resulting directly from a "fraudulent instruction" directing a "financial institution" to debit your "transfer account" and transfer, pay or deliver "money" or "securities" from that account.

- b. As used in Paragraph 7.a.(1), fraudulent entry or fraudulent change of "electronic data" or "computer program" shall include such entry or change made by an "employee" acting, in good faith, upon a "fraudulent instruction" received from a computer software contractor who has a written agreement with you to design, implement or service "computer programs" for a "computer system" covered under this Insuring Agreement.

8. Money Orders And Counterfeit Money

We will pay for loss resulting directly from your having, in good faith, accepted in exchange for merchandise, "money" or services:

- a. Money orders issued by any post office, express company or "financial institution" that are not paid upon presentation; or
- b. "Counterfeit money" that is acquired during the regular course of business.

B. Limit Of Insurance

The most we will pay for all loss resulting directly from an "occurrence" is the applicable Limit Of Insurance shown in the Declarations.

If any loss is covered under more than one Insuring Agreement or coverage, the most we will pay for such loss shall not exceed the largest Limit of Insurance available under any one of those Insuring Agreements or coverages.

C. Deductible

We will not pay for loss resulting directly from an "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance.

D. Exclusions

- 1. This insurance does not cover:

a. Acts Committed By You

Loss resulting from "theft" or any other dishonest act committed by you, whether acting alone or in collusion with other persons.

b. Acts Committed By Your Employees Learned Of By You Prior To The Policy Period

Loss caused by an "employee" if the "employee" had also committed "theft" or any other dishonest act prior to the effective date of this insurance and you or any of your officials, not in collusion with the "employee", learned of such "theft" or dishonest act prior to the Policy Period shown in the Declarations.

c. Acts Committed By Your Officials, Employees Or Representatives

Loss resulting from "theft" or any other dishonest act committed by any of your officials, "employees" or authorized representatives:

- (1) Whether acting alone or in collusion with other persons; or
- (2) While performing services for you or otherwise;

except when covered under Insuring Agreement A.1. or A.2.

d. Confidential Or Personal Information

Loss resulting from:

- (1) The disclosure of your or another person's or organization's confidential or personal information including, but not limited to, patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) The use of another person's or organization's confidential or personal information including, but not limited to, patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

e. Data Security Breach

Fees, costs, fines, penalties and other expenses incurred by you which are related to the access to or disclosure of another person's or organization's confidential or personal information including, but not limited to, patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

f. Governmental Action

Loss resulting from seizure or destruction of property by order of governmental authority.

g. Indirect Loss

Loss that is an indirect result of an "occurrence" covered by this insurance including, but not limited to, loss resulting from:

- (1) Your inability to realize income that you would have realized had there been no loss of or damage to "money", "securities" or "other property";
- (2) Payment of damages of any type for which you are legally liable. But, we will pay compensatory damages arising directly from a loss covered under this insurance; or
- (3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this insurance.

h. Legal Fees, Costs And Expenses

Fees, costs and expenses incurred by you which are related to any legal action, except when covered under Insuring Agreement A.3.

i. Nuclear Hazard

Loss or damage resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

j. Pollution

Loss or damage caused by or resulting from pollution. Pollution means the discharge, dispersal, seepage, migration, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

k. War And Similar Action

Loss or damage resulting from:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

2. Insuring Agreements A.1. and A.2. do not cover:

a. Bonded Employees

Loss caused by any "employee" required by law to be individually bonded.

b. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

- (1) An inventory computation; or
- (2) A profit and loss computation.

However, where you establish wholly apart from such computations that you have sustained a loss, then you may offer your inventory records and actual physical count of inventory in support of the amount of loss claimed.

c. Trading

Loss resulting from trading, whether in your name or in a genuine or fictitious account.

d. Treasurers Or Tax Collectors

Loss caused by any treasurer or tax collector by whatever name known.

3. Insuring Agreements A.4., A.5. and A.6. do not cover:

a. Accounting Or Arithmetical Errors Or Omissions

Loss resulting from accounting or arithmetical errors or omissions.

b. Exchanges Or Purchases

Loss resulting from the giving or surrendering of property in any exchange or purchase.

c. Fire

Loss or damage resulting from fire, however caused, except:

- (1) Loss of or damage to "money" and "securities"; and
- (2) Loss from damage to a safe or vault.

d. Money Operated Devices

Loss of property contained in any money operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.

e. Motor Vehicles Or Equipment And Accessories

Loss of or damage to motor vehicles, trailers or semitrailers or equipment and accessories attached to them.

f. Transfer Or Surrender Of Property

- (1) Loss of or damage to property after it has been transferred or surrendered to a person or place outside the "premises" or "financial institution premises":

- (a) On the basis of unauthorized instructions; or
- (b) As a result of a threat including, but not limited to:
 - (i) A threat to do bodily harm to any person;
 - (ii) A threat to do damage to any property;
 - (iii) A threat to introduce a denial of service attack into any "computer system";
 - (iv) A threat to introduce a virus or other malicious instruction into any "computer system" which is designed to damage, destroy or corrupt "electronic data" or "computer programs" stored within the "computer system"; or
 - (v) A threat to disseminate, divulge or utilize:

- i. Your confidential information;
- ii. Confidential or personal information of another person or organization; or
- iii. Weaknesses in the source code within any "computer system".

- (2) But, this exclusion does not apply under Insuring Agreement A.6. to loss of "money", "securities" or "other property" while outside the "premises" in the care and custody of a "messenger" if you:

- (a) Had no knowledge of any threat at the time the conveyance began; or
- (b) Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.

g. Vandalism

Loss from damage to the "premises" or its exterior, or to any safe, vault, cash register, cash box, cash drawer or "other property" by vandalism or malicious mischief.

h. Voluntary Parting Of Title To Or Possession Of Property

Loss resulting from your, or anyone else acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

4. Insuring Agreement A.7. does not cover:

a. Authorized Access

Loss resulting from a fraudulent:

- (1)** Entry of "electronic data" or "computer program" into; or
- (2)** Change of "electronic data" or "computer program" within;

any "computer system" owned, leased or operated by you by a person or organization with authorized access to that "computer system", except when covered under Insuring Agreement **A.7.b.**

b. Credit Card Transactions

Loss resulting from the use or purported use of credit, debit, charge, access, convenience, identification, stored-value or other cards or the information contained on such cards.

c. Exchanges Or Purchases

Loss resulting from the giving or surrendering of property in any exchange or purchase.

d. Fraudulent Instructions

Loss resulting from an "employee" or "financial institution" acting upon any instruction to:

- (1)** Transfer, pay or deliver "money", "securities" or "other property"; or
- (2)** Debit or delete your account;

which instruction proves to be fraudulent, except when covered under Insuring Agreement **A.7.a.(2)** or **A.7.b.**

e. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

- (1)** An inventory computation; or
- (2)** A profit and loss computation.

E. Conditions

The following conditions apply in addition to the Common Policy Conditions:

1. Conditions Applicable To All Insuring Agreements

a. Additional Premises Or Employees

If, while this insurance is in force, you establish any additional "premises" or hire additional "employees", such "premises" and "employees" shall automatically be covered under this insurance. Notice to us of an increase in the number of "premises" or "employees" is not required, and no additional premium will be charged for the remainder of the Policy Period shown in the Declarations.

b. Concealment, Misrepresentation Or Fraud

This insurance is void in any case of fraud by you as it relates to this insurance at any time. It is also void if you or any other Insured, at any time, intentionally conceals or misrepresents a material fact concerning:

- (1)** This insurance;
- (2)** The property covered under this insurance;
- (3)** Your interest in the property covered under this insurance; or
- (4)** A claim under this insurance.

c. Cooperation

You must cooperate with us in all matters pertaining to this insurance as stated in its terms and conditions.

d. Duties In The Event Of Loss

After you "discover" a loss or a situation that may result in loss of or damage to "money", "securities" or "other property", you must:

- (1)** Notify us as soon as possible. If you have reason to believe that any loss (except for loss covered under Insuring Agreement **A.1.**, **A.2.** or **A.3.**) involves a violation of law, you must also notify the local law enforcement authorities;
- (2)** Give us a detailed, sworn proof of loss within 120 days;
- (3)** Cooperate with us in the investigation and settlement of any claim;
- (4)** Produce for our examination all pertinent records;

- (5) Submit to examination under oath at our request and give us a signed statement of your answers; and
- (6) Secure all of your rights of recovery against any person or organization responsible for the loss and do nothing to impair those rights.

e. Employee Benefit Plans

The employee benefit plans shown in the Declarations (hereafter referred to as Plan) are included as Insureds under Insuring Agreement **A.1.** or **A.2.**, subject to the following:

- (1) Any payment we make for loss sustained by any Plan will be made to the Plan sustaining the loss.
- (2) The Deductible Amount applicable to Insuring Agreement **A.1.** or **A.2.** does not apply to loss sustained by any Plan.

f. Extended Period To Discover Loss

We will pay for loss that you sustained prior to the effective date of cancellation of this insurance, which is "discovered" by you no later than one year from the date of that cancellation.

However, this extended period to "discover" loss terminates immediately upon the effective date of any other insurance obtained by you, whether from us or another insurer, replacing in whole or in part the coverage afforded under this insurance, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

g. Joint Insured

- (1) If more than one Insured is named in the Declarations, the first Named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first Named Insured ceases to be covered, then the next Named Insured will become the first Named Insured.
- (2) If any Insured or official of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every Insured.
- (3) An "employee" of any Insured is considered to be an "employee" of every Insured.

- (4) If this insurance or any of its coverages are cancelled as to any Insured, loss sustained by that Insured is covered only if it is "discovered" by you no later than one year from the date of that cancellation.

However, this extended period to "discover" loss terminates immediately upon the effective date of any other insurance obtained by that Insured, whether from us or another insurer, replacing in whole or in part the coverage afforded under this insurance, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

- (5) We will not pay more for loss sustained by more than one Insured than the amount we would pay if all such loss had been sustained by one Insured.
- (6) Payment by us to the first Named Insured for loss sustained by any Insured, or payment by us to any employee benefit plan for loss sustained by that Plan, shall fully release us on account of such loss.

h. Legal Action Against Us

You may not bring any legal action against us involving loss:

- (1) Unless you have complied with all the terms of this insurance;
- (2) Until 90 days after you have filed proof of loss with us; and
- (3) Unless brought within two years from the date you "discovered" the loss.

If any limitation in this condition is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

i. Liberalization

If we adopt any revision that would broaden the coverage under this insurance without additional premium within 45 days prior to or during the Policy Period shown in the Declarations, the broadened coverage will immediately apply to this insurance.

j. Loss Sustained During Prior Insurance Issued By Us Or Any Affiliate

(1) Loss Sustained Partly During This Insurance And Partly During Prior Insurance

If you "discover" loss during the Policy Period shown in the Declarations, resulting directly from an "occurrence" taking place:

- (a)** Partly during the Policy Period shown in the Declarations; and
- (b)** Partly during the policy period(s) of any prior cancelled insurance that we or any affiliate issued to you or any predecessor in interest;

and this insurance became effective at the time of cancellation of the prior insurance, we will first settle the amount of loss that you sustained during this policy period. We will then settle the remaining amount of loss that you sustained during the policy period(s) of the prior insurance.

(2) Loss Sustained Entirely During Prior Insurance

If you "discover" loss during the Policy Period shown in the Declarations, resulting directly from an "occurrence" taking place entirely during the policy period(s) of any prior cancelled insurance that we or any affiliate issued to you or any predecessor in interest, we will pay for the loss, provided:

- (a)** This insurance became effective at the time of cancellation of the prior insurance; and
- (b)** The loss would have been covered under this insurance had it been in effect at the time of the "occurrence".

We will first settle the amount of loss that you sustained during the most recent prior insurance. We will then settle any remaining amount of loss that you sustained during the policy period(s) of any other prior insurance.

(3) In settling loss under Paragraphs j.(1) and j.(2):

- (a)** The most we will pay for the entire loss is the highest single Limit of Insurance applicable during the period of loss, whether such limit was written under this insurance or was written under the prior insurance issued by us.

- (b)** We will apply the applicable Deductible Amount shown in the Declarations to the amount of loss sustained under this insurance. If no loss was sustained under this insurance, we will apply the Deductible Amount shown in the Declarations to the amount of loss sustained under the most recent prior insurance.

If the Deductible Amount is larger than the amount of loss sustained under this insurance, or the most recent prior insurance, we will apply the remaining Deductible Amount to the remaining amount of loss sustained during the prior insurance.

We will not apply any other Deductible Amount that may have been applicable to the loss.

- (4)** The following examples demonstrate how we will settle losses subject to this condition:

Example Number 1

The Insured sustained a covered loss of \$10,000 resulting directly from an "occurrence" taking place during the terms of Policy A and Policy B.

Policy A

The current policy. Written at a Limit of Insurance of \$50,000 and a Deductible Amount of \$5,000.

Policy B

Issued prior to Policy A. Written at a Limit of Insurance of \$50,000 and a Deductible Amount of \$5,000.

The amount of loss sustained under Policy A is \$2,500 and under Policy B, \$7,500.

The highest single Limit of Insurance applicable to this entire loss is \$50,000 written under Policy A. The Policy A Deductible Amount of \$5,000 applies. The loss is settled as follows:

- (a)** The amount of loss sustained under Policy A (\$2,500) is settled first. The amount we will pay is nil (\$0.00) because the amount of loss is less than the Deductible Amount (i.e., \$2,500 loss - \$5,000 deductible = \$0.00).

- (b) The remaining amount of loss sustained under Policy **B** (\$7,500) is settled next. The amount recoverable is \$5,000 after the remaining Deductible Amount from Policy **A** of \$2,500 is applied to the loss (i.e., \$7,500 loss - \$2,500 deductible = \$5,000).

The most we will pay for this loss is \$5,000.

Example Number 2

The Insured sustained a covered loss of \$250,000 resulting directly from an "occurrence" taking place during the terms of Policy **A** and Policy **B**.

Policy A

The current policy. Written at a Limit of Insurance of \$125,000 and a Deductible Amount of \$10,000.

Policy B

Issued prior to Policy **A**. Written at a Limit of Insurance of \$150,000 and a Deductible Amount of \$25,000.

The amount of loss sustained under Policy **A** is \$175,000 and under Policy **B**, \$75,000.

The highest single Limit of Insurance applicable to this entire loss is \$150,000 written under Policy **B**. The Policy **A** Deductible Amount of \$10,000 applies. The loss is settled as follows:

- (a) The amount of loss sustained under Policy **A** (\$175,000) is settled first. The amount we will pay is the Policy **A** Limit of \$125,000 because \$175,000 loss - \$10,000 deductible = \$165,000, which is greater than the \$125,000 policy limit.
- (b) The remaining amount of loss sustained under Policy **B** (\$75,000) is settled next. The amount we will pay is \$25,000 (i.e., \$150,000 Policy **B** limit - \$125,000 paid under Policy **A** = \$25,000).

The most we will pay for this loss is \$150,000.

Example Number 3

The Insured sustained a covered loss of \$2,000,000 resulting directly from an "occurrence" taking place during the terms of Policies **A**, **B**, **C** and **D**.

Policy A

The current policy. Written at a Limit of Insurance of \$1,000,000 and a Deductible Amount of \$100,000.

Policy B

Issued prior to Policy **A**. Written at a Limit of Insurance of \$750,000 and a Deductible Amount of \$75,000.

Policy C

Issued prior to Policy **B**. Written at a Limit of Insurance of \$500,000 and a Deductible Amount of \$50,000.

Policy D

Issued prior to Policy **C**. Written at a Limit of Insurance of \$500,000 and a Deductible Amount of \$50,000.

The amount of loss sustained under Policy **A** is \$350,000; under Policy **B**, \$250,000; under Policy **C**, \$600,000; and under Policy **D**, \$800,000.

The highest single Limit of Insurance applicable to this entire loss is \$1,000,000 written under Policy **A**. The Policy **A** Deductible Amount of \$100,000 applies. The loss is settled as follows:

- (a) The amount of loss sustained under Policy **A** (\$350,000) is settled first. The amount we will pay is \$250,000 (i.e., \$350,000 loss - \$100,000 deductible = \$250,000).
- (b) The amount of loss sustained under Policy **B** (\$250,000) is settled next. The amount we will pay is \$250,000 (no deductible is applied).
- (c) The amount of loss sustained under Policy **C** (\$600,000) is settled next. The amount we will pay is \$500,000, the policy limit (no deductible is applied).
- (d) We will not make any further payment under Policy **D**, as the maximum amount payable under the highest single Limit of Insurance applying to the loss of \$1,000,000 under Policy **A** has been satisfied.

The most we will pay for this loss is \$1,000,000.

k. Loss Sustained During Prior Insurance Not Issued By Us Or Any Affiliate

- (1) If you "discover" loss during the Policy Period shown in the Declarations, resulting directly from an "occurrence" taking place during the policy period of any prior cancelled insurance that was issued to you or a predecessor in interest by another company, and the period of time to discover loss under that insurance had expired, we will pay for the loss under this insurance, provided:
 - (a) This insurance became effective at the time of cancellation of the prior insurance; and
 - (b) The loss would have been covered under this insurance had it been in effect at the time of the "occurrence".
- (2) In settling loss subject to this condition:
 - (a) The most we will pay for the entire loss is the lesser of the Limits of Insurance applicable during the period of loss, whether such limit was written under this insurance or was written under the prior cancelled insurance.
 - (b) We will apply the applicable Deductible Amount shown in the Declarations to the amount of loss sustained under the cancelled insurance.
- (3) The insurance provided under this condition is subject to the following:
 - (a) If loss covered under this condition is also partially covered under Condition **E.1.j.**, the amount recoverable under this condition is part of, not in addition to, the amount recoverable under Condition **E.1.j.**
 - (b) For loss covered under this condition that is not subject to Paragraph **k.(3)(a)**, the amount recoverable under this condition is part of, not in addition to, the Limit of Insurance applicable to the loss covered under this insurance and is limited to the lesser of the amount recoverable under:
 - (i) This insurance as of its effective date; or
 - (ii) The prior cancelled insurance had it remained in effect.

l. Other Insurance

If other valid and collectible insurance is available to you for loss covered under this insurance, our obligations are limited as follows:

(1) Primary Insurance

When this insurance is written as primary insurance, and:

- (a) You have other insurance subject to the same terms and conditions as this insurance, we will pay our share of the covered loss. Our share is the proportion that the applicable Limit Of Insurance shown in the Declarations bears to the total limit of all insurance covering the same loss.
- (b) You have other insurance covering the same loss other than that described in Paragraph **l.(1)(a)**, we will only pay for the amount of loss that exceeds:
 - (i) The Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not; or
 - (ii) The Deductible Amount shown in the Declarations;whichever is greater. Our payment for loss is subject to the terms and conditions of this insurance.

(2) Excess Insurance

- (a) When this insurance is written excess over other insurance, we will only pay for the amount of loss that exceeds the Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not. Our payment for loss is subject to the terms and conditions of this insurance.
- (b) However, if loss covered under this insurance is subject to a deductible, we will reduce the Deductible Amount shown in the Declarations by the sum total of all such other insurance plus any Deductible Amount applicable to that other insurance.

m. Ownership Of Property; Interests Covered

The property covered under this insurance is limited to property:

- (1) That you own or lease;

- (2) That is held by you in any capacity; or
- (3) For which you are legally liable, provided you were liable for the property prior to the time the loss was sustained.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization. Any claim for loss that is covered under this insurance must be presented by you.

n. Records

You must keep records of all property covered under this insurance so we can verify the amount of any loss.

o. Recoveries

- (1) Any recoveries, whether effected before or after any payment under this insurance, whether made by us or by you, shall be applied net of the expense of such recovery:
 - (a) First, to you in satisfaction of your covered loss in excess of the amount paid under this insurance;
 - (b) Second, to us in satisfaction of amounts paid in settlement of your claim;
 - (c) Third, to you in satisfaction of any Deductible Amount; and
 - (d) Fourth, to you in satisfaction of any loss not covered under this insurance.
- (2) Recoveries do not include any recovery:
 - (a) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
 - (b) Of original "securities" after duplicates of them have been issued.

p. Territory

This insurance covers loss that you sustain resulting directly from an "occurrence" taking place within the United States of America (including its territories and possessions) and Puerto Rico.

q. Transfer Of Your Rights Of Recovery Against Others To Us

You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.

r. Valuation – Settlement

The value of any loss for purposes of coverage under this Policy shall be determined as follows:

(1) Money

Loss of "money" but only up to and including its face value.

(2) Securities

Loss of "securities" but only up to and including their value at the close of business on the day the loss was "discovered". We may, at our option:

- (a) Pay the market value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities"; or
- (b) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:
 - (i) Market value of the "securities" at the close of business on the day the loss was "discovered"; or
 - (ii) Limit of Insurance applicable to the "securities".

(3) Property Other Than Money And Securities

- (a) Loss of or damage to "other property" or loss from damage to the "premises" or its exterior for the replacement cost of the property without deduction for depreciation. However, we will not pay more than the least of the following:
 - (i) The Limit of Insurance applicable to the lost or damaged property;
 - (ii) The cost to replace the lost or damaged property with property of comparable material and quality and used for the same purpose; or
 - (iii) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

(b) We will not pay on a replacement cost basis for any loss or damage to property covered under Paragraph **r.(3)(a)**:

(i) Until the lost or damaged property is actually repaired or replaced; and

(ii) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage.

If the lost or damaged property is not repaired or replaced, we will pay on an actual cash value basis.

(2) Any property that we pay for or replace becomes our property.

2. Conditions Applicable To Insuring Agreements A.1. And A.2.

a. Indemnification

We will indemnify any of your officials who are required by law to give individual bonds for the faithful performance of their duties against loss through "theft" committed by "employees" who serve under them, subject to the applicable Limit of Insurance.

b. Termination As To Any Employee

This Insuring Agreement terminates as to any "employee":

(1) As soon as:

(a) You; or

(b) Any of your officials or employees authorized to manage, govern or control your "employees" not in collusion with the "employee";

learn of "theft" or any other dishonest act committed by the "employee" whether before or after becoming employed by you; or

(2) On the date specified in a notice mailed to the first Named Insured. That date will be at least 30 days after the date of mailing.

We will mail or deliver our notice to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

c. Territory

We will pay for loss caused by any "employee" while temporarily outside the territory specified in Territory Condition **E.1.p.** for a period of not more than 90 consecutive days.

3. Conditions Applicable To Insuring Agreement A.3.

a. Deductible Amount

The Deductible Amount does not apply to legal expenses paid under Insuring Agreement **A.3.**

b. Electronic And Mechanical Signatures

We will treat signatures that are produced or reproduced electronically, mechanically or by other means the same as handwritten signatures.

c. Proof Of Loss

You must include with your proof of loss any instrument involved in that loss or, if that is not possible, an affidavit setting forth the amount and cause of loss.

d. Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. Territory Condition **E.1.p.** does not apply to Insuring Agreement **A.3.**

4. Conditions Applicable To Insuring Agreements A.5. And A.6.

a. Armored Motor Vehicle Companies

Under Insuring Agreement **A.6.**, we will only pay for the amount of loss you cannot recover:

(1) Under your contract with the armored motor vehicle company; and

(2) From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

b. Special Limit Of Insurance For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

5. Conditions Applicable To Insuring Agreement A.7.

a. Special Limit Of Insurance For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

b. Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. Territory Condition **E.1.p.** does not apply to Insuring Agreement **A.7.**

F. Definitions

1. "Computer program" means a set of related electronic instructions, which direct the operation and function of a computer or devices connected to it, which enable the computer or devices to receive, process, store or send "electronic data".
2. "Computer system" means:
 - a. Computers, including Personal Digital Assistants (PDAs) and other transportable or handheld devices, electronic storage devices and related peripheral components;
 - b. Systems and applications software; and
 - c. Related communications networks; by which "electronic data" is collected, transmitted, processed, stored or retrieved.
3. "Counterfeit money" means an imitation of "money" which is intended to deceive and to be taken as genuine.
4. "Custodian" means you or any "employee" while having care and custody of property inside the "premises", excluding any person while acting as a "watchperson" or janitor.
5. "Discover" or "discovered" means the time when you first become aware of facts which would cause a reasonable person to assume that a loss of a type covered by this insurance has been or will be incurred, regardless of when the act or acts causing or contributing to such loss occurred, even though the exact amount or details of loss may not then be known.

"Discover" or "discovered" also means the time when you first receive notice of an actual or potential claim in which it is alleged that you are liable to a third party under circumstances which, if true, would constitute a loss under this insurance.
6. "Electronic data" means information, facts, images or sounds stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software) on data storage devices, including hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

7. "Employee":

a. Means:

- (1) Any natural person:
 - (a) While in your service and for the first 30 days immediately after termination of service, unless such termination is due to "theft" or any other dishonest act committed by the "employee";
 - (b) Whom you compensate directly by salary, wages or commissions; and
 - (c) Whom you have the right to direct and control while performing services for you;
- (2) Any natural person who is furnished temporarily to you:
 - (a) To substitute for a permanent "employee", as defined in Paragraph **7.a.(1)**, who is on leave; or
 - (b) To meet seasonal or short-term workload conditions; while that person is subject to your direction and control and performing services for you;
- (3) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary "employee" as defined in Paragraph **7.a.(2)**;
- (4) Any natural person who is:
 - (a) A trustee, officer, employee, administrator or manager, except an administrator or manager who is an independent contractor, of any employee benefit plan(s); or
 - (b) Your official while that person is engaged in handling "money", "securities" or "other property" of any employee benefit plan;
- (5) Any natural person who is a former official, "employee" or trustee retained by you as a consultant while performing services for you; and
- (6) Any natural person who is a guest student or intern pursuing studies or duties.

b. Does not mean:

Any agent, independent contractor or representative of the same general character not specified in Paragraph **7.a.**

8. "Financial institution" means:
 - a. With regard to Insuring Agreement **A.4.:**
 - (1) A bank, savings bank, savings and loan association, trust company, credit union or similar depository institution; or
 - (2) An insurance company.
 - b. With regard to Insuring Agreement **A.7.:**
 - (1) A bank, savings bank, savings and loan association, trust company, credit union or similar depository institution;
 - (2) An insurance company; or
 - (3) A stock brokerage firm or investment company.
9. "Financial institution premises" means the interior of that portion of any building occupied by a "financial institution".
10. "Forgery" means the signing of the name of another person or organization with intent to deceive; it does not mean a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity, for any purpose.
11. "Fraudulent instruction" means:
 - a. With regard to Insuring Agreement **A.7.a.(2):**
 - (1) A computer, telegraphic, cable, teletype, telefacsimile, telephone or other electronic instruction directing a "financial institution" to debit your "transfer account" and to transfer, pay or deliver "money" or "securities" from that "transfer account", which instruction purports to have been issued by you, but which in fact was fraudulently issued by someone else without your knowledge or consent.
 - (2) A written instruction (other than those covered under Insuring Agreement **A.3.**) issued to a "financial institution" directing the "financial institution" to debit your "transfer account" and to transfer, pay or deliver "money" or "securities" from that "transfer account", through an electronic funds transfer system at specified times or under specified conditions, which instruction purports to have been issued by you, but which in fact was issued, forged or altered by someone else without your knowledge or consent.
 - (3) A computer, telegraphic, cable, teletype, telefacsimile, telephone or other electronic or written instruction initially received by you, which instruction purports to have been issued by an "employee", but which in fact was fraudulently issued by someone else without your or the "employee's" knowledge or consent.
- b. With regard to Insuring Agreement **A.7.b.:**

A computer, telegraphic, cable, teletype, telefacsimile, telephone or other electronic, written or voice instruction directing an "employee" to enter or change "electronic data" or "computer programs" within a "computer system" covered under the Insuring Agreement, which instruction in fact was fraudulently issued by your computer software contractor.
12. "Messenger" means you or any "employee" while having care and custody of property outside the "premises".
13. "Money" means:
 - a. Currency, coins and bank notes in current use and having a face value;
 - b. Traveler's checks and money orders held for sale to the public; and
 - c. In addition, includes:
 - (1) Under Insuring Agreements **A.1., A.2.** and **A.3.**, deposits in your account at any financial institution; and
 - (2) Under Insuring Agreement **A.7.**, deposits in your account at a "financial institution" as defined in Paragraph **F.8.b.**
14. "Occurrence" means:
 - a. Under Insuring Agreement **A.1.:**
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related; committed by an "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, except as provided under Condition **E.1.j.** or **E.1.k.**
 - b. Under Insuring Agreement **A.2.:**
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related;

committed by each "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, except as provided under Condition **E.1.j.** or **E.1.k.**

c. Under Insuring Agreement A.3.:

- (1)** An individual act;
- (2)** The combined total of all separate acts whether or not related; or
- (3)** A series of acts whether or not related; committed by a person acting alone or in collusion with other persons, involving one or more instruments, during the Policy Period shown in the Declarations, except as provided under Condition **E.1.j.** or **E.1.k.**

d. Under all other Insuring Agreements:

- (1)** An individual act or event;
- (2)** The combined total of all separate acts or events whether or not related; or
- (3)** A series of acts or events whether or not related; committed by a person acting alone or in collusion with other persons, or not committed by any person, during the Policy Period shown in the Declarations, except as provided under Condition **E.1.j.** or **E.1.k.**

- 15.** "Other property" means any tangible property other than "money" and "securities" that has intrinsic value. "Other property" does not include "computer programs", "electronic data" or any property specifically excluded under this insurance.
- 16.** "Premises" means the interior of that portion of any building you occupy in conducting your business.
- 17.** "Robbery" means the unlawful taking of property from the care and custody of a person by one who has:
 - a.** Caused or threatened to cause that person bodily harm; or

- b.** Committed an obviously unlawful act witnessed by that person.

18. "Safe burglary" means the unlawful taking of:

- a.** Property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
- b.** A safe or vault from inside the "premises".

19. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or property and includes:

- a.** Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
- b.** Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money".

20. "Theft" means the unlawful taking of property to the deprivation of the Insured.

21. "Transfer account" means an account maintained by you at a "financial institution" from which you can initiate the transfer, payment or delivery of "money" or "securities":

- a.** By means of computer, telegraphic, cable, teletype, telefacsimile, telephone or other electronic instructions; or
- b.** By means of written instructions (other than those covered under Insuring Agreement **A.3.**) establishing the conditions under which such transfers are to be initiated by such "financial institutions" through an electronic funds transfer system.

22. "Watchperson" means any person you retain specifically to have care and custody of property inside the "premises" and who has no other duties.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY
GOVERNMENT EMPLOYEE THEFT AND FORGERY POLICY
KIDNAP/RANSOM AND EXTORTION COVERAGE FORM
KIDNAP/RANSOM AND EXTORTION POLICY

A. The **Cancellation Common Policy Condition or the **Cancellation Of Policy** Condition is replaced by the following:**

- (1) The first Named Insured shown in the Declarations may cancel this policy by mailing to us advance written notice of cancellation.

**(2) Cancellation Of Policies In Effect
60 Days Or Less**

- (a) We may cancel this policy by mailing to you written notice stating the reason for cancellation.
- (b) If we cancel for nonpayment of premium, we will mail the notice at least 10 days prior to the effective date of cancellation.
- (c) If we cancel for a reason other than nonpayment of premium, we will mail the notice at least:
- (i) 30 days prior to the effective date of cancellation if the policy has been in effect for less than 60 days.
- (ii) 60 days prior to the effective date of cancellation if the policy has been in effect for more than 60 days.

(3) 60 Days Or More

If this policy has been in effect for more than 60 days, we may cancel only for one or more of the following reasons:

- (a) Nonpayment of premium;
- (b) The policy was obtained through a material misrepresentation;

- (c) Any Insured has violated any of the terms and conditions of the policy;
- (d) The risk originally accepted has measurably increased;
- (e) Certification to the Director of Insurance of the loss of reinsurance by the insurer that provided coverage to us for all or a substantial part of the underlying risk insured; or
- (f) A determination by the Director of Insurance that the continuation of the policy could place us in violation of the insurance laws of this State.
- (4) Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- (5) If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund will be less than pro rata. The cancellation will be effective even if we have not offered a refund.

B. The following is added and supersedes any other provision to the contrary:

Nonrenewal

If we decide not to renew or continue this policy, we will mail you and your agent or broker written notice, stating the reason for nonrenewal, at least 60 days before the end of the policy period. If we offer to renew or continue and you do not accept, this policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If we fail to mail proper written notice of nonrenewal and you obtain other insurance, this policy will end on the effective date of that insurance.

C. Mailing Of Notices

We will mail cancellation and nonrenewal notices to the last addresses known to us. Proof of mailing will be sufficient proof of notice.

- D.** Under the Commercial Crime Coverage Form, Commercial Crime Policy, Government Crime Coverage Form, Government Crime Policy, Employee Theft And Forgery Policy and Government Employee Theft And Forgery Policy, the **Legal Action Against Us** Condition is replaced by the following:

Legal Action Against Us

You may not bring any legal action against us involving loss:

1. Unless you have complied with all the terms of this insurance;
2. Until 90 days after you have filed proof of loss with us; and

3. Unless brought within two years from the date you "discover" the loss. But we will extend this two-year period by the number of days between the date proof of loss is filed and the date the claim is denied in whole or in part.

- E.** Under the Kidnap/Ransom And Extortion Coverage Form and Kidnap/Ransom And Extortion Policy, the **Legal Action Against Us** Condition is replaced by the following:

Legal Action Against Us

You may not bring any legal action against us involving loss:

1. Unless you have complied with all the terms of this insurance;
2. Until 90 days after you have filed proof of loss with us; and
3. Unless brought within two years from the date you reported the loss to us. But we will extend this two-year period by the number of days between the date proof of loss is filed and the date the claim is denied in whole or in part.



POLICY NUMBER: AB 2245780 06

**CRIME AND FIDELITY
CR DS 03 03 14**

**COUNTRY Mutual Insurance Company
CRIME AND FIDELITY COVERAGE
PART DECLARATIONS
(GOVERNMENT ENTITIES)**

The Crime And Fidelity Coverage Part (Government Entities) consists of this Declarations form and the Government Crime Coverage Form.

Coverage Is Written:☐

Primary

☐

Excess

☐

Coindemnity

☐

Concurrent

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft – Per Loss Coverage	\$ 2,500	
2. Employee Theft – Per Employee Coverage		
3. Forgery Or Alteration	NOT COVERED	
4. Inside The Premises – Theft Of Money And Securities	\$ 1,000	
5. Inside The Premises – Robbery Or Safe Burglary Of Other Property	NOT COVERED	
6. Outside The Premises	\$ 1,000	
7. Computer And Funds Transfer Fraud	NOT COVERED	
8. Money Orders And Counterfeit Money	NOT COVERED	

If "Not Covered" is inserted above opposite any specified Insuring Agreement, such Insuring Agreement and any other reference thereto in this Policy are deleted.

If Added by Endorsement:

Insuring Agreement(s)	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence

Endorsements Forming Part Of This Coverage Part When Issued:

SEE SCHEDULE OF FORMS ENDORSEMENTS

Cancellation Of Prior Insurance Issued By Us:
By acceptance of this Coverage Part, you give us notice cancelling prior Policy Numbers ; the cancellation to be effective at the time this Coverage Part becomes effective.

Countersignature Of Authorized Representative
Name: Title: Signature: Date:

INLAND MARINE – DECLARATIONS RENEWAL CERTIFICATE

POLICY NUMBER AB 2245780 06

PRODUCER NAME AND NUMBER

HOSTETTER MATTHEW
11925

Insurance is Provided by the Company Designated Below

COUNTRY Mutual Insurance Company

NAMED INSURED AND MAILING ADDRESS

PUTNAM COUNTY CUSD 535
402 E SILVERSPoon AVE
GRANVILLE IL 61326-9697

POLICY PERIOD: From 07-01-2015 To 07-01-2016 at
12:01 a.m. Standard Time at your mailing address shown above.

Payment of the premium renews this policy for the policy period stated above at
Your Mailing Address shown above.

Coverage Parts That

Apply To This Policy

MUSICAL INSTRUMENTS

Coverage Part Premium

\$ 203

Total Policy Premium: \$ 203

Endorsements That Apply To All Coverage Parts **SEE SCHEDULE**

LOSS PAYEE (NAME AND ADDRESS)

PER LOSS PAYABLE SCHEDULE

COMMON POLICY CONDITIONS

1. **Assignment** – This policy may not be assigned without "our" written consent.
2. **Cancellation** – "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.

"We" may cancel this policy, or one or more of its parts, by written notice sent to "you" at "your" last mailing address known to "us". If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

If "we" cancel this policy for nonpayment of premium, "we" will give "you" notice at least ten days before the cancellation is effective. If "we" cancel this policy for any other reason, "we" will give "you" notice at least 30 days in advance of cancellation. The notice will state the time that the cancellation is to take effect.

"Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.
3. **Change, Modification, or Waiver of Policy Terms** – A waiver or change of the "terms" of this policy must be issued by "us" in writing to be valid.
4. **Inspections** – "We" have the right, but are not obligated, to inspect "your" property and operations at any time. This inspection may be made by "us" or may be made on "our" behalf. An inspection or its resulting advice or report does not warrant that "your" property or operations are safe, healthful, or in compliance with laws, rules, or regulations. Inspections or reports are for "our" benefit only.
5. **Examination of Books and Records** – "We" may examine and audit "your" books and records that relate to this policy during the policy period and within three years after the policy has expired.

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CERTIFIED TERRORISM LOSS

1. The following definitions are added.
 - a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:
 - 1) to be an act of terrorism;
 - 2) to be a violent act or an act that is dangerous to human life, property, or infrastructure;
 - 3) to have resulted in damage:
 - a) within the United States; or
 - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
 - 4) 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; and
 - 5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.
 - b. "Certified terrorism loss" means loss that results from a "certified act of terrorism".
2. The "terms" of any terrorism exclusion that is part of or that is attached to this Coverage Part are amended by the following provision:

This exclusion does not apply to "certified terrorism loss".
 3. The following provision is added.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a Program Year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.
 4. The following provisions are added.
 - a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to this Coverage Part provide coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion; and
 - b. the absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

CERTIFIED TERRORISM LOSS DISCLOSURE OF PREMIUM AND FEDERAL SHARE OF INSURED LOSSES

(The entries required to complete this endorsement will be shown below, on the "declarations", or on the "schedule of coverages".)

SCHEDULE

Certified Terrorism Loss Premium \$ Included

The portion of your annual premium attributable to coverage for "certified acts of terrorism" is included in your policy premium based on its ordinary coverage. There is no additional premium for "certified acts of terrorism".

Additional information, if any, concerning terrorism premium:

1. The portion of "your" premium that is attributed to coverage for "certified terrorism loss" is shown in the Schedule above.
2. Coverage for "certified terrorism loss", to the extent that such coverage is provided by this policy or Coverage Part, will be partially reimbursed by the United States Government, Department of Treasury under a federal program. Under that program, the United States pays 85% of insured losses for "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended, exceed one hundred billion dollars in a Program Year (January 1 through December 31), the Treasury will not make payment for any portion of the amount of such losses that exceeds one hundred billion dollars.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a Program Year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.

VIRUS OR BACTERIA EXCLUSION

DEFINITIONS

Definitions Amended --

When "fungus" is a defined "term", the definition of "fungus" is amended to delete reference to a bacterium.

When "fungus or related perils" is a defined "term", the definition of "fungus or related perils" is amended to delete reference to a bacterium.

PERILS EXCLUDED

The additional exclusion set forth below applies to all coverages, coverage extensions, supplemental coverages, optional coverages, and endorsements that are provided by the policy to which this endorsement is attached, including, but not limited to, those that provide coverage for property, earnings, extra expense, or interruption by civil authority.

1. The following exclusion is added under Perils Excluded, item 1.:

Virus or Bacteria --

"We" do not pay for loss, cost, or expense caused by, resulting from, or relating to any virus, bacterium, or other microorganism that causes disease, illness, or physical distress or that is capable of causing disease, illness, or physical distress.

This exclusion applies to, but is not limited to, any loss, cost, or expense as a result of:

- a. any contamination by any virus, bacterium, or other microorganism; or
- b. any denial of access to property because of any virus, bacterium, or other microorganism.

2. **Superseded Exclusions** -- The Virus or Bacteria exclusion set forth by this endorsement supersedes the "terms" of any other exclusions referring to "pollutants" or to contamination with respect to any loss, cost, or expense caused by, resulting from, or relating to any virus, bacterium, or other microorganism that causes disease, illness, or physical distress or that is capable of causing disease, illness, or physical distress.

OTHER CONDITIONS

Other Terms Remain in Effect --

The "terms" of this endorsement, whether or not applicable to any loss, cost, or expense, cannot be construed to provide coverage for a loss, cost, or expense that would otherwise be excluded under the policy to which this endorsement is attached.

CL 0700 10 06

SCHEDULE OF COVERAGES

MUSICAL INSTRUMENTS

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

BLANKET COVERAGE

Limit \$ 108,210

SCHEDULED PROPERTY

Item No.	Description	Limit
001	MUSICAL INSTRUMENTS	\$ 108,210

DEDUCTIBLE

Deductible Amount \$ 250

OPTIONAL ENDORSEMENTS

The following option applies only when an entry is made below

[] IM 1251 Named Perils Coverage

RATES AND PREMIUM

Annual Premium	Rate (per \$100)
100	1.00
200	1.00
300	1.00
400	1.00
500	1.00
600	1.00
700	1.00
800	1.00
900	1.00
1000	1.00
1100	1.00
1200	1.00
1300	1.00
1400	1.00
1500	1.00
1600	1.00
1700	1.00
1800	1.00
1900	1.00
2000	1.00
2100	1.00
2200	1.00
2300	1.00
2400	1.00
2500	1.00
2600	1.00
2700	1.00
2800	1.00
2900	1.00
3000	1.00
3100	1.00
3200	1.00
3300	1.00
3400	1.00
3500	1.00
3600	1.00
3700	1.00
3800	1.00
3900	1.00
4000	1.00
4100	1.00
4200	1.00
4300	1.00
4400	1.00
4500	1.00
4600	1.00
4700	1.00
4800	1.00
4900	1.00
5000	1.00
5100	1.00
5200	1.00
5300	1.00
5400	1.00
5500	1.00
5600	1.00
5700	1.00
5800	1.00
5900	1.00
6000	1.00
6100	1.00
6200	1.00
6300	1.00
6400	1.00
6500	1.00
6600	1.00
6700	1.00
6800	1.00
6900	1.00
7000	1.00
7100	1.00
7200	1.00
7300	1.00
7400	1.00
7500	1.00
7600	1.00
7700	1.00
7800	1.00
7900	1.00
8000	1.00
8100	1.00
8200	1.00
8300	1.00
8400	1.00
8500	1.00
8600	1.00
8700	1.00
8800	1.00
8900	1.00
9000	1.00
9100	1.00
9200	1.00
9300	1.00
9400	1.00
9500	1.00
9600	1.00
9700	1.00
9800	1.00
9900	1.00
10000	1.00

Minimum Premium

AMENDATORY ENDORSEMENT ILLINOIS

1. The following applies only to property policies issued to cover one-to-four family residential real or personal property:

Under Common Policy Conditions, Cancellation is deleted and replaced by the following:

Cancellation – "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.

"We" may cancel this policy by mailing "our" written notice of cancellation to "you" and any mortgagee or lienholder at the last mailing address known to "us". "Our" notice will include the reason or reasons for cancellation. "We" will also mail a copy of the notice to "your" broker, if known, or to the agent of record. Proof of mailing is sufficient proof of notice.

If this policy has been in effect for 60 days or less, "we" may cancel for any reason.

If this policy has been in effect more than 60 days, or if it is a renewal of a policy issued by "us", "we" may cancel if one or more of the following reasons apply:

- a. the premium has not been paid when due;
- b. the policy was obtained by misrepresentation or fraud; or
- c. there has been an act that measurably increases the risk originally accepted.

If "we" cancel for nonpayment of premium, "we" will mail the cancellation notice at least ten days before the effective date of cancellation.

If "we" cancel for any reason other than nonpayment of premium, "we" will mail the cancellation notice at least 30 days before the effective date of cancellation.

"Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

2. The following applies only to property policies issued to cover real property other than one-to-four family residential property:

Under Common Policy Conditions, Cancellation is deleted and replaced by the following:

Cancellation

- a. "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.
- b. "We" may cancel this policy by mailing "our" written notice of cancellation to "you" and any mortgagee or lienholder at the last mailing address known to "us". "Our" notice will include the reason or reasons for cancellation. "We" will also mail a copy of the notice to "your" broker, if known, or to the agent of record. Proof of mailing is sufficient proof of notice.
- c. "We" may cancel this policy at any time during the policy period if the premium has not been paid. "We" will mail the cancellation notice at least ten days before the effective date of cancellation.

- d. "We" may cancel this policy at any time during the policy period, if the insured property consists of one or more buildings:
- 1) to which, following a fire loss, permanent repairs have not commenced within 60 days after satisfactory adjustment of loss, unless such delay is a direct result of a labor dispute or weather conditions;
 - 2) that have been unoccupied for 60 consecutive days, except buildings which have a seasonal occupancy and buildings which are undergoing construction, repair, or reconstruction and are properly secured against unauthorized entry;
 - 3) for which, because of their physical condition, there is an outstanding demolition order, or which have been declared unsafe in accordance with applicable law; or
 - 4) to which heat, water, sewer service, or public lighting have not been connected for 30 consecutive days or more.

If "we" cancel this policy for reasons listed under d.1) through d.4) above, cancellation will be effective ten days after "you" and any mortgagee or lienholder have received "our" notice. The notice of cancellation will be sent by regular mail and certified mail, and "your" return premium, if any, will be calculated on a pro rata basis.

- e. If this policy has been in effect for 60 days or less, "we" may cancel for any reason. "We" will mail the cancellation notice at least 30 days before the effective date of cancellation for cancellation other than described in c. or d. above.
- f. If this policy has been in effect more than 60 days, or if it is a renewal of a policy issued by "us", "we" may cancel if one or more of the following reasons apply:

- 1) the policy was obtained through a material misrepresentation;
- 2) any "insured" has violated any of the "terms" and conditions of the policy;
- 3) the risk originally accepted has measurably increased;
- 4) certification of the Director of the loss of reinsurance which provided coverage to "us" for all or a substantial part of the underlying risk insured; or
- 5) a determination by the Director that the continuation of the policy could place "us" in violation of the insurance laws of this state.

If "we" cancel for any of these reasons, "we" will mail the cancellation notice at least 60 days before the effective date of cancellation.

- g. "Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

3. If 1. or 2. above do not apply, under Common Policy Conditions, Cancellation is deleted and replaced by the following:

Cancellation – "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.

"We" may cancel this policy by mailing "our" written notice of cancellation to "you" and any mortgagee or lienholder at the last mailing address known to "us". "Our" notice will include the reason or reasons for cancellation. "We" will also mail a copy of the notice to "your" broker, if known, or to the agent of record. Proof of mailing is sufficient proof of notice.

If this policy has been in effect for 60 days or less, "we" may cancel for any reason. If "we" cancel for any reason other than nonpayment of premium, "we" will mail the cancellation notice at least 30 days before the effective date of cancellation.

If this policy has been in effect more than 60 days, or if it is a renewal of a policy issued by "us", "we" may cancel if one or more of the following reasons apply:

- a. the premium has not been paid when due;
- b. the policy was obtained through a material misrepresentation;
- c. any "insured" has violated any of the "terms" and conditions of the policy;
- d. the risk originally accepted has measurably increased;
- e. certification of the Director of the loss of reinsurance which provided coverage to "us" for all or a substantial part of the underlying risk insured; or
- f. a determination by the Director that the continuation of the policy could place "us" in violation of the insurance laws of this state.

If "we" cancel for nonpayment of premium, "we" will mail the cancellation notice at least ten days before the effective date of cancellation.

If "we" cancel this policy for any reason other than nonpayment of premium when it has been in effect for more than 60 days, "we" will mail the cancellation notice at least 60 days before the effective date of cancellation.

"Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

4. Under Common Policy Conditions, the following condition is added:

Nonrenewal – If "we" decide not to renew this policy, "we" will mail "our" notice of nonrenewal to "you" at least 60 days before the end of the policy period. "We" will also mail a copy of the notice to "your" broker, if known, or to the agent of record and any mortgagee or lienholder at the last mailing address known to "us". Proof of mailing is sufficient proof of notice. "Our" notice will include the reasons for nonrenewal.

5. Under Common Policy Conditions, the following condition is added:

Renewal – If "we" decide to renew this policy with premium increases of 30% or higher, or impose changes in deductible or coverage that materially alter the policy, "we" will mail to "you" written notice of such increase or change in deductible or coverage at least 60 days before the renewal or anniversary date. "We" will also mail a copy of the notice to "your" broker, if known, or to the agent of record. Proof of mailing is sufficient proof of notice. The 60-day prior notification because of premium increase is not necessary where increases exceeding 30% are due to changed conditions or increased or broadened coverage initiated by "you".

CL 0120 10 08

AMENDATORY ENDORSEMENT ILLINOIS

1. Under Definitions, item b. of Pollutants is deleted.
2. Under Coverage Extensions, Defense Costs, if applicable, is amended as follows:
 - a. Paragraph a. Coverage is deleted and replaced by the following:
 - a. **Coverage** – "We" have the right and duty to defend any "suit" brought against "you" as a result of damage to covered property caused by a covered loss. "We" may investigate and settle a claim or "suit".
 - b. Under paragraph d., item 4) is deleted and replaced by the following:
 - 4) expenses that "you" incur for expert testimony or court-ordered arbitration or mediation;
 - c. The following paragraph is added:

The expenses "we" incur under Defense Costs will not reduce the applicable "limit" for coverage described under Property Covered.
3. Under Perils Excluded, Criminal, Fraudulent, Dishonest, Or Illegal Acts is amended to include the following:

However, if the loss is caused by an act arising out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss, this exclusion does not apply to an otherwise covered loss suffered by another insured who did not cooperate in or contribute to the act that caused the loss.

Subject to the "terms" under How Much We Pay and all other "terms" of this policy, "our" payment to an insured who did not cooperate in or contribute to the act that caused the loss may be limited to the claimant's insurable interest less payments made to a mortgagee or other party with a legal secured interest in the property.
4. Under Other Conditions, Misrepresentation, Concealment, Or Fraud is deleted and replaced by the following:

Misrepresentation, Concealment, Or Fraud –
"We" do not provide coverage for an insured who has:

 - a. willfully concealed or misrepresented:
 - 1) a material fact or circumstance with respect to this insurance; or
 - 2) an insured's interest herein; or
 - b. engaged in fraudulent conduct or sworn falsely with respect to this insurance or the subject thereof.
5. Under Other Conditions, Subrogation is amended to include the following:

An innocent insured who is the subject of criminal domestic violence by another insured cannot waive his or her right to recover. "We" retain all rights set forth by this Subrogation condition with regard to "our" right to recover, up to the amount "we" pay, for loss caused by an act of criminal domestic violence.
6. In all coverage forms except Cold Storage Locker Coverage, Contingent Cargo Coverage, Motor Truck Cargo Legal Liability Coverage, Riggers' Legal Liability Coverage, and Warehouse Legal Liability Coverage, under Other Conditions, Suit Against Us is amended to include the following:

However, this period is extended by the number of days between the date proof of loss is submitted and the claim is denied in whole or in part.

IM 2027 08 09

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS PREMIUM AUDIT ENDORSEMENT

This endorsement modifies policy conditions under the following:

**BUSINESS AUTO COVERAGE FORM
AUTO DEALERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM**

The following paragraphs are added to **SECTION IV – CONDITIONS, B. General Conditions, Item 6. Premium Audit** of the Business Auto Coverage Form and Auto Dealers Coverage Form, and **SECTION V – CONDITIONS, B. General Conditions, Item 6. Premium Audit** of the Motor Carrier Coverage Form.

- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.
- d. If we are denied access to your records sufficient to conduct an audit as referenced in subparagraphs **a.** through **b.** above then we reserve the right to increase the premium basis of this coverage part by the greater of 25% or that amount which may be reasonably determined by Us based upon all available information in Our possession. Any additional premium will be due and payable by the due date on the bill.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

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SUPPLEMENTAL VEHICLE SUMMARY

The Supplemental Vehicle Summary is NOT part of your policy and is for summary purposes only. This summary is NOT a statement of coverage. In the event there is a conflict between your policy documents and this summary, the policy provisions will prevail. Please see your policy declarations and schedules for coverages and premiums.

Policy Period From: 07-01-2015 **To:** 07-01-2016 **at 12:01 A.M. Standard Time**
Effective Date: 07-01-15

[illegible]



Policy Number
AB 2245780 06

SCHEDULE OF LOSS PAYEE(S)

COUNTRY Mutual Insurance Company

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Loss Payee and Mailing Address

SOVEREIGN LEASING LLC
3 HUNTINGTON QUAD STE 101
MELVILLE, NY USA 11747-4602

Designation or Description of Auto(s)

IL 2 2013 CHEVR COLLINS SCHOOL BUS
1GB3G2BG0D1179823



Policy Number
AB 2245780 06

SCHEDULE OF LOSS PAYEE(S)

COUNTRY Mutual Insurance Company

Named Insured PUTNAM COUNTY CUSD 535

Effective Date: 07-01-15
12:01 A.M., Standard Time

Agent Name HOSTETTER MATTHEW

Agent No. 11925

Loss Payee and Mailing Address

MIDWEST TRANSIT EQUIPMENT INC
PO BOX 582
KANKAKEE, IL USA 60901-0582

Designation or Description of Auto(s)

IL 3 2014 CHEVR COLLINS SCHOOL BUS
1GB3G2BG0E1155796



BUSINESS AUTO COVERAGE FORM DECLARATIONS

COUNTRY Mutual Insurance Company

Item One.

Insured Name & Address

Policy Period From: 07-01-2015 To: 07-01-2016 12:01 A.M., Standard Time

PUTNAM COUNTY CUSD 535

402 E SILVERSPoon AVE

GRANVILLE IL 61326-9697

Effective Date: 07-01-2015

12:01 A.M., Standard Time

Financial Representative

HOSTETTER MATTHEW

FR Number: 11925

Name:

Item Two SCHEDULE OF COVERAGES AND COVERED AUTOS

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos section of the Business Auto Coverage Form next to the name of the coverage.

Coverages		Covered Autos	Limit		Premium
		Entry of one or more of the symbols from the COVERED AUTO Section of the Business Auto Coverage Form shows which autos are covered autos.	The most we will pay for any one accident or loss		
Covered Autos Liability		7, 8, 9	\$1,000,000		\$ 4,697
Personal Injury Protection Or equivalent No-Fault Coverage			Separately stated in each P.I.P. endorsement minus Ded.		
Added Personal Injury Protection Or equivalent added No-Fault Coverage			Separately stated in each added P.I.P. endorsement		
Auto Medical Payments		7	\$ 2,000 Each Insured		\$ 44
Uninsured Motorists		7	\$ 1,000,000		\$ 242
Underinsured Motorists (When not included in UM Coverage)		7	\$ 1,000,000		\$ 481
P H Y S I C A L	Comprehensive Coverage	7	Actual Cash Value or cost of repair, whichever is less minus	SEE SCHEDULE ded. for each covered auto, but no deductible applies to loss caused by fire or lightning. See Item Four for Hired or Borrowed Autos.	\$ 159
	Specified Causes of Loss			SEE SCHEDULE ded. for each covered auto for loss caused by mischief or vandalism. See Item Four for Hired or Borrowed Autos.	
	Collision Coverage	7		SEE SCHEDULE ded. for each covered auto. See Item Four for Hired or Borrowed Autos.	\$ 544
	Towing and Labor		See Schedule for each disablement of a private passenger "auto"		
Forms and Endorsements applying to this coverage part and made a part of this policy at time of issue: SEE SCHEDULE OF FORMS AND ENDORSEMENTS			Tax/Surcharge/Fee		
			Premium for Endorsements		
			Estimated Total Premium *		\$ 6,167.00
			Minimum Premium		\$

*This policy may be subject to a final audit.

This document is part of your policy. Please keep it with your other documents.

ITEM THREE**SCHEDULE OF COVERED AUTOS YOU OWN****SEE SCHEDULE OF COVERED AUTOS YOU OWN****ITEM FOUR****SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS**

COVERED AUTOS LIABILITY COVERAGE – Cost Of Hire Rating Basis for Autos Used In Your Motor Carrier Operations (Other Than Mobile Or Farm Equipment)		
COVERED AUTOS LIABILITY COVERAGE	ESTIMATED ANNUAL COST OF HIRE FOR EACH STATE	PREMIUM
Primary Coverage		
Excess Coverage		
TOTAL HIRED AUTO PREMIUM		
For "autos" used in your motor carrier operations, cost of hire means: 1. The total dollar amount of costs you incurred for the hire of automobiles (includes "trailers" and semitrailers), and if not included therein, 2. The total remunerations of all operators and drivers' helpers, of hired automobiles whether hired with a driver by lessor or an "employee" of the lessee, or any other third party, and 3. The total dollar amount of any other costs (<i>i.e.</i>, repair, maintenance, fuel, etc.) directly associated with operating the hired automobiles whether such costs are absorbed by the "insured", paid to the lessor or owner, or paid to others.		

COVERED AUTOS LIABILITY COVERAGE – Cost Of Hire Rating Basis for Autos NOT Used In Your Motor Carrier Operations (Other Than Mobile Or Farm Equipment)			
COVERED AUTOS LIABILITY COVERAGE	STATE	ESTIMATED ANNUAL COST OF HIRE FOR EACH STATE	PREMIUM
Primary Coverage			
Excess Coverage	IL	\$ 558,000	\$ 3,995
TOTAL HIRED AUTO PREMIUM			\$ 3,995
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.			

ITEM FOUR

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS (Cont'd)

Physical Damage Coverages – Cost Of Hire Rating Basis For All Autos (Other Than Mobile or Farm Equipment)				
COVERAGE	STATE	LIMIT OF INSURANCE	ESTIMATED ANNUAL COST OF HIRE FOR EACH STATE (Excluding Autos Hired With A Driver)	PREMIUM
COMPREHENSIVE		ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DEDUCTIBLE FOR EACH COVERED AUTO, BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING.		
SPECIFIED CAUSES OF LOSS		ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DEDUCTIBLE FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM.		
COLLISION		ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DEDUCTIBLE FOR EACH COVERED AUTO.		
TOTAL HIRED AUTO PREMIUM				
For Physical Damage Coverages, 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 any "auto" that is leased, hired, rented or borrowed with a driver.				

ITEM FOUR

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS (Cont'd)

Cost Of Hire Rating Basis For Mobile Or Farm Equipment – Other Than Physical Damage Coverages					
COVERAGE	STATE	ESTIMATED ANNUAL COST OF HIRE FOR EACH STATE		PREMIUM	
		Mobile Equipment	Farm Equipment	Mobile Equipment	Farm Equipment
Covered Autos Liability – Primary Coverage					
Covered Autos Liability – Excess Coverage					
Personal Injury Protection					
Medical Expense Benefits (Virginia Only)	VA				
Income Loss Benefits (Virginia Only)	VA				
Auto Medical Payments					
TOTAL HIRED AUTO PREMIUM					
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.					

ITEM FOUR

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS (Cont'd)

Cost Of Hire Rating Basis For Mobile or Farm Equipment -- Physical Damage Coverages						
COVERAGE	STATE	LIMIT OF INSURANCE	ESTIMATED ANNUAL COST OF HIRE FOR EACH STATE (Excluding Autos Hired With A Driver)		PREMIUM	
			Mobile Equipment	Farm Equipment	Mobile Equipment	Farm Equipment
COMPREHENSIVE		ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DEDUCTIBLE FOR EACH COVERED AUTO, BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING.				
SPECIFIED CAUSES OF LOSS		ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DEDUCTIBLE FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM.				
COLLISION		ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DEDUCTIBLE FOR EACH COVERED AUTO.				
TOTAL HIRED AUTO PREMIUM						
For Physical Damage Coverages, 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 any auto that is leased, hired, rented or borrowed with a driver.						

ITEM FOUR

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS (Cont'd)

Rental Period Rating Basis For Mobile Or Farm Equipment					
COVERAGE	TOWN AND STATE WHERE THE JOB SITE IS LOCATED	ESTIMATED NUMBER OF DAYS EQUIPMENT WILL BE RENTED		PREMIUM	
		Mobile Equipment	Farm Equipment	Mobile Equipment	Farm Equipment
Covered Autos Liability – Primary Coverage					
Covered Autos Liability – Excess Coverage					
Personal Injury Protection					
Medical Expense Benefits (Virginia Only)					
Income Loss Benefits (Virginia Only)					
Auto Medical Payments					
TOTAL HIRED AUTO PREMIUMS					

ITEM FIVE

SCHEDULE FOR NON-OWNERSHIP COVERED AUTOS LIABILITY

NAMED INSURED'S BUSINESS	RATING BASIS	NUMBER	PREMIUM
Other Than Garage Service Operations And Other Than Social Service Agencies	Number Of Employees	IF ANY	\$ 40
	Number Of Partners (Active and Inactive)		
Garage Service Operations	Number Of Employees Whose Principal Duty Involves The Operation Of Autos		
	Number Of Partners (Active and Inactive)		
Social Service Agencies	Number Of Employees		
	Number Of Volunteers Who Regularly Use Autos To Transport Clients		
	Number Of Partners (Active and Inactive)		
Total Non-ownership Covered Autos Liability Premium			\$ 40

ITEM SIX**SCHEDULE FOR GROSS RECEIPTS OR MILEAGE BASIS**

Type Of Risk (Check one): ☐ Public Autos ☐ Leasing Or Rental Concerns	
Rating Basis (Check one): ☐ Gross Receipts (Per \$100) ☐ Mileage (Per Mile)	
Estimated Yearly (Check One): ☐ Gross Receipts (Per \$100) ☐ Mileage	
Premiums	
Covered Autos Liability	
Personal Injury Protection	
Added Personal Injury Protection	
Property Protection Insurance (Michigan Only)	
Auto Medical Payments	
Medical Expense And Income Loss Benefits (Virginia Only)	
Comprehensive	
Specified Causes Of Loss	
Collision	
Towing And Labor	

When used as a premium basis:

FOR PUBLIC AUTOS

Gross receipts means the total amount earned by the named insured for transporting passengers, mail and merchandise.

Gross receipts does not include:

1. Amounts paid to air, sea or land carriers operating under their own permits.
2. Advertising revenue.
3. Taxes collected as a separate item and paid directly to the government.
4. C.O.D. collections for cost of mail or merchandise including collection fees.

Mileage means the total live and dead mileage of all revenue producing "autos" during the policy period.

FOR RENTAL OR LEASING CONCERNS

Gross receipts means the total amount earned by the named insured for the leasing or renting of "autos" to others without drivers.

Mileage means the total live and dead mileage of all "autos" you leased or rented to others without drivers.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PROPERTY DAMAGE LIABILITY DEDUCTIBLE
SNOWPLOWING OPERATIONS**

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
AUTO DEALERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated above.

SCHEDULE

Property Damage Deductible: \$500 Per "Accident"

LIABILITY COVERAGE is changed as follows:

- A.** The damages that would otherwise be payable under LIABILITY COVERAGE for "property damage" caused in any one "accident" resulting from an insured's snowplowing operations will be reduced by the Property Damage Deductible shown in the Schedule prior to the application of the LIMIT OF INSURANCE provision.
- B.** To settle any claim or suit we will pay all or any part of any deductible stated in this endorsement. If this happens, you must reimburse us for the deductible or the part of the deductible we paid.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PHYSICAL DAMAGE DEDUCTIBLE – AMENDMENT

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
AUTO DEALERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Under **PHYSICAL DAMAGE COVERAGE** the **Deductible** provision is replaced by the following:

D. Deductible

1. For each covered "auto," our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.
2. If a "loss" resulting from a single event involves more than one covered "auto," the aggregate deductible applicable to the total loss shall not exceed the highest deductible applicable in **1.** above. However, under the Auto Dealers Coverage Form, this provision applies only to covered "autos" insured for physical damage in ITEM SEVEN of the Dealers' Supplementary Schedule.

Nothing contained here varies, alters, or extends any provision of this policy except as provided in this endorsement.

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Billing Number: 3031632
Policy Number: AB 2245780 06

SCHEDULE OF COVERED AUTOS YOU OWN
COUNTRY Mutual Insurance Company

Policy Period From: 07-01-2015 To: 07-01-2016 12:01 A.M. Standard Time

Endorsement No.

Named Insured:

PUTNAM COUNTY CUSD 535

Effective Date: 07-01-2015

12:01 A.M., Standard Time

Financial Representative Name: HOSTETTER MATTHEW

FR No: 11925

ITEM THREE- SCHEDULE OF COVERED AUTOS YOU OWN

	Description			Except for towing, all physical damage loss is payable to you and the loss payee named below as interests may appear	Original Cost New
Covered Auto No.	Year, Model, Trade Name, Body Type, Serial Number(s), Vehicle Identification Number (VIN)				
IL1	2003, FORD PICKUP, C55974			See Schedule of Loss Payees, if applicable	\$ 25,000 ACV
IL2	2013, CHEVR COLLINS SCHOOL BUS, 1GB3G2BG0D1179823				\$ 45,741 ACV
IL3	2014, CHEVR COLLINS SCHOOL BUS, 1GB3G2BG0E1155796				\$ 41,138 ACV
IL4	2012, FORD FUSION, 3FAHP0HA6CR282862				\$ 22,830 ACV
Covered Auto No.	Territory		Classification Business Use S = Service		
	Town & State Where Covered Auto Will Be Principally Garaged		R = Retail C = Commercial		
IL1	Granville IL, 134		S		
IL2	Granville IL, 134				
IL3	Granville IL, 134				
IL4	Granville IL, 134				
Covered Auto No.	Classification				
	Radius of Operation in Miles	Size GWW, GCW or Vehicle Seating Capacity	Age Group	Secondary Rating Factor	Code
IL1	50	10,000	12		011990
IL2	200	9-20	3	.1	616200
IL3	50	9-20	2	.1	615200
IL4			4		720200

SCHEDULE OF COVERED AUTOS YOU OWN**COUNTRY Mutual Insurance Company**

Policy Period From: 07-01-2015 To: 07-01-2016 12:01 A.M. Standard Time

Endorsement No.

Named Insured:

PUTNAM COUNTY CUSD 535

Effective Date: 07-01-2015

12:01 A.M., Standard Time

Financial Representative Name: HOSTETTER MATTHEW

FR No: 11925

Covered Auto No.	Coverages – Premiums, Limits and Deductibles				
	(Absence of a deductible or limit entry in any column below means that the limit or deductible in the corresponding ITEM TWO column applies instead) When a limit is shown below, it supersedes the corresponding Item Two limit and is the only limit that applies.				
	IF YOU OR ANY OTHER PERSON INSURED IS IN AN ACCIDENT IN A COVERED AUTO THAT IS INSURED BY THIS POLICY, WE WILL NOT PAY MORE THAN THE LIMIT OF COVERAGE SHOWN FOR THAT PARTICULAR COVERED AUTO. THE LIMIT OF LIABILITY SHOWN UNDER ITEM TWO OF THE DECLARATIONS APPLIES REGARDLESS OF THE NUMBER OF POLICIES, INSUREDS, COVERED AUTOS, CLAIMS MADE, OR VEHICLES INVOLVED IN THE ACCIDENT OR LOSS. THESE LIMITS CANNOT BE COMBINED AND DO NOT STACK				
	Covered Autos Liability		P.I.P.		Added P.I.P.
	Limit (In Thousands)	Premium	Limit stated in each P.I.P. endt. minus ded. shown below	Premium	Limit Stated in each added P.I.P. endt Premium
IL1	\$ 1,000	\$ 183			
IL2	\$ 1,000	\$ 102			
IL3	\$ 1,000	\$ 102			
IL4	\$ 1,000	\$ 275			
Total Prem.		\$ 662			
Covered Auto No.	Auto Medical Payment		Uninsured Motorists		Underinsured Motorists
	Limit	Premium	Limit (In Thousands)	Premium	Premium
IL1	2,000	\$ 14	\$ 1,000	\$ 11	\$ 22
IL2	2,000	\$ 8	\$ 1,000	\$ 11	\$ 22
IL3	2,000	\$ 8	\$ 1,000	\$ 11	\$ 22
IL4	2,000	\$ 14	\$ 1,000	\$ 14	\$ 30
Total Prem.		\$ 44		SEE DECS	SEE DECS
Covered Auto No.	Property Protection (Michigan Only)				
	Limit stated in P.P.I. endt.Minus deductible shown below			Premium	
Total Prem.					
Covered Auto No.	Comprehensive		Specified Causes of Loss		
	Limit stated in ITEM TWO minus deductible shown below	Premium	Limit stated in ITEM TWO minus deductible shown below	Premium	
IL1	500	\$ 16			
IL2	500	\$ 26			
IL3	500	\$ 28			
IL4	500	\$ 89			
Total Prem.		\$ 159			
Covered Auto No.	Collision		Towing and Labor		Unit Total
	Limit stated in ITEM TWO minus deductible shown below	Premium	Limit per disablement	Premium	
IL1	500	\$ 78			\$ 324
IL2	500	\$ 131			\$ 300
IL3	500	\$ 136			\$ 307
IL4	500	\$ 199			\$ 621
Total Prem.		\$ 544			\$ 1,552

BUSINESS AUTO COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

SECTION I – COVERED AUTOS

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

A. Description Of Covered Auto Designation Symbols

Symbol	Description Of Covered Auto Designation Symbols	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-fault	Only those "autos" you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Non-owned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households but only while used in your business or your personal affairs.

19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those "autos" that are land vehicles and that would qualify under the definition of "mobile equipment" under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

B. Owned Autos You Acquire After The Policy Begins

1. If Symbols **1, 2, 3, 4, 5, 6** or **19** are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.
2. But, if Symbol **7** is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and
 - b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.

C. Certain Trailers, Mobile Equipment And Temporary Substitute Autos

If Covered Autos Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Covered Autos Liability Coverage:

1. "Trailers" with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.
2. "Mobile equipment" while being carried or towed by a covered "auto".
3. Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. "Loss"; or
 - e. Destruction.

SECTION II – COVERED AUTOS LIABILITY COVERAGE

A. Coverage

We will pay all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".

We will also pay all sums an "insured" legally must pay as a "covered pollution cost or expense" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of covered "autos". However, we will only pay for the "covered pollution cost or expense" if there is either "bodily injury" or "property damage" to which this insurance applies that is caused by the same "accident".

We have the right and duty to defend any "insured" against a "suit" asking for such damages or a "covered pollution cost or expense". However, we have no duty to defend any "insured" against a "suit" seeking damages for "bodily injury" or "property damage" or a "covered pollution cost or expense" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Covered Autos Liability Coverage Limit of Insurance has been exhausted by payment of judgments or settlements.

1. Who Is An Insured

The following are "insureds":

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or anyone else from whom you hire or borrow a covered "auto".

This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.

- (2) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.
 - (3) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing, parking or storing "autos" unless that business is yours.
 - (4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company) or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".
 - (5) A partner (if you are a partnership) or a member (if you are a limited liability company) for a covered "auto" owned by him or her or a member of his or her household.
- c. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

2. Coverage Extensions

a. Supplementary Payments

We will pay for the "insured":

- (1) All expenses we incur.
- (2) Up to \$2,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (3) The cost of bonds to release attachments in any "suit" against the "insured" we defend, but only for bond amounts within our Limit of Insurance.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (5) All court costs taxed against the "insured" in any "suit" against the "insured" we defend. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the "insured".
- (6) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" against the "insured" we defend, but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

b. Out-of-state Coverage Extensions

While a covered "auto" is away from the state where it is licensed, we will:

- (1) Increase the Limit of Insurance for Covered Autos Liability Coverage to meet the limits specified by a compulsory or financial responsibility law of the jurisdiction where the covered "auto" is being used. This extension does not apply to the limit or limits specified by any law governing motor carriers of passengers or property.
- (2) Provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of loss because of these extensions.

B. Exclusions

This insurance does not apply to any of the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured".

2. Contractual

Liability assumed under any contract or agreement.

But this exclusion does not apply to liability for damages:

- a. Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or
- b. That the "insured" would have in the absence of the contract or agreement.

3. Workers' Compensation

Any obligation for which the "insured" or the "insured's" insurer may be held liable under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

4. Employee Indemnification And Employer's Liability

"Bodily injury" to:

- a. An "employee" of the "insured" arising out of and in the course of:
 - (1) Employment by the "insured"; or
 - (2) Performing the duties related to the conduct of the "insured's" business; or
- b. The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph **a.** above.

This exclusion applies:

- (1) Whether the "insured" may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

But this exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the "insured" under an "insured contract". For the purposes of the Coverage Form, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.

5. Fellow Employee

"Bodily injury" to:

- a. Any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business; or
- b. The spouse, child, parent, brother or sister of that fellow "employee" as a consequence of Paragraph **a.** above.

6. Care, Custody Or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "insured" or in the "insured's" care, custody or control. But this exclusion does not apply to liability assumed under a sidetrack agreement.

7. Handling Of Property

"Bodily injury" or "property damage" resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the "insured" for movement into or onto the covered "auto"; or

- b. After it is moved from the covered "auto" to the place where it is finally delivered by the "insured".

8. Movement Of Property By Mechanical Device

"Bodily injury" or "property damage" resulting from the movement of property by a mechanical device (other than a hand truck) unless the device is attached to the covered "auto".

9. Operations

"Bodily injury" or "property damage" arising out of the operation of:

- a. Any equipment listed in Paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment"; or
- b. Machinery or equipment that is on, attached to or part of a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

10. Completed Operations

"Bodily injury" or "property damage" arising out of your work after that work has been completed or abandoned.

In this exclusion, your work means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in Paragraph **a.** or **b.** above.

Your work will be deemed completed at the earliest of the following times:

- (1) When all of the work called for in your contract has been completed;
- (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site; or
- (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

11. Pollution

"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a.** That are, or that are contained in any property that is:
 - (1)** Being transported or towed by, handled or handled for movement into, onto or from the covered "auto";
 - (2)** Otherwise in the course of transit by or on behalf of the "insured"; or
 - (3)** Being stored, disposed of, treated or processed in or upon the covered "auto";
- b.** Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c.** After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph **a.** above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts if:

- (1)** The "pollutants" escape, seep, migrate or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2)** The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment".

Paragraphs **b.** and **c.** above of this exclusion do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (a)** The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (b)** The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

12. War

"Bodily injury" or "property damage" arising directly or indirectly out of:

- a.** War, including undeclared or civil war;
- b.** Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c.** Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

13. Racing

Covered "autos" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply while that covered "auto" is being prepared for such a contest or activity.

C. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for the total of all damages and "covered pollution cost or expense" combined resulting from any one "accident" is the Limit Of Insurance for Covered Autos Liability Coverage shown in the Declarations.

All "bodily injury", "property damage" and "covered pollution cost or expense" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".

No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Medical Payments Coverage endorsement, Uninsured Motorists Coverage endorsement or Underinsured Motorists Coverage endorsement attached to this Coverage Part.

SECTION III – PHYSICAL DAMAGE COVERAGE

A. Coverage

1. We will pay for "loss" to a covered "auto" or its equipment under:

a. Comprehensive Coverage

From any cause except:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

b. Specified Causes Of Loss Coverage

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. Collision Coverage

Caused by:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

2. Towing

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

3. Glass Breakage – Hitting A Bird Or Animal – Falling Objects Or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extensions

a. Transportation Expenses

We will pay up to \$20 per day, to a maximum of \$600, for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes Of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicates that Comprehensive Coverage is provided for any covered "auto";
- (2) Specified Causes Of Loss only if the Declarations indicates that Specified Causes Of Loss Coverage is provided for any covered "auto"; or

- (3) Collision only if the Declarations indicates that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Nuclear Hazard

- (1) The explosion of any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

b. War Or Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for "loss" to any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.

3. We will not pay for "loss" due and confined to:

- a. Wear and tear, freezing, mechanical or electrical breakdown.
- b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

4. We will not pay for "loss" to any of the following:

- a. Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.

- b. Any device designed or used to detect speed-measuring equipment, such as radar or laser detectors, and any jamming apparatus intended to elude or disrupt speed-measuring equipment.

- c. Any electronic equipment, without regard to whether this equipment is permanently installed, that reproduces, receives or transmits audio, visual or data signals.

- d. Any accessories used with the electronic equipment described in Paragraph c. above.

5. Exclusions 4.c. and 4.d. do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is:

- a. Permanently installed in or upon the covered "auto";
- b. Removable from a housing unit which is permanently installed in or upon the covered "auto";
- c. An integral part of the same unit housing any electronic equipment described in Paragraphs a. and b. above; or
- d. Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system.

6. We will not pay for "loss" to a covered "auto" due to "diminution in value".

C. Limits Of Insurance

1. The most we will pay for:

- a. "Loss" to any one covered "auto" is the lesser of:

- (1) The actual cash value of the damaged or stolen property as of the time of the "loss"; or
- (2) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.

- b. All electronic equipment that reproduces, receives or transmits audio, visual or data signals in any one "loss" is \$1,000, if, at the time of "loss", such electronic equipment is:

- (1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;

- (2) Removable from a permanently installed housing unit as described in Paragraph **b.(1)** above; or
 - (3) An integral part of such equipment as described in Paragraphs **b.(1)** and **b.(2)** above.
2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".
 3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION IV – BUSINESS AUTO CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

A. Loss Conditions

1. Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Accident, Claim, Suit Or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "accident", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the "accident" or "loss". Include:
 - (1) How, when and where the "accident" or "loss" occurred;

- (2) The "insured's" name and address; and
- (3) To the extent possible, the names and addresses of any injured persons and witnesses.

b. Additionally, you and any other involved "insured" must:

- (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.
- (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit".
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".
- (4) Authorize us to obtain medical records or other pertinent information.
- (5) Submit to examination, at our expense, by physicians of our choice, as often as we reasonably require.

c. If there is "loss" to a covered "auto" or its equipment, you must also do the following:

- (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
- (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
- (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
- (4) Agree to examinations under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form until:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. Under Covered Autos Liability Coverage, we agree in writing that the "insured" has an obligation to pay or until the amount of that obligation has finally been determined by judgment after trial. No one has the right under this policy to bring us into an action to determine the "insured's" liability.

4. Loss Payment – Physical Damage Coverages

At our option, we may:

- a. Pay for, repair or replace damaged or stolen property;
- b. Return the stolen property, at our expense. We will pay for any damage that results to the "auto" from the theft; or
- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

If we pay for the "loss", our payment will include the applicable sales tax for the damaged or stolen property.

5. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the "insured" or the "insured's" estate will not relieve us of any obligations under this Coverage Form.

2. Concealment, Misrepresentation Or Fraud

This Coverage Form is void in any case of fraud by you at any time as it relates to this Coverage Form. It is also void if you or any other "insured", at any time, intentionally conceals or misrepresents a material fact concerning:

- a. This Coverage Form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form.

3. Liberalization

If we revise this Coverage Form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

4. No Benefit To Bailee – Physical Damage Coverages

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this Coverage Form.

5. Other Insurance

- a. For any covered "auto" you own, this Coverage Form provides primary insurance. For any covered "auto" you don't own, the insurance provided by this Coverage Form is excess over any other collectible insurance. However, while a covered "auto" which is a "trailer" is connected to another vehicle, the Covered Autos Liability Coverage this Coverage Form provides for the "trailer" is:

- (1) Excess while it is connected to a motor vehicle you do not own; or
- (2) Primary while it is connected to a covered "auto" you own.

- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

- c. Regardless of the provisions of Paragraph a. above, this Coverage Form's Covered Autos Liability Coverage is primary for any liability assumed under an "insured contract".

- d. When this Coverage Form and any other Coverage Form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our Coverage Form bears to the total of the limits of all the Coverage Forms and policies covering on the same basis.

6. Premium Audit

- a. The estimated premium for this Coverage Form is based on the exposures you told us you would have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. The due date for the final premium or retrospective premium is the date shown as the due date on the bill. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.
- b. If this policy is issued for more than one year, the premium for this Coverage Form will be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

7. Policy Period, Coverage Territory

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- (1) The United States of America;
- (2) The territories and possessions of the United States of America;
- (3) Puerto Rico;
- (4) Canada; and
- (5) Anywhere in the world if a covered "auto" of the private passenger type is leased, hired, rented or borrowed without a driver for a period of 30 days or less,

provided that the "insured's" responsibility to pay damages is determined in a "suit" on the merits, in the United States of America, the territories and possessions of the United States of America, Puerto Rico or Canada, or in a settlement we agree to.

We also cover "loss" to, or "accidents" involving, a covered "auto" while being transported between any of these places.

8. Two Or More Coverage Forms Or Policies Issued By Us

If this Coverage Form and any other Coverage Form or policy issued to you by us or any company affiliated with us applies to the same "accident", the aggregate maximum Limit of Insurance under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or policy. This condition does not apply to any Coverage Form or policy issued by us or an affiliated company specifically to apply as excess insurance over this Coverage Form.

SECTION V – DEFINITIONS

- A. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".
- B. "Auto" means:
 1. A land motor vehicle, "trailer" or semitrailer designed for travel on public roads; or

2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

- C. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these.
- D. "Covered pollution cost or expense" means any cost or expense arising out of:

1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured"; or
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph **a.** above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraph **6.b.** or **6.c.** of the definition of "mobile equipment".

Paragraphs **b.** and **c.** above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (a) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (b) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

- E.** "Diminution in value" means the actual or perceived loss in market value or resale value which results from a direct and accidental "loss".
- F.** "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- G.** "Insured" means any person or organization qualifying as an insured in the Who Is An Insured provision of the applicable coverage. Except with respect to the Limit of Insurance, the coverage afforded applies separately to each insured who is seeking coverage or against whom a claim or "suit" is brought.
- H.** "Insured contract" means:
1. A lease of premises;
 2. A sidetrack agreement;
 3. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 4. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;

5. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay for "bodily injury" or "property damage" to a third party or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement; or
6. That part of any contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your "employees", of any "auto". However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your "employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "employees".

An "insured contract" does not include that part of any contract or agreement:

- a. That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
 - b. That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
 - c. That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.
- I.** "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- J.** "Loss" means direct and accidental loss or damage.
- K.** "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
1. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
 2. Vehicles maintained for use solely on or next to premises you own or rent;
 3. Vehicles that travel on crawler treads;

4. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a. Power cranes, shovels, loaders, diggers or drills; or
 - b. Road construction or resurfacing equipment such as graders, scrapers or rollers;
5. Vehicles not described in Paragraph 1., 2., 3. or 4. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well-servicing equipment; or
 - b. Cherry pickers and similar devices used to raise or lower workers; or
6. Vehicles not described in Paragraph 1., 2., 3. or 4. above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - a. Equipment designed primarily for:
 - (1) Snow removal;
 - (2) Road maintenance, but not construction or resurfacing; or
 - (3) Street cleaning;
 - b. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well-servicing equipment.

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

- L. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- M. "Property damage" means damage to or loss of use of tangible property.
- N. "Suit" means a civil proceeding in which:
 1. Damages because of "bodily injury" or "property damage"; or
 2. A "covered pollution cost or expense";
 to which this insurance applies, are alleged.
 "Suit" includes:
 - a. An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "insured" must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the insured submits with our consent.
- O. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
- P. "Trailer" includes semitrailer.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**LESSOR – ADDITIONAL INSURED AND LOSS PAYEE**

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:**Endorsement Effective Date:****SCHEDULE**

Insurance Company: COUNTRY Mutual Insurance Company	
Policy Number: AB 2245780 06	Effective Date: 07-01-2015
Expiration Date: 07-01-2016	
Named Insured: PUTNAM COUNTY CUSD 535	
Address: 402 E SILVERSPoon AVE GRANVILLE IL 61326-9697	
Additional Insured (Lessor): SAN TANDER LEASING Address: 3 HUNTINGTON QUADRANGLE WEST MELVILLE, NY USA 11747-4616	
Designation Or Description Of "Leased Autos":	IL 3 2014 CHEVR COLLINS SCHOOL BUS 1GB3G2BG0E1155796

Coverages	Limit Of Insurance
Covered Autos Liability	\$ 1,000,000 Each "Accident"
Comprehensive	Actual Cash Value Or Cost Of Repair Whichever Is Less, Minus \$ 500 Deductible For Each Covered "Leased Auto"
Collision	Actual Cash Value Or Cost Of Repair Whichever Is Less, Minus \$ 500 Deductible For Each Covered "Leased Auto"
Specified Causes Of Loss	Actual Cash Value Or Cost Of Repair Whichever Is Less, Minus Deductible For Each Covered "Leased Auto"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

- Any "leased auto" designated or described in the Schedule will be considered a covered "auto" you own and not a covered "auto" you hire or borrow.
- For a "leased auto" designated or described in the Schedule, the **Who Is An Insured** provision under **Covered Autos Liability Coverage** is changed to include as an "insured" the lessor named in the Schedule. However, the lessor is an "insured" only for "bodily injury" or "property damage" resulting from the acts or omissions by:
 - You;
 - Any of your "employees" or agents; or
 - Any person, except the lessor or any "employee" or agent of the lessor, operating a "leased auto" with the permission of any of the above.
- The coverages provided under this endorsement apply to any "leased auto" described in the Schedule until the expiration date shown in the Schedule, or when the lessor or his or her agent takes possession of the "leased auto", whichever occurs first.

B. Loss Payable Clause

- We will pay, as interest may appear, you and the lessor named in this endorsement for "loss" to a "leased auto".

- The insurance covers the interest of the lessor unless the "loss" results from fraudulent acts or omissions on your part.
- If we make any payment to the lessor, we will obtain his or her rights against any other party.

C. Cancellation

- If we cancel the policy, we will mail notice to the lessor in accordance with the Cancellation Common Policy Condition.
- If you cancel the policy, we will mail notice to the lessor.
- Cancellation ends this agreement.

- The lessor is not liable for payment of your premiums.

E. Additional Definition

As used in this endorsement:

"Leased auto" means an "auto" leased or rented to you, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary insurance for the lessor.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, is enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:

a. That involve the following or preparation for the following:

- (1)** Use or threat of force or violence; or
- (2)** Commission or threat of a dangerous act; or
- (3)** Commission or threat of an act that interferes with or disrupts an electronic, communication, information or mechanical system; and

b. When one or both of the following apply:

- (1)** The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2)** It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.

B. The following exclusion is added:

Exclusion Of Terrorism

We will not pay for "any injury, damage, loss or expense" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury, damage, loss or expense" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury, damage, loss or expense. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

- 1.** The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
- 2.** Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or

3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.
- C. In the event of any incident of "terrorism" that is not subject to this exclusion, coverage does not apply to "any injury, damage, loss or expense" that is otherwise excluded under this Coverage Form, Policy or any applicable endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES

For a covered "auto" licensed or principally garaged in Illinois, this endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Changes In Covered Autos Liability Coverage

1. Paragraph **1.b.(3)** of the **Who Is An Insured** provision does not apply.
2. The **Limit Of Insurance** provision applies except that we will apply the Covered Autos Liability Coverage limit shown in the Declarations to first provide the separate limits required by the Illinois Safety Responsibility Law as follows:
 - a. \$20,000 for "bodily injury" to any one person caused by any one "accident";
 - b. \$40,000 for "bodily injury" to two or more persons caused by any one "accident"; and
 - c. \$15,000 for "property damage" caused by any one "accident".

This provision will not change our total Limit of Insurance for Covered Autos Liability Coverage.

B. Changes In Physical Damage Coverage

Paragraph **3.** of the **Limits Of Insurance** provision is replaced by the following:

3. We may deduct for betterment if:
 - a. The deductions reflect a measurable decrease in market value attributable to the poorer condition of, or prior damage to, the vehicle.
 - b. The deductions are for prior wear and tear, missing parts and rust damage that are reflective of the general overall condition of the vehicle considering its age. In this event, deductions may not exceed \$500.

C. Changes In Conditions

The **Other Insurance** Condition in the Business Auto Coverage Form and the **Other Insurance – Primary And Excess Insurance Provisions** Condition in the Motor Carrier Coverage Form are changed by the addition of the following:

Covered Autos Liability Coverage provided by this Coverage Form for any "auto" you do not own is primary if:

1. The "auto" is owned or held for sale or lease by a new or used vehicle dealership;
2. The "auto" is operated by an "insured" with the permission of the dealership described in Paragraph **1.** while your "auto" is being repaired or evaluated; and
3. The Limit of Insurance for Covered Autos Liability Coverage under this policy is at least:
 - a. \$100,000 for "bodily injury" to any one person caused by any one "accident";
 - b. \$300,000 for "bodily injury" to two or more persons caused by any one "accident"; and
 - c. \$50,000 for "property damage" caused by any one "accident".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A. The **Cancellation** Common Policy Condition is replaced by the following:**

Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing us advance written notice of cancellation.
2. When this policy is in effect 61 days or more or is a renewal or continuation policy, we may cancel only for one or more of the following reasons by mailing you written notice of cancellation, stating the reasons for cancellation.
 - a. Nonpayment of premium.
 - b. The policy was obtained through a material misrepresentation.
 - c. Any "insured" has violated any of the terms and conditions of the policy.
 - d. The risk originally accepted has measurably increased.
 - e. Certification to the Director of Insurance of the loss of reinsurance by the insurer which provided coverage to us for all or a substantial part of the underlying risk insured.
 - f. A determination by the Director of Insurance that the continuation of the policy could place us in violation of the Illinois insurance laws.
3. If we cancel for nonpayment of premium, we will mail you at least 10 days' written notice.
4. If this policy is cancelled for other than nonpayment of premium and the policy is in effect:
 - a. 60 days or less, we will mail you at least 30 days' written notice.

- b. 61 days or more, we will mail you at least 60 days' written notice.

5. If this policy is cancelled, we will send you any premium refund due. If we cancel, the refund will be pro rata. If you cancel, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

6. The effective date of cancellation stated in the notice shall become the end of the policy period.

7. Our notice of cancellation will state the reason for cancellation.

8. A copy of the notice will also be sent to your agent or broker and the loss payee.

- B. The following is added and supersedes any provision to the contrary:**

Nonrenewal

If we decide not to renew or continue this policy, we will mail you, your agent or broker and the loss payee written notice, stating the reason for nonrenewal, at least 60 days before the end of the policy period. If we offer to renew or continue and you do not accept, this policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If we fail to mail proper written notice of nonrenewal and you obtain other insurance, this policy will end on the effective date of that insurance.

C. Mailing Of Notices

We will mail cancellation and nonrenewal notices to the last addresses known to us. Proof of mailing will be sufficient proof of notice.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS UNINSURED MOTORISTS COVERAGE

For a covered "auto" licensed or principally garaged in, or "auto dealer operations" conducted in, Illinois, this endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:

Endorsement Effective Date:

SCHEDULE

Limit Of Insurance: \$1,000,000

Each "Accident"

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "uninsured motor vehicle". The damages must result from "bodily injury" sustained by the "insured" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "uninsured motor vehicle".
2. Any judgment for damages arising out of a "suit" brought without our written consent is not binding on us.

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members".

- b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
- c. Anyone else "occupying" an "auto" you do not own who is an "insured" for Covered Autos Liability under the Coverage Form, but only at times when that person is an "insured" for Covered Autos Liability under the Coverage Form.
- d. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":
 - a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.

- b. Anyone else "occupying" an "auto" you do not own who is an "insured" for Covered Autos Liability under the Coverage Form, but only at times when that person is an "insured" for Covered Autos Liability under the Coverage Form.
- c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

C. Exclusions

This insurance does not apply to any of the following:

1. Any claim settled without our consent.
2. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
3. "Bodily injury" sustained by:
 - a. An individual Named Insured while "occupying" or when struck by any vehicle owned by that Named Insured that is not a covered "auto" for Uninsured Motorists Coverage under this Coverage Form;
 - b. Any "family member" while "occupying" or when struck by any vehicle owned by that "family member" that is not a covered "auto" for Uninsured Motorists Coverage under this Coverage Form; or
 - c. Any "family member" while "occupying" or when struck by any vehicle owned by the Named Insured that is insured for Uninsured Motorists Coverage on a primary basis under any other Coverage Form or policy.
4. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
5. Punitive or exemplary damages.
6. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. Limit Of Insurance

1. Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the Limit Of Insurance for Uninsured Motorists Insurance shown in the Schedule or Declarations.

We will apply the limit shown in the Declarations to first provide the separate limits required by the Illinois Safety Responsibility Law as follows:

- a. \$20,000 for "bodily injury" to any one person caused by any one "accident"; and
- b. \$40,000 for "bodily injury" to two or more persons caused by any one "accident".

This provision will not change our total limit of liability.

2. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Liability Coverage form, Medical Payments Coverage endorsement or Underinsured Motorists Coverage endorsement attached to this Coverage Part.

We will not make a duplicate payment under this coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.

We will not pay for any element of "loss" if a person is entitled to receive payment for the same element of "loss" under any workers' compensation, disability benefits or similar law.

E. Changes In Conditions

The Conditions are changed for Uninsured Motorists Insurance Coverage as follows:

1. **Other Insurance** in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form are replaced by the following:

If there is other applicable insurance available under one or more policies or provisions of coverage:

- a. The maximum recovery under all Coverage Forms or policies combined may equal but not exceed the highest applicable limit for any one vehicle under any Coverage Form or policy providing coverage on either a primary or excess basis.

b. Any insurance we provide with respect to a vehicle the Named Insured does not own shall be excess over any other collectible uninsured motorists insurance providing coverage on a primary basis.

c. If the coverage under this Coverage Form is provided:

(1) On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on a primary basis.

(2) On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on an excess basis.

2. Duties In The Event Of Accident, Claim, Suit Or Loss in the Business Auto and Motor Carrier Coverage Forms and **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** in the Auto Dealers Coverage Form are changed by adding the following:

a. Promptly notify the police if a hit-and-run driver is involved; and

b. Promptly send us copies of the legal papers if a "suit" is brought.

3. Legal Action Against Us is replaced by the following:

Legal Action Against Us

a. No one may bring a legal action against us under this Coverage Form until there has been full compliance with all the terms of this Coverage Form.

b. Any legal action against us must be brought within two years after the date of the "accident". However, this Paragraph **3.b.** does not apply to an "insured" if, within two years after the date of the "accident", arbitration proceedings have commenced in accordance with the provisions of this Coverage Form.

4. Transfer Of Rights Of Recovery Against Others To Us does not apply.

5. The following conditions are added:

Reimbursement And Trust

If we make any payment and the "insured" recovers from another party, the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid.

Arbitration

a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "uninsured motor vehicle" or do not agree as to the amount of damages, then the disagreement will be arbitrated. If the "insured" requests, we and the "insured" will each select an arbitrator. The two arbitrators will select a third. If the arbitrators are not selected within 45 days of the "insured's" request, either party may request that arbitration be submitted to the American Arbitration Association. We will bear all the expenses of the arbitration except when the "insured's" recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law.

If this occurs, the "insured" will be responsible for payment of his or her expenses and an equal share of the expenses of the third arbitrator up to the amount by which the "insured's" recovery exceeds the statutory minimum.

b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives.

c. If arbitration is submitted to the American Arbitration Association, then the American Arbitration Association rules shall apply to all matters except medical opinions. As to medical opinions, if the amount of damages being sought:

(1) Is equal to or less than the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then the American Arbitration Association rules shall apply.

(2) Exceeds the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then rules of evidence that apply in the circuit court for placing medical opinions into evidence shall apply.

In all other arbitration proceedings, local rules of law as to arbitration procedure and evidence will apply.

- d. If the arbitration involves three arbitrators, a decision agreed to by two of the arbitrators will be binding for the amount of damages not exceeding the lesser of either:

- (1) \$50,000 for "bodily injury" to any one person/\$100,000 for "bodily injury" to two or more persons caused by any one "accident"; or

- (2) The Limit Of Uninsured Motorists Insurance shown in the Schedule or Declarations.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption, who is a resident of such Named Insured's household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.
3. "Uninsured motor vehicle" means a land motor vehicle or "trailer":
 - a. For which no liability bond or policy at the time of an "accident" provides at least the amounts required by the applicable law where a covered "auto" is principally garaged;
 - b. For which an insuring or bonding company denies coverage or is or becomes insolvent; or
 - c. That is a hit-and-run vehicle and neither the driver nor owner can be identified. The vehicle must hit, or cause an object to hit, an "insured", a covered "auto" or a vehicle an "insured" is "occupying". If there is no physical contact with the hit-and-run vehicle, the facts of the "accident" must be proved.

However, "uninsured motor vehicle" does not include any vehicle:

- a. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer who is or becomes insolvent and cannot provide the amounts required by that motor vehicle law;
- b. Owned by a governmental unit or agency; or
- c. Designed for use mainly off public roads while not on public roads.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS UNDERINSURED MOTORISTS COVERAGE

For a covered "auto" licensed or principally garaged in, or "auto dealer operations" conducted in, Illinois, this endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:

Endorsement Effective Date:

SCHEDULE

Limit Of Insurance: \$1,000,000

Each "Accident"

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "underinsured motor vehicle". The damages must result from "bodily injury" sustained by the "insured" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "underinsured motor vehicle".
2. We will pay only after all liability bonds or policies have been exhausted by payment of judgments or settlements, unless:
 - a. We have been given prompt written notice of a "tentative settlement" and decide to advance payment to the "insured" in an amount equal to that "tentative settlement" within 30 days after receipt of notification; or

- b. We and an "insured" have reached a "settlement agreement".

3. Any judgment for damages arising out of a "suit" brought without written notice to us is not binding on us.

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members".
 - b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.

- c. Anyone else "occupying" an "auto" you do not own who is an "insured" for Covered Autos Liability Coverage under the Coverage Form, but only at times when that person is an "insured" for Covered Autos Liability Coverage under the Coverage Form.
 - d. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":
- a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - b. Anyone else "occupying" an "auto" you do not own who is an "insured" for Covered Autos Liability Coverage under the Coverage Form, but only at times when that person is an "insured" for Covered Autos Liability Coverage under the Coverage Form.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

C. Exclusions

This insurance does not apply to any of the following:

- 1. The direct or indirect benefit of any insurer under any workers' compensation, disability benefits or similar law.
- 2. "Bodily injury" sustained by:
 - a. An individual Named Insured while "occupying" or when struck by any vehicle owned by that Named Insured that is not a covered "auto" for Underinsured Motorists Coverage under this Coverage Form;
 - b. Any "family member" while "occupying" or when struck by any vehicle owned by that "family member" that is not a covered "auto" for Underinsured Motorists Coverage under this Coverage Form; or
 - c. Any "family member" while "occupying" or when struck by any vehicle owned by the Named Insured that is insured for Underinsured Motorists Coverage on a primary basis under any other Coverage Form or policy.
- 3. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
- 4. Punitive or exemplary damages.
- 5. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. Limit Of Insurance

- 1. Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the Limit Of Insurance for Underinsured Motorists Coverage shown in this endorsement.
- 2. Except in the event of a "settlement agreement", the Limit of Insurance for this coverage shall be reduced by all sums paid or payable:
 - a. By or for anyone who is legally responsible, including all sums paid under this Coverage Form's Covered Autos Liability Coverage.
 - b. Under any workers' compensation, disability benefits or similar law. However, the Limit of Insurance for this coverage shall not be reduced by any sums paid or payable under Social Security disability benefits.
 - c. Under any automobile medical payments coverage.
- 3. In the event of a "settlement agreement", the maximum Limit of Insurance for this coverage shall be the amount by which the Limit of Insurance for this coverage exceeds the limits of bodily injury liability bonds or policies applicable to the owner or operator of the "underinsured motor vehicle".
- 4. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Liability Coverage form.

E. Changes In Conditions

The Conditions are changed for Underinsured Motorists Coverage as follows:

1. Other Insurance in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form are replaced by the following:

If there is other applicable insurance available under one or more policies or provisions of coverage:

- a. The maximum recovery under all coverage forms or policies combined may equal but not exceed the highest applicable limit for any one vehicle under any Coverage Form or policy providing coverage on either a primary or excess basis.
- b. Any insurance we provide with respect to a vehicle the Named Insured does not own shall be excess over any other collectible underinsured motorists insurance providing coverage on a primary basis.
- c. If the coverage under this Coverage Form is provided:
 - (1) On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on a primary basis.
 - (2) On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on an excess basis.

2. Duties In The Event Of Accident, Claim, Suit Or Loss in the Business Auto and Motor Carrier Coverage Forms and **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** in the Auto Dealers Coverage Form are changed by adding the following:

- a. Give us written notice of a "tentative settlement" and allow us to advance payment in an amount equal to that settlement within 30 days after receipt of notification to preserve our rights against the owner or operator of the "underinsured motor vehicle".

- b. File "suit" against the owner or operator of the "underinsured motor vehicle" prior to the conclusion of a "settlement agreement". Such "suit" cannot be abandoned or settled without giving us written notice of a "tentative settlement" and allowing us 30 days to advance payment in an amount equal to that settlement to preserve our rights against the owner or operator of the "underinsured motor vehicle".

- c. Promptly send us copies of the legal papers if a "suit" is brought.

3. Legal Action Against Us is replaced by the following:

Legal Action Against Us

- a. No one may bring a legal action against us under this Coverage Form until there has been full compliance with all the terms of this Coverage Form.
- b. Any legal action against us under this Coverage Form must be brought within two years after the date of the "accident". However, this Paragraph **3.b.** does not apply if, within two years after the date of the "accident":
 - (1) Arbitration proceedings have commenced in accordance with the provisions of this Coverage Form; or
 - (2) The "insured" has filed an action for "bodily injury" against the owner or operator of an "underinsured motor vehicle", and such action is:
 - (a) Filed in a court of competent jurisdiction; and
 - (b) Not barred by the applicable state statute of limitations.

In the event that the two-year time limitation identified in this condition does not apply, the applicable state statute of limitations will govern legal action against us under this Coverage Form.

4. The following is added to Transfer Of Rights Of Recovery Against Others To Us:

Transfer Of Rights Of Recovery Against Others To Us does not apply to damages caused by an "accident" with an "underinsured motor vehicle" if we:

- a. Have been given written notice of a "tentative settlement" between an "insured" and the insurer of an "underinsured motor vehicle"; and

- b. Fail to advance payment to the "insured" in an amount equal to the "tentative settlement" within 30 days after receipt of the notice.

If we advance payment to the "insured" in an amount equal to the "tentative settlement" within 30 days after receipt of notice:

- a. That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Underinsured Motorists Coverage; and
- b. We will also have a right to recover the advanced payment.

However, in the event of a "settlement agreement", we shall be entitled to recover only for amounts which exceed the limit of bodily injury liability bonds or policies applicable to the owner or operator of the "underinsured motor vehicle".

5. The following conditions are added:

Reimbursement And Trust

If we make any payment and the "insured" recovers from another party, the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid.

However, in the event of a "settlement agreement", we shall be entitled to recover only for amounts which exceed the limit of bodily injury liability bonds or policies applicable to the owner or operator of the "underinsured motor vehicle".

Arbitration

- a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "underinsured motor vehicle" or do not agree as to the amount of damages that are recoverable by that "insured", then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated. Either party may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.

- b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption, who is a resident of such Named Insured's household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.
3. "Settlement agreement" means we and an "insured" agree that the "insured" is legally entitled to recover, from the owner or operator of the "underinsured motor vehicle", damages for "bodily injury" and, without arbitration, agree also as to the amount of damages. Such agreement is final and binding regardless of any subsequent judgment or settlement reached by the "insured" with the owner or operator of the "underinsured motor vehicle".
4. "Tentative settlement" means an offer from the owner or operator of the "underinsured motor vehicle" to compensate an "insured" for damages incurred because of "bodily injury" sustained in an accident involving an "underinsured motor vehicle".
5. "Underinsured motor vehicle" means a land motor vehicle or "trailer" for which the sum of all liability bonds or policies at the time of an "accident" provides at least the amounts required by the applicable law where a covered "auto" is principally garaged, but that sum is either less than the Limit of Insurance of this coverage or reduced by payments to other persons resulting from the same "accident" to an amount less than the Limit of Insurance of this coverage. However, "underinsured motor vehicle" does not include any vehicle:
 - a. Owned or operated by any self-insurer under any applicable motor vehicle law.
 - b. Owned by a governmental unit or agency.
 - c. Designed for use mainly off public roads while not on public roads.
 - d. Which is an "uninsured motor vehicle".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO MEDICAL PAYMENTS COVERAGE

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Coverage

We will pay reasonable expenses incurred for necessary medical and funeral services to or for an "insured" who sustains "bodily injury" caused by "accident". We will pay only those expenses incurred, for services rendered within three years from the date of the "accident".

B. Who Is An Insured

1. You while "occupying" or, while a pedestrian, when struck by any "auto".
2. If you are an individual, any "family member" while "occupying" or, while a pedestrian, when struck by any "auto".
3. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, loss or destruction.

C. Exclusions

This insurance does not apply to any of the following:

1. "Bodily injury" sustained by an "insured" while "occupying" a vehicle located for use as a premises.
2. "Bodily injury" sustained by you or any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by you or furnished or available for your regular use.

3. "Bodily injury" sustained by any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by or furnished or available for the regular use of any "family member".
4. "Bodily injury" to your "employee" arising out of and in the course of employment by you. However, we will cover "bodily injury" to your domestic "employees" if not entitled to workers' compensation benefits. For the purposes of this endorsement, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.
5. "Bodily injury" to an "insured" while working in a business of selling, servicing, repairing or parking "autos" unless that business is yours.
6. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

7. "Bodily injury" to anyone using a vehicle without a reasonable belief that the person is entitled to do so.
8. "Bodily Injury" sustained by an "insured" while "occupying" any covered "auto" while used in any professional racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply to any "bodily injury" sustained by an "insured" while the "auto" is being prepared for such a contest or activity.

D. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for "bodily injury" for each "insured" injured in any one "accident" is the Limit Of Insurance for Auto Medical Payments Coverage shown in the Declarations.

No one will be entitled to receive duplicate payments for the same elements of "loss" under this coverage and any Liability Coverage Form, Uninsured Motorists Coverage Endorsement or Underinsured Motorists Coverage Endorsement attached to this Coverage Part.

E. Changes In Conditions

The **Conditions** are changed for **Auto Medical Payments Coverage** as follows:

1. The **Transfer Of Rights Of Recovery Against Others To Us** Condition does not apply.
2. The reference in **Other Insurance** in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form to "other collectible insurance" applies only to other collectible auto medical payments insurance.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A.** We will pay, as interest may appear, you and the loss payee named in the policy for "loss" to a covered "auto".
 - B.** The insurance covers the interest of the loss payee unless the "loss" results from conversion, secretion or embezzlement on your part.
 - C.** We may cancel the policy as allowed by the Cancellation Common Policy Condition.
 - D.** If we make any payments to the loss payee, we will obtain his or her rights against any other party.
- Cancellation ends this agreement as to the loss payee's interest. If we cancel the policy, we will mail you and the loss payee the same advance notice.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLLUTION LIABILITY – BROADENED COVERAGE FOR COVERED AUTOS – BUSINESS AUTO AND MOTOR CARRIER COVERAGE FORMS

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Covered Autos Liability Coverage is changed as follows:

1. Paragraph **a.** of the **Pollution** Exclusion applies only to liability assumed under a contract or agreement.
2. With respect to the coverage afforded by Paragraph **A.1.** above, Exclusion **B.6. Care, Custody Or Control** does not apply.

B. Changes In Definitions

For the purposes of this endorsement, Paragraph **D.** of the **Definitions** Section is replaced by the following:

- D.** "Covered pollution cost or expense" means any cost or expense arising out of:
1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
 2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- b. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraphs **a.** and **b.** above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.



ILLINOIS INSURANCE IDENTIFICATION CARD

COMPANY NUMBER

20990

POLICY NUMBER

AB2245780

YEAR MAKE/MODEL

2003 FORD PICKUP

AGENCY/COMPANY ISSUING CARD

HOSTETTER MATTHEW

108 S MCCOY ST

PO BOX 85

GRANVILLE, IL 61326-0000

COMPANY

COUNTRY Mutual Insurance Company

EFFECTIVE DATE

07-01-2015



COMMERCIAL



PERSONAL

EXPIRATION DATE

07-01-2016

VEHICLE IDENTIFICATION NUMBER

C55974

INSURED

PUTNAM COUNTY CUSD 535

402 E SILVERSPoon AVE

GRANVILLE, IL 61326-9697

IDCARDIL 03-07

Examine Policy Exclusions Carefully.

This Form Does Not Constitute Any Part of Your Insurance Policy.

SEE IMPORTANT NOTICE ON REVERSE SIDE



cut along
dashed lines



ILLINOIS INSURANCE IDENTIFICATION CARD

COMPANY NUMBER

20990

POLICY NUMBER

AB2245780

YEAR MAKE/MODEL

2003 FORD PICKUP

AGENCY/COMPANY ISSUING CARD

HOSTETTER MATTHEW

108 S MCCOY ST

PO BOX 85

GRANVILLE, IL 61326-0000

COMPANY

COUNTRY Mutual Insurance Company

EFFECTIVE DATE

07-01-2015



COMMERCIAL



PERSONAL

EXPIRATION DATE

07-01-2016

VEHICLE IDENTIFICATION NUMBER

C55974

INSURED

PUTNAM COUNTY CUSD 535

402 E SILVERSPoon AVE

GRANVILLE, IL 61326-9697

IDCARDIL 03-07

Examine Policy Exclusions Carefully.

This Form Does Not Constitute Any Part of Your Insurance Policy.

SEE IMPORTANT NOTICE ON REVERSE SIDE

THIS CARD MUST BE KEPT IN THE INSURED
VEHICLE AND PRESENTED UPON DEMAND

IN CASE OF ACCIDENT: Report all accidents to your Agent/ Company as
soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number for each
vehicle involved.

To report a claim call: 1-800-846-0100

EXCLUDED DRIVERS


cut along
dashed lines

THIS CARD MUST BE KEPT IN THE INSURED
VEHICLE AND PRESENTED UPON DEMAND

IN CASE OF ACCIDENT: Report all accidents to your Agent/ Company as
soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number for each
vehicle involved.

To report a claim call: 1-800-846-0100

EXCLUDED DRIVERS



ILLINOIS INSURANCE IDENTIFICATION CARD

COMPANY NUMBER

20990

POLICY NUMBER

AB2245780

YEAR MAKE/MODEL

2013 CHEVR COLLINS SCHOOL BUS

AGENCY/COMPANY ISSUING CARD

HOSTETTER MATTHEW

108 S MCCOY ST

PO BOX 85

GRANVILLE, IL 61326-0000

COMPANY

COUNTRY Mutual Insurance Company

EFFECTIVE DATE

07-01-2015



COMMERCIAL



PERSONAL

EXPIRATION DATE

07-01-2016

VEHICLE IDENTIFICATION NUMBER

1GB3G2BG0D1179823

INSURED

PUTNAM COUNTY CUSD 535

402 E SILVERSPoon AVE

GRANVILLE, IL 61326-9697

IDCARDIL 03-07

Examine Policy Exclusions Carefully.

This Form Does Not Constitute Any Part of Your Insurance Policy.

SEE IMPORTANT NOTICE ON REVERSE SIDE



cut along
dashed lines



ILLINOIS INSURANCE IDENTIFICATION CARD

COMPANY NUMBER

20990

POLICY NUMBER

AB2245780

YEAR MAKE/MODEL

2013 CHEVR COLLINS SCHOOL BUS

AGENCY/COMPANY ISSUING CARD

HOSTETTER MATTHEW

108 S MCCOY ST

PO BOX 85

GRANVILLE, IL 61326-0000

COMPANY

COUNTRY Mutual Insurance Company

EFFECTIVE DATE

07-01-2015



COMMERCIAL



PERSONAL

EXPIRATION DATE

07-01-2016

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THIS CARD MUST BE KEPT IN THE INSURED
VEHICLE AND PRESENTED UPON DEMAND

IN CASE OF ACCIDENT: Report all accidents to your Agent/ Company as
soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number for each
vehicle involved.

To report a claim call: 1-800-846-0100

EXCLUDED DRIVERS


cut along
dashed lines

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EFFECTIVE DATE

07-01-2015



COMMERCIAL



PERSONAL

EXPIRATION DATE

07-01-2016

VEHICLE IDENTIFICATION NUMBER

1GB3G2BG0E1155796

INSURED

PUTNAM COUNTY CUSD 535

402 E SILVERSPoon AVE

GRANVILLE, IL 61326-9697

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EFFECTIVE DATE

07-01-2015



COMMERCIAL



PERSONAL

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EXCLUDED DRIVERS


cut along
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EXCLUDED DRIVERS



ILLINOIS INSURANCE IDENTIFICATION CARD

COMPANY NUMBER

20990

POLICY NUMBER

AB2245780

YEAR MAKE/MODEL

2012 FORD FUSION

AGENCY/COMPANY ISSUING CARD

HOSTETTER MATTHEW

108 S MCCOY ST

PO BOX 85

GRANVILLE, IL 61326-0000

COMPANY

COUNTRY Mutual Insurance Company

EFFECTIVE DATE

07-01-2015



COMMERCIAL



PERSONAL

EXPIRATION DATE

07-01-2016

VEHICLE IDENTIFICATION NUMBER

3FAHP0HA6CR282862

INSURED

PUTNAM COUNTY CUSD 535

402 E SILVERSPoon AVE

GRANVILLE, IL 61326-9697

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YEAR MAKE/MODEL

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AGENCY/COMPANY ISSUING CARD

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2. Name of Insurance Company and policy number for each vehicle involved.

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EXCLUDED DRIVERS

PREMIUM COMPARISON FOR PUTNAM COUNTY C.U.S.D. #535

	2009	2010	2011	2012	2013	2014	2015
Property Coverage							
\$1000 Deductible	\$20,904	\$21,905.00	\$26,579.00	\$33,649.00	\$38,199.00	\$36,973.00	\$41,710.00
Crime Coverage	\$83.00	\$83.00	\$102.00	\$101.00	\$105.00	\$105.00	\$110.00
General Liability Coverage	\$5,139.00	\$5,916.00	\$4,352.00	\$4,668.00	\$5,382.00	\$8,136.00	\$9,047.00
Inland Marine Coverage	\$147.00	\$147.00	\$215.00	\$235.00	\$185.00	\$185.00	\$203.00
Equipment Breakdown Coverage	\$6,092.00	\$7,468.00	\$5,485.00	incl	inc.		
Total Annual Premium	\$32,865.00	\$35,519.00	\$36,733.00	\$38,653.00		\$45,399.00	\$51,070.00
Automobile Liability	\$7,845.70	incl	incl	\$5,383.00	\$6,146.00	\$6,311.00	\$6,167.00
Worker's Compensation	\$21,026.00	\$23,827.00	\$24,636.00	\$28,563.00	\$29,291.89	\$30,016.00	\$28,406.00
Umbrella Liability	\$2,554.00	\$2,538.00	\$2,595.00	\$2,628.00	\$2,862.00	\$3,010.00	\$2,646.00
Educators Legal Liability	\$3,687.00	\$3,123.00	\$3,752.00	\$3,752.00	\$3,752.00	\$3,752.00	\$3,752.00
Treasurers Bond	\$5,968.00	\$5,968.00	\$7,687.00	\$7,687.00	\$8,071.00	\$8,071.00	\$8,071.00
Total Outlay	\$66,100.00	\$70,975.00	\$75,403.00	\$86,666.00	\$93,993.89	\$96,559.00	\$97,712.00

AMERICAN CENTRAL INSURANCE

June 12, 2015

3300 Hedley Rd.
Springfield, IL 62711
P: 217.698.9000
F: 217.698.9898
americancentralinsurance.com

Superintendent Jay McCracken
Putnam County CUSD #535
400 E. Silverspoon Ave.
Granville, IL 61326

Dear Superintendent McCracken:

Thank you for allowing us the opportunity take a look at your property, liability, and workers compensation insurance, we truly appreciate it. We are pleased to present you with a proposal for all lines requested for a total annual premium of **\$68,928 per year. This is an annual decrease of \$28,784, or 30%. Our total annual premium is less than you paid for your insurance coverage with Country Companies dating back to 2010.**

Wright Specialty Insurance has specialized in working with schools on their property and casualty coverages for over twenty-five years. Their goal is to help schools create a safe learning environment for students, staff, and visitors by offering specific loss control and risk management services. They are always available for consultation over the phone, and are available to conduct on-site training on topics ranging from how to prevent accidents on the playground, to hazing and harassment seminars.

In addition to their one of a kind consultative services, they are also a top rated carrier. AM Best has once again rated them as an excellent carrier in 2014.

Our workers compensation proposal is with the Illinois Public Risk Fund (IPRF). The IPRF is a self-funded workers compensation pool with over 700 members. Started in 1985, the IPRF has never assessed its members and has a AAA financial rating.

We are very excited about the opportunity with Wright Specialty and IPRF and look forward to growing our relationship with Putnam County Schools.

If you have any questions about our proposal please feel free to give me a call at (217) 698-9000.

Sincerely,



Jeremy Travelstead
Insurance Broker
American Central Insurance Services, Inc.



Putnam County CUSD #535 Property and Liability Insurance

Insurance Carrier	Country Companies	American Central Insurance
Property		
Blanket Limit	\$40,385,300	\$40,385,300
Property Premium	\$41,710	\$19,183
Equipment Breakdown	Included	\$2,308
Inland Marine	\$203	\$164
General Liability		
Aggregate Limit	2M	2M
Products Aggregate	2M	2M
Each Occurrence	1M	1M
Personal & Ad Injury	1M	1M
Damage to Premises Rented to You	100k	500K
Medical Expenses	5k	5K
GL Premium	\$9,047	\$6,842
Commercial Auto		
Combined Single Limit	\$1,000,000	\$1,000,000
UM/UIIM	1M/1M	1M/1M
Medical Payments	\$2,000	\$5,000
Auto Premium	\$6,167	\$2,506
Crime	\$110	\$251
Educators Legal	\$1,000,000	\$1,000,000
ELL Premium	\$3,752	\$3,988
Umbrella/Excess	\$3,000,000	\$3,000,000
Umbrella Premium	\$2,646.00	\$3,455
Workers Compensation	\$28,406	\$23,431
Treasurers Bond	\$8,071	\$6,800
Total Premium	\$97,712.00	\$68,928.00
ANNUAL SAVINGS OF 30%		
<i>*Higher limits are available upon request*</i>		

**AMERICAN CENTRAL
INSURANCE SERVICES**

Est. 1987



Education Insurance Proposal

Prepared for:

Putnam County CUSD 535

Presented by:

American Central

Policy Term: 07/01/2015 - 07/01/2016

Date Quoted: 06/12/2015

Expires: 07/01/2015

Proposal Premium Summary

Lines of Coverage	Premium
Commercial Property Coverage (EPP)	\$19,183
Equipment Breakdown (EPP)	\$2,308
Commercial Inland Marine (EPP)	\$164
Commercial General Liability Coverage (EPP)	\$6,842
Commercial Crime (EPP)	\$251
Commercial Auto	\$2,506
Educators Legal Liability Coverage	\$3,988
Educators Excess Liability	\$3,455
Premium	\$38,697

Proposal Conditions

Coverage cannot be bound until the following items are received, reviewed and accepted by Underwriting:

- Signed Statement of Values
- Signed TRIA Forms
- Signed & fully completed WSI Data Compromise Application
- EBL retro date can be amended with copy of current dec page showing retro date
- ELL retro date can be amended with copy of current dec page showing retro date



Commercial Property Coverage

	Limit	Deductible	Premium
Blanket Limit	\$40,385,300	\$1,000	\$18,564
Building and Contents (TIV) @ 100%	\$40,385,300		
Coinsurance %	100%		
Cause of Loss	SPECIAL (Includes Theft)		
Valuation	Replacement Cost Agreed Value		
Business Income/Extra Expense	\$100,000	72 hours	Included
Ordinance or Law			Included
Coverage A	110%		
Coverage B	\$250,000		
Coverage C	\$250,000		
Pollutant Cleanup and Removal	\$100,000	\$1,000	Included
Illinois Changes - Mine Subsidence - Non -Residential Building	Per Form		\$1,294
Honor Roll Plus Enhancements		\$1,000	
Data Compromise			Included
Responses Expenses	\$100,000	\$10,000	
Defense Liability	\$100,000	\$10,000	
TRIA			\$619
		Property Premium	\$19,183

Includes:

CPR 76 02 Honor Roll Plus - Property Extension

This quote provides only a summary and brief description of the coverage provided. Review the policy forms for complete coverage details. Where there is a conflict between this quote summary and the policy forms, the policy forms prevail.



Equipment Breakdown Coverage

	Limit	Deductible	Premium
Equipment Breakdown	\$40,385,300	\$1,000	\$2,308
Loss of Income Extra Expense	\$100,000		
Spoilage	\$500,000		
Data Restoration	\$100,000		
Demolition	\$2,000,000		
Expediting Expense	\$500,000		
Hazardous Substance	\$250,000		
Newly Acquired Locations	\$1,000,000		
Computer Equipment	Included		
Increased Cost of Construction	\$2,000,000		
Service Interruption	\$250,000		
CFC Refrigerants	Included		
Equipment Breakdown Premium			\$2,308

This quote provides only a summary and brief description of the coverage provided. Review the policy forms for complete coverage details. Where there is a conflict between this quote summary and the policy forms, the policy forms prevail.



Commercial Inland Marine Coverage

	Limit	Deductible	Premium
Other (standard)			\$163
Musical Instruments & Other equipment	\$108,000	\$500	
TRIA			\$1
	Inland Marine Premium		\$164

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Commercial General Liability Coverage

	Limit	Deductible	Premium
Each Occurrence	\$1,000,000	\$0	\$5,962
Damages to Premises Rented to You	\$500,000		
Medical Expense	\$5,000		
Personal & Advertising Injury Aggregate	\$1,000,000		
General Aggregate per Location	\$2,000,000		
Products-Completed Operations Aggregate	\$1,000,000		
Sexual Misconduct Coverage	\$1,000,000		
Sexual Misconduct Aggregate	\$1,000,000		
Employee Benefits Liability	\$1,000,000	\$1,000	\$250
EBL Aggregate	\$1,000,000		
EBL Retro Date	07/01/2015		
Adverse Event Response Coverage (Each Violent Event)	\$300,000		\$600
Adverse Event Response (Each Person)	\$50,000		
Adverse Event Response Aggregate	\$300,000		
Innocent Party Defense Coverage	\$300,000		
Innocent Party Defense Aggregate	\$300,000		
TRIA			\$30
General Liability Premium			\$6,842

Includes:

CGL 76 20 Honor Roll - Coverage Extension

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Commercial Crime Coverage

	Limit	Deductible	Premium
Commercial Crime Coverage			
Gov't Employee Theft-Per Loss	\$2,500	\$250	\$196
Gov't Outside the Premises	\$1,000	\$250	\$6
Gov't Inside Premises-Theft of Money & Excess Positions:	\$1,000	\$250	\$49
		Crime Premium	\$251

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Commercial Automobile Coverage

	Limit	Deductible	Premium
BI/PD - Combined Single Limit	\$1,000,000	\$0	\$2,506
Comprehensive/Glass	See Schedule	See Schedule	Included
Collision	See Schedule	See Schedule	Included
Hired Auto			
Liability	\$1,000,000	\$0	Included
Comprehensive	\$25,000	\$500	Included
Collision	\$25,000	\$500	Included
Non-Owned			
Liability	\$1,000,000	\$0	Included
Underinsured Motorist	\$1,000,000	\$0	Included
Uninsured Motorist	\$1,000,000	\$0	Included
Underinsured Motorist	\$1,000,000		Included
Uninsured Motorist	\$1,000,000		Included
Total Number of Vehicles Insured			4
Automobile Premium			\$2,506

Includes:

CAP 76 06 Honor Roll Plus - Auto Extension



Educators Legal Liability Coverage

	Limit	Deductible	Premium
Educators Legal Liability	\$1,000,000	\$5,000	\$3,988
Educators Legal Liability Aggregate	\$1,000,000		
Non - Monetary Defense	\$100,000	\$5,000	Included
Non - Monetary Defense Aggregate	\$100,000		
Claims Made-Retro Date	07/01/2015		
Educators Legal Liability Premium			\$3,988

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Educators Excess Liability Coverage

	Limit	Deductible	Premium
Educators Excess Liability	\$3,000,000		\$3,450
Educators Excess Liability Aggregate	\$3,000,000		
TRIA			\$5
Educators Excess Liability Premium			\$3,455

Underlying Policies	Limit
Catlin Indemnity Commercial Auto Liability Policy - CND-IL-CAP-26980-000	\$1,000,000
Catlin Indemnity Commercial General Liability Policy - CND-IL-EPP-26979-000	\$1,000,000
Catlin Indemnity Educators Legal Liability Policy - CND-IL-ELL-26981-000	\$1,000,000

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Form	Description
Commercial Property Coverage (EPP)	
ABAP 412 10 12	In Witness Endorsement
CP 00 10 10 12	Building & Personal Property Form
CP 00 30 10 12	Business Income Coverage Form-With Extra Expense
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 01 49 06 07	Illinois Changes-Artificially Generated Electrical Current Exclusion
CP 04 05 10 12	Ordinance or Law Coverage
CP 10 30 10 12	Causes of Loss-Special Form
CP 15 25 10 12	Business Income Changes-Educational Institutions
CPR 76 02 03 13	Honor Roll Plus Enhancements - Extensions of Coverage
DC 76 01 (IL) 07 12	Data Compromise Coverage
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 01 18 10 10	Illinois Changes
IL 01 62 10 13	Illinois Changes - Defense Costs
IL 02 84 12 05	Illinois Changes-Cancellation & Nonrenewal
IL 09 03 07 02	Mine Subsidence Insurance
IL 09 12 10 11	Illinois Changes - Mine Subsidence - Non-Residential Building
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 52 03 08	Cap On Losses From Certified Acts Of Terrorism Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage
Equipment Breakdown (EPP)	
ABAP 412 10 12	In Witness Endorsement
EB 76 01 01 12	Equipment Breakdown Coverage Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
Commercial Inland Marine (EPP)	
ABAP 412 10 12	In Witness Endorsement
CIM 76 01 01 12	Inland Marine Coverage
CIM 76 99 (IL) 01 12	Illinois Amendatory Endorsement
IL 09 52 03 08	Cap On Losses From Certified Acts Of Terrorism Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage
Commercial General Liability Coverage (EPP)	
ABAP 412 10 12	In Witness Endorsement
CG 00 01 04 13	Commercial General Liability Coverage Form
CG 00 68 05 09	Recording and Distribution of Material or Information in Violation of Law Exclusion
CG 02 00 12 07	Illinois Changes-Cancellation & Nonrenewal
CG 04 35 12 07	Employee Benefits Liability Coverage
CG 21 06 05 14	Exclusion-Access or Disclosure of Confidential or Personal Information & Data-Related Liability-With Limited Bodily Injury Exception
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 08	Cap on Losses from Certified Acts of Terrorism

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CG 24 22 04 13	Amendment of Coverage Territory-Worldwide
CG 25 04 05 09	Designated Location(s) General Aggregate Limit
CGL 20 33 01 12	Blanket Additional Insured - Automatic Status When Required by Contract
CGL 22 71 01 12	Colleges or Schools Including Limited Professional Services
CGL 26 06 01 12	Expected or Intended Injury Amendatory Endorsement
CGL 76 01 01 12	Amendment - Who is an Insured
CGL 76 02 01 12	Amendment of Bodily Injury Definition
CGL 76 03 (IL) 01 12	Use of Trampoline Endorsement
CGL 76 04 01 12	Sexual Misconduct Declaratory Endorsement
CGL 76 05 01 12	Non-Motorized Watercraft Endorsement
CGL 76 09 01 12	Electronic Chatrooms or Bulletin Boards
CGL 76 10 01 12	Excess Other Insurance Clause
CGL 76 11 03 13	Firearm and Conducted Energy Device Exclusion
CGL 76 12 01 12	Asbestos Exclusion
CGL 76 13 01 12	Adverse Event Coverage
CGL 76 16 01 12	Lead Exclusion
CGL 76 19 01 12	Innocent Party Defense Coverage
CGL 76 20 01 12	Honor Roll Enhancement of Coverage
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion
IL 01 47 09 11	Illinois Changes - Civil Union
IL 01 62 10 13	Illinois Changes
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage

Commercial Crime (EPP)

ABAP 412 10 12	In Witness Endorsement
CR 00 27 08 13	Government Crime Policy-Loss Sustained
CR 02 02 10 10	Illinois Changes
CR 02 78 09 11	Illinois Changes - Civil Union
CR 20 20 10 10	Calculation of Premium
CR 20 21 10 10	Exclusion of Certain Computer-Related Losses
CR 25 44 10 10	ERISA Inflation Guard
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)

Commercial Auto

ABAP 412 10 12	In Witness Endorsement
CA 00 01 10 13	Business Auto Coverage Form
CA 01 20 10 13	Illinois Changes
CA 02 70 10 13	Illinois Changes-Cancellation & Nonrenewal
CA 20 54 10 13	Employee Hired Autos
CA 20 55 10 13	Fellow Employee Coverage
CA 21 30 10 13	Illinois Uninsured Motorists Coverage
CA 21 38 10 13	Illinois Underinsured Motorists Coverage
CA 23 01 10 13	Explosives
CA 23 84 10 13	Exclusion of Terrorism
CA 23 94 10 13	Silica or Silica-Related Dust Exclusion For Covered Autos Exposure
CA 99 33 10 13	Employees as Insureds
CA 99 34 10 13	Social Service Agencies - Volunteers as Insureds
CAP 76 02 01 12	Single Deductible Endorsement
CAP 76 06 01 12	Honor Roll Plus Endorsement
CAP 76 07 01 12	Who is an Insured - Exception
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion
IL 01 47 09 11	Illinois Changes - Civil Union

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IL 01 62 10 13	Illinois Changes
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)

Educators Legal Liability Coverage

ABAP 412 10 12	In Witness Endorsement
ELL 76 01 01 12	Educators Legal Liability Coverage
ELL 76 09 03 13	Educators Legal Amended Deductible Endorsement
ELL 76 99 (IL) 04 12	Illinois Amendatory Endorsement
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)

Educators Excess Liability

ABAP 412 10 12	In Witness Endorsement
CX 00 01 04 13	Commercial Excess Liability Coverage Form
CX 01 22 09 08	Illinois Changes - Defense Costs
CX 02 14 09 08	Illinois Changes - Cancellation And Nonrenewal
CX 21 01 09 08	Broad Form Nuclear Exclusion Endorsement
CX 21 30 09 08	Cap On Losses From Certified Acts Of Terrorism
CX 21 32 10 13	Conditional Exclusion Of Terrorism Involving NBCR (Relating To TRIA)
CX 22 55 09 08	Illinois Changes - Pollution Exclusion - Hostile Fire Exception
CX 27 06 09 08	Illinois Changes - Underlying Claims-Made Coverage
IL 01 47 09 11	Illinois Changes - Civil Union
IL 01 62 10 13	Illinois Changes - Defense Costs
PNAP 001 02 13	Fraud Warning Notice
PNAP 002 01 12	Privacy Notice
PNAP 003 12 08	USTD OFAC
PNAP 018 01 08	Illinois Notice (Complaint)
PNTR N006 11 13	Potential Restrictions of Terrorism Coverage

This quote provides only a summary and brief description of the coverage provided. Review the policy forms for complete coverage details. Where there is a conflict between this quote summary and the policy forms, the policy forms prevail.

CATLIN

Putnam County CUSD 535
400 E. Silverspoon Avenue
Granville, IL 61326

Policy Number: CND-IL-CAP-26980-000
Effective Date: 7/1/2015
Expiration Date: 7/1/2016

SCHEDULE OF VEHICLES

Vehicle Key	Class	Year	Make	Model	VIN	Cost New	Comp Ded.	Coll Ded.	Annual Premium
Garage Location: 1 400 E. Silverspoon Avenue									
1	01499	2003	Ford	Pickup	C55974	\$35,000	\$500	\$500	\$425
2	06184	2013	Chevrolet	Collins School Bus	9823	\$85,000	\$500	\$500	\$559
3	06184	2014	Chevrolet	Collins School Bus	5796	\$85,000	\$500	\$500	\$591
4	07398	2012	Ford	Fusion	5796	\$30,000	\$500	\$500	\$770
Total Number of Vehicles:					4				

CATLIN

Putnam County CUSD 535
400 E Silverspoon Avenue
Granville, IL 61326

STATEMENT OF VALUES

Policy Number: CND-IL-EPP-26979-000
Effective Date: 7/1/2015
Expiration Date: 7/1/2016

Location	Building	Address	Building Value	Contents Value
1 - 1	Primary School/District Office	400 E Silverspoon Ave Granville, IL 61326	\$6,843,700	\$1,216,700
1 - 2	BPP of Others	400 E Silverspoon Ave Granville, IL 61326	\$90,700	\$0
2 - 1	Elementary School	326 S 5th St Hennepin, IL 61327	\$5,752,900	\$1,063,600
2 - 2	Garage	326 S 5th St Hennepin, IL 61327	\$22,500	\$0
2 - 3	BPP of Others	326 S 5th St Hennepin, IL 61327	\$90,700	\$0
3 - 1	Junior High	13183 N 350th Ave McNabb, IL 61335	\$6,787,000	\$1,357,300
3 - 2	Sand Building	13183 N 350th Ave McNabb, IL 61335	\$45,000	\$0
3 - 3	BPP of Others	13183 N 350th Ave McNabb, IL 61335	\$23,200	\$0
3 - 4	Sewage Plant	13183 N 350th Ave McNabb, IL 61335	\$7,200	\$0
3 - 5	Concession Stand	13183 N 350th Ave McNabb, IL 61335	\$22,500	\$0
4 - 1	High School	402 E Silverspoon Ave Granville, IL 61326	\$13,150,100	\$3,610,700
4 - 2	Storage Building	402 E Silverspoon Ave Granville, IL 61326	\$112,500	\$0
4 - 3	Restroom/Storage	402 E Silverspoon Ave Granville, IL 61326	\$84,300	\$0
4 - 4	BPP of Others	402 E Silverspoon Ave Granville, IL 61326	\$104,700	\$0
			\$33,137,000	\$7,248,300

* Not Included In Blanket

Please sign and date the form.

Authorized Officer _____

Date _____

TIV @ 100%

\$40,385,300



Illinois Public Risk Fund

Cost Control Through Cooperation Since 1985

7941 W. 171st Street • Tinley Park, IL 60477-3244
708.429.6300 • Fax 708.429.6488
Toll Free 800.289.IPRF • www.iprf.com

May 5, 2015

Mr. Andrew J. Novaria
American Central Insurance Services
3300 Hedley Road
Springfield, IL 62711

RE: Putnam County CUSD #535

Dear Andrew:

Enclosed please find the proposal for July 1, 2015 through January 1, 2016. The pro-rated premium for July 1, 2015 through January 1, 2016 is \$11,809.00 and payable with 50% deposit and one installment (10-1). The annual premium is \$23,431.00.

In order to bind coverage, we will need the following information prior to the coverage effective date:

1. Signed Pooling Agreements from the insured (attached);
2. Completed Employee Concentration Form (attached);
3. A check in the amount of \$5,905.00 made payable to Illinois Public Risk Fund.

If you have any questions, please contact our office.

Sincerely,


Teresa M. Dornan



ILLINOIS PUBLIC RISK FUND

**Insurance Proposal
for**

Putnam County CUSD 535

07-01-2015 through 01-01-2016

Code Number	Classification	Estimated Payroll	Rate Per \$100 Payroll	Premium
8868	School Professional	\$ 5,046,380	\$ 0.257	\$ 6,536
9101	School - All other	\$ 350,786	\$ 2.788	\$ 4,929
Subtotal:				\$ 11,465
3% Administrative fee:				\$ 344
TOTAL:				\$ 11,809

Premium Payable:

50% Deposit and One Installment on 10-1-15

THIS QUOTATION EXPIRES ON JULY 2, 2015

Employers Liability: 3,000,000 / 3,000,000 / 3,000,000

Liability Insurance

We have two quotes that have been attached with this correspondence, but we have been waiting on a third from Dakota Street Insurance from Spring Valley. We should have the third bid from them for Monday night's meeting. We will examine them closely and decide which one is the best option. While I typically have a recommendation, it makes more sense to wait until we receive the third quote.

06/11/15



Jay McCracken
Putnam County Community Unit School District # 535
400 E Silverspoon Ave
Granville, IL 61326-9697

Dear Jay,

VAR Resources is pleased to offer this financing proposal for the hardware and software you wish to acquire from Karlosky, Mark Consulting. For more than twenty years VAR Resources has provided simple, fast, and cost-effective acquisition options to more than 30,000 customers ranging from the largest Fortune 500 to the smallest entrepreneurial company. We look forward to serving you.

EQUIPMENT/SOFTWARE COST \$45,966.76 (Not including tax)

EQUIPMENT/SOFTWARE DESCRIPTION 215 - HP Chromebook 11 G3's

FINANCING OPTIONS Please choose the desired option from the list below by checking the appropriate box.

	Term	Period	Purchase Option	Payment
☐	36 Months	Monthly	FMV	\$1,276.85
☐	36 Months	Monthly	\$1	\$1,453.25

STRUCTURE First and last payment due upon contract signing.

ASSET ASSUMPTIONS The payment options above assume 87.0% of tier 1 hardware and 13.0% of software. If these percentages change, the payment may be adjusted up or down.

EQUIPMENT LOCATION Please provide the address where the equipment will be located.

Address: _____

City, State, Zip: _____

Is this a colocation facility? ☐ YES ☐ NO

REQUIRED DOCUMENTATION Please provide the documentation below in order to begin the credit approval process:

This proposal is based on certain underwriting and pricing assumptions and the execution of mutually acceptable documentation. Rates provided herein are subject to change based on any increase in published swap rates. The information herein is confidential, valid through 06/25/15, and may be withdrawn or amended at any time prior to contract commencement. The payments quoted do not include sales, use, rental or personal property tax.

Sign below to indicate your acceptance of this proposal. Please fax or email this page along with required documentation (if any) by 06/25/15 to indicate your desire to enter into a financing agreement with VAR Resources, Inc. Please call me directly if you have any questions.

Regards,
Kendall Appling
National Senior Account Manager
Direct Line: 972-755-8273
FAX: 972-755-8210
kappling@VARresources.com

Putnam County Community Unit School District # 535
Proposal Acceptance

Signature _____

Date _____

Mark Karlosky
Karlosky, Mark Consulting

232073

Recommendation to Approve Lease with VAR Resources

As superintendent, I recommend approval of the attached contract for Chromebooks with VAR Resources. The FMV purchase option is the recommended option. (Please see attached document.)

Rationale

Chris Newsome has provided his recommendation, and this will be funded through our regular technology budget. It will allow our district to move into the next phase of 1:1 technology, including Chromebooks for students in grades 5-12. It is an exciting step forward in our cutting edge technology for our PC students!

District Goal

Demonstrate increased academic achievement for all students.

Putnam County SD 535
Electricity Pricing Comparison

2/25/2015



Contract Term - December 2015 Start

12 month Usage kWh 1,928,637

12 Month

	Dynegy Energy	Direct Energy	Constellation Energy	Dec 2013 - Dec 2015 Dynegy Energy
Energy				
Capacity				
Transmission				
Ancillary	\$ 0.05498	\$ 0.05754	\$ 0.05490	\$ 0.04597
Losses				
RPS				
Term Cost per kWh	\$ 106,036	\$ 110,974	\$ 105,882	\$ 88,659

24 Month

	Dynegy Energy	Direct Energy	Constellation Energy
Energy			
Capacity			
Transmission			
Ancillary	\$ 0.05705	\$ 0.05846	\$ 0.05645
Losses			
RPS			
Term Cost per kWh	\$ 110,029	\$ 112,748	\$ 108,872

24 Month

	Dynegy Energy	Direct Energy	Constellation Energy
Energy			
Capacity			
Transmission	\$ 0.05842	\$ 0.05929	\$ 0.05772
Ancillary			
Losses			

Recommendation to Approve Electricity Pricing with Constellation

As superintendent, I recommend the approval of the contract with Constellation for 36 months. (Please see attached document.)

Rationale

Doug Smith and I agree that the contract with Constellation is the most fiscally responsible electrical agreement for the district, based on the comparison with other corporations.

District Goal

Maintain strong fiscal responsibility in the Putnam County School District.

PUTNAM COUNTY CUSD #535
BOARD OF EDUCATION EXECUTIVE SESSION AGENDA
June 15, 2015
6:30 P.M.

- I. Resignations – Natalie Hulstrom, Junior Class Sponsor
Joey Ohnesorge, HS Assistant Principal and Athletic Director
- II. Hires – Gary Brashear, HS Industrial Technology Teacher
Ashlie Sohlatweiler, ES part-time Music
Stacey Veronda, HS summer school para-pro
HS Coaches
HS Extra-Curricular Sponsors
JH Coaches
- III. Maternity Leave – Jodie Goetz
- IV. Assistant Principal/A.D. – Carl Carlson
- V. Raises for Administration and non-union personnel
- VI. Review Superintendents Goals

February 13, 2015

Mr. Peterson,

At the conclusion of the 2015 school year I am resigning from junior class sponsor. I will fulfill all duties for this school year as per the job requirements. Over the past two years it has been very difficult to organize and run the concession stand and have my music students perform for home basketball games. My priority is to the music program and I feel that I am not able to fulfill both positions to the level that I would prefer.

Sincerely,

Natalie Hulstrom

Joey J. Ohnesorge

2321 Third Street
Peru, IL 61354
Telephone: (217) 381-4474

May 22, 2015

Jay McCracken
Superintendent
Putnam County Community Unit School District #535
400 E. Silverspoon Avenue
Granville, IL 61326

Mr. McCracken,

Please accept this letter as notice of my resignation from my position of Assistant Principal/Athletic Director at Putnam County Schools. My last day of employment will be June 2, 2015.

I have received an offer to serve as high school principal at the Johnston City School District, in the southern part of the state closer to my son and family. After careful consideration, I realize that this opportunity is the right path for me.

I have thoroughly enjoyed working with the staff at Putnam County Community Unit School District, as well as the students, parents and community at large. I thank you for the opportunity to work with your school system for the past two years. Your school is certainly poised for continued success due to the fine work and dedication of the entire school community.

In the event that any assistance is needed for the transition, please do not hesitate to contact me.

Best regards,



JOEY J. OHNESORGE

cc: Bob Peterson
Board of Education

May 26, 2015

To Whom It May Concern:

I am writing this letter to express my interest in the position of technology education instructor. I would greatly appreciate being considered for this position based on my extensive background, leadership skills and expertise in the field. With 17 years of classroom experience teaching industrial tech classes, I feel I would be a good fit. I have experience teaching woods, metals, drafting, CAD, and home maintenance.

I have endeavored to promote the philosophy that all children can and will learn when given the ingredients of high expectations, care and the adult belief that they are capable of achieving success. This personal belief has been the basis of my focus throughout my career. I possess a wide range of experience as a district and building leader as well as a teacher. I have served as the superintendent of DeLand-Weldon Schools for the past eleven years. During that time I have reshaped the staff and curriculum to keep our students performing among the best in the area.

A desire to move closer to my children and grandchildren, coupled with a reduction of stress, has lead me to a desire to get back into teaching. I have missed it since leaving, and now seems a good time to explore the option of getting back into it.

Throughout my career I have always believed in "leading by example". I am a risk taker and thrive on challenges. I believe that I possess the organizational, communication and interpersonal skills that would render me an asset to any education team. My vast education and professional development experiences have afforded me the ability to remain current with the latest research. I possess the ability to inspire staff to reach beyond their comfort level in order to accomplish outstanding results.

I work extremely well with people from varied ethnic and social economic backgrounds. I know how to embrace the community and therefore engage them fully in the goals of the program and to have them help set the direction of the programs. I thank you for the opportunity to become a part of your team.

Sincerely,

A handwritten signature in cursive script, reading "Dr. Gary L. Brashear". The signature is written in dark ink and is positioned below the word "Sincerely,".

Dr. Gary L. Brashear

Gary L. Brashear

7775 Buttercup Drive
Weldon, IL 61882
gbrashear@dwschools.org

Cell (309) 242-4651

CAREER OBJECTIVE

To working collaboratively with all stakeholders in the community while providing leadership that provides opportunities for the best education of children and the maximization of resources of the organization.

PROFESSIONAL EXPERIENCE

Superintendent

July 2005-Present

DeLand-Weldon Community Unit School District #57
DeLand, IL 61839

Superintendent and Transportation Director for the district

Responsible for 50 personnel, \$2.9 M budget, grants, public relations, the levy, ISBE forms, NCLB forms, buses, special education, curriculum, and day to day operations.

Principal

August 2002-June 2005

DeLand-Weldon Community Unit School District #57
DeLand, IL 61839

High School Principal and Transportation Director for the district

Responsibilities included: Handling bus bids, student discipline, building budget, personnel, and other high school matters

Teacher/Sponsor/Coach

August 1985-May 2002

Henry-Senachwine Community Unit School District #5
Henry, IL 61537

Employed as the Industrial Education Instructor at Henry-Senachwine HS for 17 years. I coached football, scholastic bowl and substituted as a bus driver for the district.

EDUCATION & CERTIFICATIONS

May 2012 Education Doctorate (Ed. D.), Illinois State University, Normal, IL
Major: Education Administration.

March 2009 Chief School Business Official certification, Illinois State
University, Normal, IL

August 2004 Education Specialist Degree, Eastern Illinois University, Charleston, IL
Major: Education Administration

May 1999 Completed Type 75 Certificate for the Principalship- IL State, Normal, IL

August 1989 M.S. Ed. IL State University, Normal, IL

May 1984 B.S. Ed. Northern IL University, DeKalb, IL

Certificates Held

Illinois Administrative:	Type 75 K-12	Superintendent
Illinois Administrative:	Type 75 K-12	Chief School Business Official Endorsement
Illinois Administrative:	Type 75 K-12	General Administrative
Illinois Teaching:	Type 09 6-12	Ind. Tech. Endorsement

PUBLICATIONS

May 2012 Doctoral Dissertation- ISU- "HB 1347 and its Relationship to Foodservice
Outsourcing in Illinois Public Schools

August 1988 Master's Thesis- ISU- "An assessment of Implementation of the IL Plan
Curriculum in the State of Illinois" I chose to write a thesis over taking extra classes. I
felt that the challenge warranted the extra work. I also co-authored several magazine
articles with Dr. Gene Gloeckner, which detailed the findings.

PROFESSIONAL MEMBERSHIPS

(Current & Previous)

Illinois Association of School Administrators	Since 2004
Illinois Association of School Business Officials	Since 2004
Illinois Association of School Personnel Administrators	Since 2006
Kappa Delta Pi- National Honor Society for Teachers	Since 2007
Macon-Piatt Special Education Cooperative Board	Since 2004
Heartland Vocational Cooperative Board	Since 2004
IASA/ISBE Advisory Board	Since 2008



**ILLINOIS STATE
UNIVERSITY**
Illinois' first public university

College of Education
Office of the Dean
506 DeGarmo Hall
Campus Box 5300
Normal, IL 61790-5300
Phone: (309) 438-5415
Fax: (309) 438-3813

May 22, 2015

To Whom It May Concern:

It is my pleasure to write this letter of reference for Dr. Gary Brashear.

As former chair of the Educational and Administration and Foundations Department, I have known Dr. Brashear in two ways: I worked with him as advisor as he progressed through the doctoral program in the Department, and I chaired his doctoral dissertation. Through these experiences I have been able to see his interest in addressing crucial issues that affect P12 education and his knowledge of school finance and state legislation that affects Illinois schools. I now am Coordinator of Mentoring, Grant Support, and International Relations for the College of Education, but keep in touch with Dr. Brashear.

Dr. Brashear's dissertation, "HB 1347 and Its Relationship to Foodservice Outsourcing in Illinois Public Schools" demonstrates the intersection of policy, finance, and legislative interests. My area is research methodology, not school finance, but Dr. Brashear has a way of clearly communicating the details to an informed lay person. This dissertation required him to gather data from ISBE, survey superintendents, interview legislators, and examine state code and legislation. One of the aspects I enjoyed about serving on this dissertation was the ability to work on a project that had both an academic and practical application. This project took over two years to complete because Dr. Brashear completed the research while working full time with his district, an indication of his ability to juggle a major work commitment with night and weekend personal time.

Although Dr. Brashear focused his dissertation research on school finance, policy, and legislation, he doctoral coursework also includes areas related to curriculum development, leadership, qualitative and quantitative research, human resources, facilities, organizational development and management.

If you want an experienced central office administrator who has expanded his practical knowledge with recent research and academic experiences related to the area of district leadership, Dr. Gary Brashear would be an excellent candidate. If you have further questions, please feel free to contact me.

Sincerely,

A handwritten signature in cursive script, appearing to read "Patricia H. Klass".

Patricia H. Klass,
Coordinator of Mentoring, Grant Support, and International Relations

April 23, 2015

To whom it may concern:

I am pleased to be able to write this letter of recommendation for Dr. Gary Brashear. I have had the good fortune to be able to work with Dr. Brashear for the past two years in the DeLand-Weldon school district. Dr. Brashear is committed to his work and his organization. He has been a co-worker that I can depend on for advice and guidance. Dr. Brashear uses his variety of experiences to help him make sound decisions.

Dr. Brashear has leadership and managerial experience from his time as a building principal and a district superintendent. These experiences help him to be able to look at the big picture for an organization and make decisions to move that organization forward toward its goal. Dr. Brashear also spent many years as a EMT/paramedic. This role gave Dr. Brashear experience to think and respond under pressure and make split second decisions based upon information quickly gathered and assessed.

If you are looking for a dedicated employee with a variety of experiences, who is able to make decisions to make an organization better, I would highly recommend Dr. Brashear for the position. If I can be of assistance with his application for the position please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads "Ben Barth". The signature is fluid and cursive, with the first name "Ben" and last name "Barth" clearly distinguishable.

Ben Barth

brbsola@gmail.com

217-671-3162

May 26, 2015

Letter of Recommendation

I worked with Dr. Gary Brashear for several years as a neighboring superintendent. I have found Gary to be highly motivated and demonstrating strong oral and written communication skills. I see a progressive leader that takes responsibility, is well organized, and is not afraid to take on a challenge. Dr. Brashear's strongest leadership quality is in the area of School Finance. Gary is an astute Budget Manager. He understands the importance of school business management for the organization. Gary's strategic planning revolves around fiscal responsibility. Dr. Brashear promotes the success of every student by ensuring management of the organization, operation, and resources for a safe, efficient, and effective learning environment.

Gary Brashear is an educational leader who promotes his Schools by collaborating with faculty and community members, being responsive to diverse community interests and mobilizing community resources when necessary..

In all my experiences with Gary Brashear I have found him to be professional and a trusted colleague. Gary is very organized with his preparation and passionate with his delivery in formal presentations. I would highly recommend Gary Brashear for your administrative position .

Sincerely,

A handwritten signature in black ink, appearing to read "Guy Banicki", written in a cursive style.

Guy Banicki

Illinois State University

(309) 438-3223



Ellena, Pam <ellenap@pcschoools535.org>

recommend

1 message

Petersen, Bob <petersonb@pcschoools535.org>

Tue, Jun 9, 2015 at 1:46 PM

To: Jay McCracken <mccrackenj@pcschoools535.org>, Pam Ellena <ellenap@pcschoools535.org>

I would like to recommend Gary Brashear as our new Industrial Tech teacher for 2015-16 school year. Mr. Brashear has 17 years as a teacher in this field.

Bob Peterson
Principal
PCHS



Putnam County Elementary School

Michael Olson, Principal
olsonm@pcschoools535.org
Phone-815-882-2800 opt. 2

326 South 5th Street
Hennepin, IL 61327
Fax-815-925-7435

Recommendations to Hire for PCES Part-Time Music Position

I recommend to hire the following $\frac{2}{5}$ Part-Time Music Teacher (3rd-5th Music and 5th Grade Band) for PCES for the 2015-2016 school year: Ashlie Schlatweiler

Ashlie has her Bachelor Degree from Bradley University and 2 years teaching experience in Peoria School District 150. Ashlie also has extensive experience in lessons in Voice and Instrumental. Ashlie has a private studio for lessons and also provides lessons through Kidder Music. That time commitment has led her to the decision to work part time in the class room. Ashlie has a great understanding of Elementary Music Curriculum and plans to implement many techniques to provide an enriching/hands on curriculum. She also has great ideas to promote Band and Chorus in the Jr. High programs.

I have her resume, transcripts and certificate as well that I will share with you.

Submitted by Mike Olson, PCES Principal- 6/10/2015

To: Jay McCracken
To: Putnam County Board of Education

I recommend that Stacy Veronda be hired as a paraprofessional for summer school and also will be there for Angelo Alvarez who is taking Illinois Virtual School classes.

Bob Peterson
Principal
PCHS

Jay/PC School Board:

I would like to make the following recommendations for the 2015-16 school year.

Bob Peterson

Athletic Director

Carl Carlson

Fall Season

Cross-Country

Boys Golf

Girls Golf

Varsity Fall Baseball

Assistant Fall Baseball

Varsity Volleyball

Sophomore Volleyball

Freshman Volleyball

Theatrical Director

RTI Coach

Chuck McConnell

Josh Nauman

Chelsea Straughn

Chris Newsome

Kyle Anderson

Amy Kreiser

Amy Carboni

Carmela Rodriguez

Natalie Hulstrom

Annette Davis

Winter Season

Varsity Boys Basketball

Assistant Boys Basketball

Freshman Boys Basketball

Varsity Girls Basketball

Assistant Girls Basketball

Varsity Wrestling

Assistant Wrestling

Cheerleading

Panteras

Josh Nauman

Jim Vipond

Brett Crawley

Jared Sale

ChelseaStraughn

Jerry Kriewold

Joe Rue

Lauren Van Keulen

Brooke Veronda

Spring Season

Varsity Baseball

Assistant Baseball

Fr Soph Baseball

Varsity Softball

Assistant Softball

Boys Varsity Track

Girls Varsity Track

Musical Director

Bass Fishing

Chris Newsome

Kyle Anderson

Jared Sale

Chris Walker

Angie Augspols

Chuck McConnell

Missy Carlson

Natalie Hulstrom

Kyle Goetsch

Extra-Curricular PCHS 2015-16

Asst Principal/Athletic Director	Carl Carlson
Varsity Boys Basketball	Josh Nauman
Varsity Girls Basketball	Jared Sale
Varsity Baseball	Chris Newsome
Varsity Softball	Chris Walker
Varsity Volleyball	Amy Kreiser
Asst. Boys Basketball	Jim Vipond
Asst. Girls Basketball	Chelsea Straughn
Varsity Boys Track	Chuck McConnell
Varsity Girls Track	Missy Carlson
Varsity Boys Golf	Josh Nauman
Varsity Girls Golf	Chelsea Straughn
Varsity Cross-Country	Chuck McConnell
Asst. Baseball	Kyle Anderson
Asst. Softball	Angie Augspols
Asst. Volleyball	Amy Darrah
Freshman Boys Basketball	Brett Crawley
Freshman Volleyball	Carmela Rodriguez
Fr/Soph Baseball	Jared Sale
Cheerleading	Lauren Van Keulen
Panteras	Brooke Veronda
Journalism	Carmela Rodriguez
Scholastic Bowl	Jared Moore
Theatrical Director	Natalie Hulstrom
Asst. Musical Director	??
Spring Musical Director	Natalie Hulstrom
Student Council	Matt Gimbal
Freshman Class Sponsor	Alisa Stewart
Sophomore Class Sponsor	Angie Augspols
Junior Class Sponsor	Kelly McCurry/Elly Winkel
Senior Class Sponsor	Corey Meyer
National Honor Society	Steve Johnson
FFA	John Heiser
RTI Coach	Annette Davis



Where all students will learn and succeed, and all means ALL

Carl B. Carlson - Principal
carlsonc@pcschoos535.org

Putnam County Junior High School
13183 North 350th Avenue
McNabb, Illinois 61335

"Where CHARACTER COUNTS!"
Phone (815) 882-2800 Ext. 3
Fax (815) 882-2299

June 9, 2015

To Putnam County School Board Members:

It is the recommendation to hire the following individuals for the various vacancies that were posted within the district.

Pat McManus	JH Assistant Baseball & 7 th Grade Boys' Basketball
James Carboni	JH Head Track Coach
Cortny Hannon	JH Assistant Track Coach
Chad Hannon	7 th Grade Girls' Basketball
Michelle Dellamaria	JH Cheerleading Sponsor
Kris Sienza	JH RtI Coach

Yours in education,

Carl B. Carlson
Principal
Putnam County Junior High School

Recommendation to Approve Resignations and Hiring

As superintendent, I recommend the approval of the principals' recommendations for the noted resignations and hiring. (See attachments.)

Rationale

The principals have followed appropriate procedures regarding these recommendations, and I support their decisions regarding the noted resignations and hiring of individuals.

District Goal

Demonstrate increased academic achievement for all students.

Recommendation to Approve Raises for Non-union Personnel and Administration

As superintendent, I recommend approval of a 2% raise for non-union personnel and administration.

Rationale

The proposed 2% raise for the non-union personnel and administration (excluding those in retirement contracts) will result in a total of \$10,372.15 for the upcoming year. This total amount is shared among twelve employees who are either administrators or non-union staff members. (This does not include TRS or IMRF.) We can share the exact amount per employee at the meeting if the Board desires those amounts.

District Goal

Maintain strong fiscal responsibility in the Putnam County School District.

402 E. Silverspoon
Ave.
Granville, Ill. 61326



Office
(815) 882-
2800
FAX
(815) 339-
2628

Putnam County High School

Community Unit School District #535

To: Jay McCracken
Putnam County Board of Education

I would like to recommend Carl Carlson for the assistant principal/athletic director position for the 2015-16 school year.

Bob Peterson
Principal
PCHS

Recommendation for Principal Reassignments

As superintendent, I recommend the following reassignments.

Carl Carlson: High School Assistant Principal and Athletic Director

Mike Olson: Junior High Principal

Rationale

As the Board is aware, we have some unique needs for this coming year, specifically in planning for the changes that are upcoming. Carl is interested in becoming the high school principal or possibly the next superintendent. He formally applied for the assistant principal/AD role, largely due to the need at the high school for a person to take over while Bob is recovering from surgery. Carl is a logical choice for this position that would lead to the principal role the following year. It will provide a smooth transition for the role of high school principal. Carl may still wish to pursue the superintendent position, but he feels that he would also be pleased to become the high school principal.

We had open, frank discussions among our principals at the administrative team meeting recently. Mike decided after that meeting that he is interested in moving to the junior high and assuming the role of principal there. He has a second masters in curriculum at the junior high level, and this qualifies him for this move. While I typically do not like to place principals in a building where they have previously taught, Mike has been gone from that building for four years and has distanced himself from close personal relationships among those staff members.

In addition, I discussed this with the union presidents, and they believe that reassigning principal roles will not need to necessitate a posting of those positions. If approved by the Board, the elementary principal position will be posted both internally and externally on Tuesday, June 16.

District Goal

Improve communication among all stakeholders in the Putnam County School District and communities.

Superintendent Goals

At this time each year, we examine the goals for the superintendent. I am attaching the goals that we utilized during this past year. During my Board evaluation, you determined that I have been meeting those specific goals.

I recommend that the personnel committee examine these goals to determine any potential changes for the upcoming year.

Superintendent Goals December 8, 2014

1. The superintendent will continue to lead the administrative team to provide clear, user-friendly reports of student achievement data, indicating formative and/or summative outcomes of student/district progress. This achievement data will be reported to the Board of Education at least on a quarterly basis.

Evidence: Our administrative team has provided quarterly achievement data reports to the Board, including the School Report Card summaries and benchmarking reports. Our district has adopted MAP Assessments this school year, and the team is working to create uniform reports that reflect the student growth in an appropriate benchmarking and longitudinal manner.

2. The superintendent will continue to work closely with the Board of Education Finance Committee, administrative team, and district office to develop, implement, and monitor the district budget. State funding updates and investment reports will be provided for the Board at monthly meetings.

As superintendent, I have provided a Mid-year and End of the Year Budget Update, including PowerPoints with detailed information. Of course, the Tentative Budget was given in August, and the Final Budget was presented in September. The Board has been involved closely with Senate Bill 16 and the potential impact that this legislation could have. The budget process has continued throughout the year, including meetings with the Board of Education, internal departmental meetings, administrative team, and the State funding updates/ investment reports that are provided monthly to the Board. Our district auditor has commented for years that we not only set a budget, but we follow it. Through the collective effort of the district office staff, the Board of Education, and administration, we have received an excellent audit and an overall rating of 4, the highest rating possible from the State.

3. The superintendent will continue to provide the Board of Education an updated multi-year budget projection, reflecting the latest changes from the State of Illinois and federal government. The Finance Committee from the Board will be invited to participate in this process.

As you know, we have discussed whether the multi-year budget should be completed during this time this fiscal year. I contacted Brent Appell from I.S.B.E. to determine if it makes sense to create the multi-year

budget because of Senate Bill 16 and the possible TRS cost shift measures. He remains willing to work with our Finance Committee and our team, and I have asked for the Board's input regarding our collective decision. There are so many unknown factors regarding any multi-year budget planning process because of the State's plans to implement educational funding reform. I believe our best plan of action is to remain actively engaged with legislators and I.S.B.E. so that they understand our concerns about the negative impact of poor legislative reform measures. As you know, we presented at the I.S.B.E. Budget Hearing in November while at the Triple I Conference, and we continue to work together to make certain that our "voice" is heard. This work is actually a part of the multi-year budget process, as our fiscal outlook will be vastly different if we lose \$874,000 annually.

4. The superintendent will continue to participate in professional development activities related to district issues, leadership, or current events. He will provide information/documentation to the Board from at least three of those activities.

Throughout the year, I have continued my participation in professional development activities related to district issues, leadership, or current events. I serve on the V.O.I.C.E. Executive Committee (Vision on Issues and Choices in Education....a five county organization of superintendents). I also serve as the representative from I.A.S.A. on the statewide Governmental Relations and Advocacy Committee. Both of those committees provide fine opportunities for professional development regarding current educational events and leadership activities. I complete all required Administrator Academies and attend the annual IASA Conference in Springfield. I also attend the monthly Regional Office of Education Superintendent Meetings. On January 22, our educational team will present at the principal/superintendent meetings for the three counties. Upon request, I would be pleased to provide the names of the actual trainings I have attended.

5. The superintendent will continue to organize and implement Board/administration retreats (a minimum of two per year) to foster productive working relationships. The retreats will be a reflection of the Board's requested topics.

On January 21, 2014, we held our internal Board Retreat at 5:30 p.m., including a dinner served in the P.C. District Conference Room. Chris Newsome provided IPAD Training to the Board. On July 21, at 6:00, we had gmail training for the Board. At this time, I would like the Board members to provide the best date for the Tour of Schools to serve as our next Board retreat. We had planned to hold that prior to the beginning of this school year, but we had conflicts each month that did not allow

this to be scheduled. I suggest the date of February 17 at 4:30 p.m. for the P.C. Tour of Schools. Please indicate if that date and time would be possible. This would include dinner and tour of all schools, highlighting the newest district technology in each building.

6. The superintendent will lead the administrative team and staff to continue improvements in assessment preparation regarding ISAT,PSAE, ACT, and other local assessments needed to implement the Common Core. Updates regarding those assessments will be provided quarterly to the Board of Education.

In the Spring of 2014, our district E.P.I.C. Council made the recommendation to move forward with MAP Assessments in our district. These assessments are tied to the Common Core, and they provide a more comprehensive assessment process that should lead to targeted assistance for students in specific skill deficit areas. Our educational teams are now preparing for the PARCC Assessments, the online tests that will replace ISAT and PSAE. We have dedicated considerable funding to technological advances that have made this transition to online testing a possibility in our district. We now have the appropriate broadband capacity to handle the online assessments. Regarding ACT, we will implement an internal ACT prep in our district this school year. There is a PARCC timeline for completion of the preparation for this assessment process.

7. The superintendent will lead district efforts toward the implementation of the new Common Core Standards. A minimum of two specific professional development activities for staff should be implemented, and evaluations of those activities shall be available for review by the Board of Education.

The P.C. Administrative Team developed a comprehensive professional development calendar for the entire school year, including Common Core Curriculum sessions, one scheduled for October 1 during one of bi-monthly early dismissal times. Additional time has been provided at these monthly meetings for ongoing curriculum mapping to the Common Core Standards. In addition, RtI Coaches were provided in each building through an annual stipend. Extensive training was provided our RtI Coaches, including training on Thursday, August 7 from 8:00 a.m. to 3:30 p.m. The training was conducted by Janet Schenum and Courtney Shaefer from L.E.A.S.E. Upon request, I can also provide the professional development calendar that was provided all staff members this year.

8. The superintendent will lead and coordinate the development of the new teacher evaluation tool in collaboration with the district union representatives and administration. Upon completion of the new evaluation instrument, it will be presented to the Board of Education for formal approval. (The principal evaluation tool was completed last year.)

The PCEA (union) requested that we take additional time for more training, etc. before creating the new teacher evaluation tool. The administrative team discussed this and agreed that it made sense to provide more training on student growth measures, etc. before finalizing the evaluation tool. The MPW Regional Office of Education offered a series of workshops regarding student growth, and our district team attended this series of workshops held in Metamora this Fall. With this training completed, we will set the date to begin the formal process of creating the teacher evaluation tool that is required through the PERA legislation. With our PERA workshops held throughout last school year and the student growth trainings this school year, our team is better prepared to meet the challenges that will come in this next stage of the evaluation tool creation.

Our collaborative work with our local union should help our district move forward in a sensible, focused approach to this very important work. The plan is to begin the formal process by February 1, and the team should complete the work by June 30, 2015. The Board will then be able to formally accept the evaluation tool so that it can be used in a pilot evaluation process in the 2015/2016 School Year. This will enable our district to be fully implemented by the 2016/2017 School Year, and that is the required timeframe from the State.