

Culver Community School Corporation

2021-22 Commercial Insurance Renewal

	<u>2020-2021</u>	<u>2021-2022</u>
Commercial General Liability	\$3,695.00	\$3,781.00
Commercial Property	\$30,327.00	\$32,287.00
Linebacker	\$2,911.00	\$3,639.00
Crime/Fidelity	\$1,521.00	\$1,496.00
Inland Marine	\$1,526.00	\$1,526.00
Commercial Auto	\$19,375.00	\$19,670.00
CyberSolutions	\$6,069.03	\$7,533.75
Workers Compensation	\$78,164.00	\$68,215.00
Pollution Liability	\$2,575.00	DECLINED
Umbrella	\$5,304.00	\$5,115.00
TOTAL ACCOUNT PREMIUM	\$151,467.00	\$138,147.75

General Liability

Per Occurrence		\$1,000,000		
General Aggregate		\$2,000,000		
Products/Completed Ops Aggregate		\$2,000,000		
Damage to Property Rented To You		\$500,000		
Medical Payments		\$10,000		
Code	Basis	Description	Rate	Premium
41716	Students: 55	Day Care Centers	\$3.422 (each)	\$188
44194	Each: 1	Grandstands/Bleachers	\$109.900 (each)	\$109
47469	Faculty: 61	Corporal Punishment of Pupils	\$2.725 (each)	\$166
47471	Students: 527	Public School: Elem, Ktg or Junior High	\$2.116 (each)	\$1,115
47473	Students: 254	Public School: High School	\$2.766 (each)	\$703
87500	Employees: 134	Employee Benefits Liability	\$198 flat	\$198
87720	Flat Charge	Prior Injury–Employee Benefits Liability	\$100	\$100
87777	Students: 836	Abuse / Molestation		\$325
87811	Flat Charge	Sponsored Events on School Property	Flat	\$50
87818	Students: 836	Violent Event Response		\$420
87856	Flat charge	Student in work study or Internship (AI)	Flat	\$2
		General Liability Elite Extension		\$300
		Certified Acts of Terrorism		\$29
TOTAL ANNUAL PREMIUM			\$3,781.00	

Property Schedule - \$57,091,204 Blanket Limit

Special Coverage / \$5,000 deductible / Replacement Cost / 100% Coinsurance

LOC	BLDG	Address	Description	Type	Amount
1	1	401 SCHOOL ST CULVER, 46511	Elementary School	BLDG	\$16,712,067
1	1	401 SCHOOL ST CULVER, 46511	Elementary School	Contents	\$2,274,398
1	1	401 SCHOOL ST CULVER, 46511	Outdoor Property	Prop in Open	\$170,862
1	1	401 SCHOOL ST CULVER, 46511	Business Income/EE	BI/EE	\$1,000,000
2	1	701 SCHOOL ST CULVER, 46511	Middle School/High School	BLDG	\$29,878,855
2	1	701 SCHOOL ST CULVER, 46511	Middle School/High School	Contents	\$4,560,958
2	1	701 SCHOOL ST CULVER, 46511	Outdoor Property	Prop in Open	\$670,049
2	1	701 SCHOOL ST CULVER, 46511	Fiber Optic Cable	Prop in Open	\$80,407
2	1	701 SCHOOL ST CULVER, 46511	Business Income/EE	BI/EE	\$1,000,000
2	2	701 SCHOOL ST CULVER, 46511	Maint. Bldg (old bus grg)	BLDG	\$417,560
2	2	701 SCHOOL ST CULVER, 46511	Maint. Bldg (old bus grg)	Contents	\$68,696
2	3	701 SCHOOL ST CULVER, 46511	Storage Building	BLDG	\$148,492
2	3	701 SCHOOL ST CULVER, 46511	Storage Building	Contents	\$39,416
2	4	701 SCHOOL ST CULVER, 46511	Old Concession Stand	BLDG	\$58,582
2	4	701 SCHOOL ST CULVER, 46511	Old Concession Stand	Contents	\$1,126
2	5	701 SCHOOL ST CULVER, 46511	New Bus Garage	BLDG	\$300,000
2	5	701 SCHOOL ST CULVER, 46511	New Bus Garage	Contents	\$20,000
2	6	701 SCHOOL ST CULVER, 46511	New Concession Stand	BLDG	\$325,453
2	6	701 SCHOOL ST CULVER, 46511	New Concession Stand	Contents	\$5,630
3	1	700 SCHOOL ST CULVER, 46511	Superintendent's Office	BLDG	\$1,161,863
3	1	700 SCHOOL ST CULVER, 46511	Superintendent's Office	Contents	\$183,790
4	1	704 SCHOOL ST CULVER, 46511	Restroom	Contents	\$2,500
5	1	830 N LAKE SHORE DR CULVER 46511	Antenna on Water Tower	Prop in Open	\$10,500
TOTAL ANNUAL PREMIUM			\$32,287.00		

Linebacker *Coverage for board members and all employees Retro Date: 10/30/1981*

Per Occurrence	\$1,000,000
General Aggregate	\$1,000,000
Deductible	\$1,000
TOTAL ANNUAL PREMIUM	\$3,639

Cyber Breach Response

Breach Response	250,000 Individuals
Legal, Forensic & PR/Crisis Management:	\$1,000,000
Additional Breach Response Limit	\$2,000,000
Business Interruption	\$2,000,000
Cyber Extortion Loss	\$2,000,000
Data Recovery Costs	\$2,000,000
Data and Network Liability	\$2,000,000
Regulatory Defense & Penalties:	\$2,000,000
Payment Card Liabilities & Costs:	\$2,000,000
Media Liability:	\$2,000,000
Fraudulent Instruction:	\$250,000
Funds Transfer Fraud:	\$250,000
Telephone Fraud	\$250,000
TOTAL ANNUAL PREMIUM	\$7,533.75

Commercial Crime

Employee Theft – per loss	\$100,000	\$1,000 deductible
Computer Transfer Fraud	\$100,000	\$1,000 deductible
TOTAL ANNUAL PREMIUM	\$1,496.00	

Inland Marine *\$1,275,000 catastrophe limit*

Equipment	Deductible	Coverage
Contractors Equipment	\$500	\$5,000
2016 Kubota Utility Vehicle SN ASKA1CGACGG045708 Model RTV-X100CWL-H	\$500	\$24,000
Leased/Rented Equipment	\$500	\$25,000
Electronic Data Processing	Varies	\$1,000,000
Software		\$250,000
Income Coverage		\$25,000
Blanket Radios		\$20,000
TOTAL ANNUAL PREMIUM	\$1,526.00	

Commercial Auto

Combined Single Limit Liability	\$1,000,000	\$8,028.0
Uninsured/Underinsured Motorist	\$1,000,000	\$1,911.00
Medical Payments	\$5,000	\$705.00
Comprehensive Deductible	\$250	\$1,746.00
Collision Deductible	\$500	\$4,911.00
Hired/Non-owned Liability	\$1,000,000	\$1,827.00
Auto Endorsements		\$542.00
TOTAL ANNUAL PREMIUM	\$19,670.00	

Vehicle Schedule

Vehicle	VIN	Deductibles
2013 IC	4DRBUSKP0DB255398	\$500/\$1000
2012 IC	4DRBUSKP8CB583165	\$500/\$1000
2012 IC	4DRBUSKPXCB583166	\$500/\$1000
2013 IC	4DRBUSKP9DB255397	\$500/\$1000
2010 IC	4DRBUSKP2AB182076	\$500/\$1000
2011 IC	4DRBUSKP7BB338453	\$500/\$1000
2012 GMC\CHEVY G3500	1GB3G2BG5C1107773	\$500/\$1000
2007 GMC K2500	1GTHK23U27F196618	\$500/\$1000
2001 HALLMARK TRAILER	16HGB24241H087637	\$500/\$1000
2014 IC	4DRBUSKP4EB774200	\$500/\$1000
2014 IC	4DRBUSKP6EB774201	\$500/\$1000
2015 IC CE BUS	4DRBUSKP8FB620168	\$500/\$1000
2015 IC CE BUS	4DRBUSKPXFB620169	\$500/\$1000

2016 IC CE	4DRBUC8P3GB192038	\$500/\$1000
2016 IC CE	4DRBUC8P1GB192037	\$500/\$1000
2016 IC CE	4DRBUC8P8GB192121	\$500/\$1000
2016 FORD F-250	1FT7W2B66GEA56449	\$500/\$1000
2016 FORD F-250	1FT7X2B63GEC45346	\$500/\$1000
2009 FORD F-150	1FTPW12V09KB81792	\$500/\$1000
2018 BUS 66 PASS	4DRBUC8P9JB417733	\$500/\$1000
2018 BUS 66 PASS	4DRBUC8P0JB417734	\$500/\$1000
2017 BUS 14 PASS	1HA3GRBG4HN000696	\$500/\$1000
2016 FORD EXPLORER	1FM5K8D8XGGA53056	\$500/\$1000
2019 IC CE	4DRBUC8P4KB600085	\$500/\$1000
2019 IC CE	4DRBUC8P6KB600086	\$500/\$1000
2019 IC CE HANDICAPPED	4DRBUC8P0KB600228	\$500/\$1000
2020 IC SCHOOL BUS	4DRBUC8PLiLB206013	\$500/\$1000
2018 CHEVROLET STARCRAFT	1HA6GUBG4JN005614	\$500/\$1000
2015 KB TRAILER	27K68182XF1832667	\$500/\$1000
2020 IC BUS	4DRBUC8P3LB206014	\$500/\$1000
2019 STEEL TRAILER ENCLOSED	4S9S1EC29KE500059	\$500/\$1000
2020 IC SCHOOL BUS	4DRBUC8P9MB345789	\$500/\$1000
2020 IC SCHOOL BUS	4DRBUC8P5MB345790	\$500/\$1000
2021 IC SCHOOL BUS HANDICAPPED	4DRBUC8P7MB345791	\$500/\$1000
2021 IC SCHOOL BUS	4DRBUC8P1NB224160	\$500/\$1000
2021 IC SCHOOL BUS	4DRBUC8P3NB224161	\$500/\$1000

Driver List

Name	Position	DOB	DL
Karen Shuman	Superintendent	2/1/1961	3760-19-4658
Tina Becker	Bus Driver	5/27/1963	8933-49-2401
Michael Skiles	Teacher	1/17/1996	4160-05-3983
Linda McCune	Bus Driver	12/8/1960	8934-99-4943
Tramera Jolly	Bus Driver	8/13/1963	8903-70-9315
Connie Hite	Bus Driver	8/26/1952	8908-01-5410
Linda Winn	Bus Driver	12/30/1960	8915-16-4888
Brenda Vargas	Bus Driver	4/19/1972	0750-10-4615
Mary Carlson	Bus Driver	2/1/1954	0580-65-2545
Patrica King	Bus Driver	8/11/1953	8903-16-1979
Patrica Herrell	Bus Driver	6/17/1974	1160-16-6360
Cecil Jolly	Bus Driver	11/9/1960	8932-96-4162
Jeff Becker	Bus Driver	2/9/1957	8904-55-5832
Dora Mishler	Bus Driver	2/25/1959	8938-03-7385
Paul Widman	Transportation Dir	9/19/1942	8921-72-9709
Gretchen Johnson	Cafeteria Dir	7/9/1970	8910-63-0016
Kyle Elliott	Building Trades	12/6/1965	8937-06-0212
Michael Kyte	Bus Driver	10/4/1976	9370-38-4574
Collin Stevens	Computer Tech	10/11/1994	4160-03-8513
Jason Crittendon	Teacher	1/16/1974	0750-00-5714
Mary James	Teacher	1/30/1960	8931-93-6089
Michelle Fobert	Teacher	2/13/1992	4160-12-1665
Justin Croy	Teacher	7/13/1995	4160-05-7183
Theresa Jacobson	Teacher	10/18/1967	8943-67-4362
Theresa Hammond	Teacher	10/5/1959	8901-65-3712
Michael Zehner	Teaches/Coach	6/19/1962	1160-34-5493

Kyle Klinge	Teaches/Coach	7/6/1966	1300-79-0606
Tammy Sherow	Athletic Secretary	10/13/1976	1160-06-2865
Erin Proskey	Principal	8/3/1974	1160-48-3821
Brett Berndt	Principal	6/6/1976	0750-02-5928
Casey Howard	Admin Treas.	2/25/1975	0950-12-1170
Erika James	Principal	8/27/1990	4240/05/7392
Tina Stacy	Teacher	11/14/1979	1060-09/7558
John Meiser	Coach	3/2/1974	0921-31-7675
Haidee Temme	Teacher	6/24/1972	8901-40-0569
Karen Lee	Board Member	7/6/1976	1160-06-2790
Alan Neace	Coach	12/11/1992	4240-02-3210
Brandy Zehner	Teacher	4/6/1964	1160-36-2108
Eva Reinhold	Secretary	8/25/1996	4810-01-0936
Patricia K Lancet	Teacher	9/5/1957	8907-52-5436
Michael Buschman	Teacher	6/6/1951	1160-24-6005
Hanna Long	Teacher	7/27/1989	1481-50-7243
Greg J Locke	Bus Driver	7/18/1957	4160-05-6276
Sherry L Overmyer	Bus Driver	8/29/1967	8910-95-8195
Michael Garland	Custodian	1/27/2018	1680-02-5723
Mark R Maes	Teacher	8/18/1992	4160-01-6353
Dixie Schlink	Kitchen & Driver	10/17/1961	8900-10-5087
Todd A Shafer	Teacher	5/28/1968	8947-04-7606
Pamela Craft	Teacher	1/3/1970	8928/89/1478
Ned Davis	Bus Driver	2/15/1946	8921/95/7178
Thomas E Schmidt	Bus Driver	11/27/1946	8944/11/1719
Priscilla Falk	Teacher	10/28/1974	1520-01-1981
Sarah Bailey	Teacher	11/9/1991	0750-10-9780
Billy Westcott	Bus Driver	10/23/1990	3360/08/3451
Deb Haschel	Bus Driver	7/10/1981	1520-05-3933
Cassandra Hart	Teacher	9/2/1986	1160-42-5568
Ryan Sieber	board member	2/17/1975	1160-02-8453
Amy Bonine	Teacher	4/15/1966	8918-79-4351
Adan Llovet	Coach	8/21/1987	1160-45-1662
Amy Ashley	Secretary	9/8/1982	1200-12-0664
Pamela Wank	Bus Driver	8/3/1978	1160-18-6748
Amy Ditmire	Bus Driver	5/24/1967	8903-74-1606
Bobby Grover	Bus Driver	1/10/1969	8950-27-7133

Commercial Umbrella

Per Occurrence	\$5,000,000
Personal and Advertising Injury	\$5,000,000
General Aggregate	\$5,000,000
TOTAL ANNUAL PREMIUM	\$5,115.00