

Carrier	2017-2018 MUSIC	2018-2019 MUSIC
Coverage Description	Limit	Limit
<b>Total Insured Values</b>	\$369,626,834	\$391,044,046
Blanket Real Property (Building)	\$346,312,333	\$353,147,419
Blanket Business Personal Property	\$23,314,501	\$37,896,627
Electronic Data Processing	\$1,000,000	TBD
Business Income/Extra Expense	\$2,500,000	\$2,500,000
Equipment Breakdown	\$100,000,000	\$100,000,000
<b>Deductibles:</b>		
All Other Perils	\$1,000	\$1,000
Business Income	24 Hours	24 Hours
Equipment Breakdown	\$1,000	\$1,000
Valuation	Replacement Cost	Replacement Cost

Carrier	2017-2018 MUSIC	2018-2019 MUSIC
Coverage Description	Limit	Limit
<b>GENERAL LIABILITY</b>		
Each Occurrence	\$2,800,000	\$3,000,000
Fire Damage Legal Liability	\$1,000,000	\$1,000,000
<b>EDUCATOR LEGAL LIABILITY</b>		
Each Claim	\$2,800,000	\$3,000,000
Aggregate Limit	\$5,600,000	\$6,000,000
Deductible	Nil	Nil
Retroactive Date	12/31/1985	12/31/1985
Number of Students	9,291	8,797
<b>UMBRELLA</b>		
Limit of Liability	\$5,000,000	\$5,000,000
<b>POLLUTION LIABILITY</b>		
Third Party Claims for BI/PD	\$1,000,000	\$1,000,000
First Part Remediation Expenses	\$1,000,000	\$1,000,000
Emergency Response Expenses	\$1,000,000	\$1,000,000
Deductible	\$50,000	\$50,000
<b>CYBER LIABILITY</b>		
Each Wrongful Act Limit	\$2,000,000	\$2,000,000
Aggregate Limit	\$2,000,000	\$2,000,000
Deductible - Each Wrongful Act	\$25,000	\$5,000

Carrier	2017-2018 MUSIC	2018-2019 MUSIC
Coverage Description	Limit	Limit
<b>AUTO</b>		
Liability (Symbol 1)	\$2,800,000	\$3,000,000
Uninsured/Underinsured Motorists (Symbol 2)	\$50,000/\$100,000	\$50,000/\$100,000
Number of Buses	65	58
Number of Other Vehicles	44	33
<b>Deductibles</b>		

Carrier	2017-2018 MUSIC	2018-2019 MUSIC
Coverage Description	Limit	Limit
<b>CRIME</b>		
Blanket Employee	\$2,000,000	\$2,000,000
Forgery or Alteration	\$2,000,000	\$2,000,000
On Premises	\$250,000	\$250,000
In Transit	\$250,000	\$250,000
Money Order and Counterfeit Money	\$250,000	\$250,000
Computer Fraud	\$2,000,000	\$2,000,000
Computer Fraud and EDP Expense	\$25,000	\$25,000
Funds Transfer Fraud	\$25,000	\$25,000
Claims Expense	\$5,000	\$5,000
<b>Deductibles</b>	\$1,000	\$1,000

Carrier	2017-2018 MUSIC	2018-2019 MUSIC
Coverage Description	Limit	Limit
<b>WORKERS' COMPENSATION</b>		
Limits	Statutory	Statutory
Employers Liability Limits	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M
Experience Modification	1.45	1.27
Payroll	\$64,297,994	\$65,721,241

## 2018-2019 Insurance Program Proposal Raytown School District

	MUSIC 2016-2017	MUSIC 2017-2018	MUSIC 2018-2019
Premium Package	\$1,578,456	\$1,593,300	\$1,624,284
Property	Incl.	Incl.	Incl.
General Liability	Incl.	Incl.	Incl.
ELL	Incl.	Incl.	Incl.
Property	Incl.	Incl.	Incl.
Crime	Incl.	Incl.	Incl.
Workers' Compensation	Incl.	Incl.	Incl.
Umbrella	\$29,095	\$32,614	\$33,927
Cyber Liability	\$10,988 (Via AIG)	\$10,910 (Via MUSIC)	Included
Pollution	\$25,534 (Via Ironshore)	Incl. (Via MUSIC)	Incl. (Via MUSIC)
CBIZ Risk Management Fee	\$45,000	\$45,000	\$45,000
<b>Grand Total</b>	<b>\$1,689,073</b>	<b>\$1,681,824</b>	<b>\$1,703,211</b>
ELL Retention	Nil	Nil	Nil
GL Retention	Nil	Nil	Nil
AL Retention	Nil	Nil	Nil
Property Deducibles	\$1,000	\$1,000	\$1,000
APD Deductible	\$1,000	\$1,000	\$1,000
Pollution Liability	\$50,000	\$25,000/\$50,000	\$25,000/\$50,000
Cyber Liability	\$25,000	\$25,000	\$25,000