



SPARTANBURG SCHOOL DISTRICT 3
Property & Casualty Insurance Services
Request for Proposal
2024-25

DATE ISSUED: 03/5/2024

RETURN PROPOSAL NO LATER THAN:

MAIL OR HAND DELIVER PROPOSAL TO:

SEALED PROPOSAL DUE: 04/10/2024
CLOSING TIME: NOON

James G. Mack, Assistant Supt.
Spartanburg School District 3
3535 Clifton Glendale Road
Spartanburg, SC 29307

Four copies of the proposal are to be submitted on or before the closing date and time.

NOTE: FAXED/EMAIL RESPONSES TO THIS REQUEST FOR POPOSAL ARE NOT ACCEPTABLE

SPARTANBURG SCHOOL DISTRICT 3 ASSUMES NO RESPONSIBILITY FOR IMPROPERLY MARKED OR MISDIRECTED PROPOSAL RESPONSES AND/OR CORRESPONDENCE RELATED TO THIS DOCUMENT.

OFFERORS MUST PROVIDE THE FOLLOWING INFORMATION:

| | | | | |
|--------------------------|------|-----------------|----------|--|
| _____ | | _____ | | |
| NAME OF COMPANY | | MAILING ADDRESS | | |
| _____ | | _____ | | |
| (AREA CODE) PHONE NUMBER | CITY | STATE | ZIP CODE | |
| EMAIL ADDRESS: _____ | | | | |

I/WE THE UNDERSIGNED UNDER PENALTIES OF PERJURY CERTIFY:

- 1) SUBMISSION OF A RESPONSE TO THIS REQUEST FOR PROPOSAL DOES NOT VIOLATE ANY FEDERAL OR STATE ANTI-TRUST LAWS.
- 2) COMPLIANCE WITH ALL REQUIREMENTS OF THE SOUTH CAROLINA DRUG-FREE WORKPLACE ACT, SECTION 44- 107-10, ET SEQ, S.C. CODE ANN, (1976). (APPLICABLE TO AWARDS IN EXCESS OF \$50,000).
- 3) COMPLIANCE WITH THE CODE OF LAWS OF SOUTH CAROLINA REGARDING THE ETHICS, GOVERNMENT COMPLIANCE WITH S.C. TAX WITHHOLDING AMENDMENTS SECTION 12-9-310(A) 2(3).
- 4) TO FURNISH ITEM(S) AND OR SERVICE(S) IDENTIFIED HEREIN, AT THE PRICE(S) QUOTED, PURSUANT TO ALL TERMS, CONDITIONS, PROVISIONS AND SPECIFICATIONS CONTAINED IN THIS DOCUMENT OR ANY SUBSEQUENT WRITTEN AMENDMENTS, WHICH CLEARLY REFERENCE THIS REQUEST FOR PROPOSAL
- 5) COMPLIANCE WITH ALL PROVISIONS AND CLAUSES BY REFERENCE IDENTIFIED HEREIN.

RECOGNITION THAT THIS SOLICITATION IS GOVERNED BY THE SPARTANBURG SCHOOL DISTRICT 3 PROCUREMENT CODE

| | |
|----------------------|----------------------------|
| _____ | _____ |
| AUTHORIZED SIGNATURE | NAME & TITLE (PRINT/TITLE) |

******* PROPOSAL MUST BE SIGNED BY AUTHORIZED AGENT TO BE VALID *******

RECEIPT OF ADDENDUM FORM

Please acknowledge receipt of all addenda issued. This form must be signed and included with your submittal.

Addendum Number _____ Offeror's Initials _____

Addendum Number _____ Offeror's Initials _____

Addendum Number _____ Offeror's Initials _____

| |
|--------------------------------|
| Authorized Signature: _____ |
| Name (typed or printed): _____ |
| Title: _____ |
| |

GENERAL TERMS & CONDITIONS

INSTRUCTIONS TO OFFERORS:

Proposals shall be publicly opened at the stated date and time as indicated in the Request for Proposals and shall be conducted at the Spartanburg School District 3 Administrative Office, 3535 Clifton-Glendale Road, Spartanburg, SC 29307

Sealed proposals shall be enclosed and secured in an envelope. The name of the Offeror shall be displayed on the envelope and marked Proposal for Insurance Services. Proposals shall be mailed or hand delivered to:

James G. Mack, Assistant Supt.
Spartanburg School District 3
3535 Clifton Glendale Road
Spartanburg, SC 29307

Proposals shall be submitted no later than the stated date and time as indicated in the Request for Proposals to the place and in the manner as described in the above paragraph and on the date indicated by the Request for Proposals. Proposals received after this time are considered late proposals. Late Proposals shall **not** be considered, unless the delay was caused by improper handling by the District employees.

The District shall **not** accept responsibility for unidentified Proposals.

In the event that a Proposal is unintentionally opened prior to the official time set for the Proposal opening, the employee opening such Proposal shall immediately inform their supervisor who shall in the presence of another employee, shall re-seal the envelope and note on envelope that it was opened in error.

All prices and quotations shall be entered in ink or typewritten and shall remain firm for not less than forty-five (45) days from the date Proposals are opened. Mistakes may be crossed out and corrections inserted adjacent thereto and shall be initialed in ink by the person signing the Proposal. The Offeror shall indicate the total price for proposed insurance coverage along with appropriate breakdown for each type of coverage in the Cost Summary section of the submittal.

PROPRIETARY INFORMATION:

Offerors shall visibly mark as "**CONFIDENTIAL**" each part of their Proposal which they consider proprietary information. Price may not be considered confidential proprietary information.

AMBIGUOUS PROPOSALS:

Proposals which are uncertain as to terms, delivery, quantity, or compliance with requirements and/or specifications may be rejected or otherwise disregarded.

CONVENANT AGAINST CONTINGENT FEES:

The vendor warrants that no person or selling agency has been employed or retained to solicit or secure this contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee, excepting bona fide employees or bona fide established commercial or selling agencies maintained by the vendor for the purpose of securing business. For breach or violation of this warranty, the School District shall have the right to annul this contract without liability or in its discretion to deduct from the contract price or consideration, or otherwise recover the full amount of such commission, percentage, brokerage, or contingent fee.

OFFEROR'S QUALIFICATIONS:

Proposals shall be considered only from Offerors who are regularly established in the business called for and who in the judgment of the District are financially responsible and able to show evidence of their reliability, ability, experience, equipment supervised by them to render prompt and satisfactory service in the volume called for under this contract.

AFFIRMATIVE ACTION:

The successful Offeror will take affirmative action in complying with all Federal and State requirements concerning fair employment, employment of the handicapped, and concerning the treatment of all employees, without regard or discrimination by reason of race, color, religion, sex, national origin and/or physical handicap.

EXPLANATION TO PROSPECTIVE OFFERORS:

- a. Any prospective Offeror desiring an explanation or interpretation of this solicitation shall request it in writing at least seven (7) business days prior to the proposal due date,
- b. Oral explanation and/or instructions given before the award of the contract shall not be binding.
- c. Any information given to a prospective Offeror pertaining to this solicitation shall be furnished promptly to other prospective Offerors as an addendum.

AWARDING POLICY:

Award(s) will be made to the responsible Offeror who submits a responsive proposal which is most advantageous to the school district and meets district standards. Award(s) will be posted at the Spartanburg School District 3 Administrative Office at 3535 Clifton-Glendale Road, Spartanburg, SC 29307 as well as on the District's website at www.spartanburg3.org.

In the event that identical proposals are received on like items, the School District Administration shall award the contract in accordance with the District's Procurement Code.

WITHDRAWAL OF PROPOSALS:

Any Offeror may withdraw his Proposal prior to the closing time scheduled for the receipt of proposals. No Proposal shall be withdrawn for a period of forty-five (45) days after the scheduled closing time for the receipt of proposals. The District reserves the right to award the contracts for a period of forty-five (45) days.

STATEMENT OF COMPLIANCE AND ASSURANCES:

By submitting a Proposal and signing the Request for Proposal cover, vendors are providing written assurance of non-collusion and understanding and acceptance of all general and special conditions stated in this contract. In addition, this signature certifies that the firm or agency represented in the Proposal submitted complies with all applicable federal and state laws and regulations.

OFFERORS RESPONSIBILITY:

Each Offeror shall fully acquaint himself/herself with conditions relating to the scope and restrictions attending the execution of the work under the conditions for this Request for Proposal. It is expected that this will sometimes require on-site observation. The failure or omission of an Offeror to acquaint himself/herself with existing conditions shall in no way relieve the Offeror of any obligations with respect to this Request for Proposal.

FAILURE TO SUBMIT PROPOSAL:

If a recipient does not submit a Proposal or fails to respond by submitting a "no proposal" for three (3) consecutive requests for proposals for the same commodity, they may be removed from the applicable vendor list.

EXAMINATION OF RECORDS:

The School District shall have until three (3) years after final payment under this contract access to and the right to examine any of the Contractor's directly pertinent books, documents, papers or other records involving transactions related to this contract.

SERVICE FACILITIES:

In considering the Proposal, the District shall take into consideration past performance, and service provided by the Offeror. The Offeror shall have available a local service organization.

S. C. LAW CLAUSE:

Upon award of a contract under this Request for Proposal, the person, partnership, association, or corporation to whom the award is made must comply with the laws of South Carolina which require such person or entity to be authorized and/or licensed to do business in this State. Notwithstanding the fact that applicable status may exempt or exclude the successful Offeror from requirements that it be authorized and/or licensed to do business in this state, by submission of this signed Proposal, the Offeror agrees to subject itself to the jurisdiction and process of the courts of the State of South Carolina as to all matters and disputes arising or to arise under the contract and the performance thereof, including any questions as to the liability for taxes, licenses, or fees levied by the State.

ASSIGNMENT:

No Contract may be assigned, sublet, or transferred without a written consent of the District.

SPECIFICATIONS:

Any deviations from specifications indicated herein must be clearly pointed out; otherwise, it will be considered that the items offered are in strict compliance with these specifications, and the successful Offeror shall be held responsible thereof. Deviations must be explained in detail and clearly stated in Part II Description of Coverage Limits and Deductibles as indicated in the Arrangement of Proposals section below.

DISTRICT CLOSINGS:

In an emergency or unanticipated event interrupts normal District processes so that offers cannot be received at the District Office by the exact time specified in the solicitation, the time specified for receipt of offers will be deemed to be extended to the same time on the first workday on which normal District processes resume. In lieu of an automatic extension, an Amendment may be issued to reschedule a proposal opening. If the District Office is closed at the time of a scheduled pre-proposal conference, an Amendment will be issued to reschedule the conference.

DEFAULT:

In the event the successful contractor defaults on any part or the entire Proposal, the School District reserves the right to purchase any or all of the services in default in the open market and charge the defaulting contractor for the difference of the cost. Should such charge be assessed, no subsequent proposals of the defaulting contractor shall be considered unless assessed charge has been satisfied.

DRUG-FREE WORKPLACE:

This contract is subject to the Drug Free Workplace Act if the stated or estimated value is Fifty Thousand Dollars or more. The contractor shall comply with all terms and conditions of the Drug Free Workplace Act, S. C. CODE ANN. 44-107-10 et seq. (1976 as amended), if this contract is for a stated or estimated value of Fifty Thousand Dollars or more. By signing this Proposal, you are certifying that you will comply with the Drug Free Workplace Act.

RIGHT TO PROTEST:

Any vendor desiring to exercise a right to protest must follow the procedures in the District's Procurement Code. A protest must be filed within ten (10) days of the date of notification of award or the posting of the award or the Intent to Award, whichever is applicable.

CONDUCT WHILE ON DISTRICT PREMISES: The vendor(s) and his representatives shall follow all applicable regulations while on District property, including SMOKE-FREE, NO WEAPONS, and DRUG-FREE POLICIES. No work shall interfere with school activities or environments unless an authorized District Official for that location gives permission. The vendor shall enforce strict discipline and good order among its employees and other persons carrying out the contract.

SOUTH CAROLINA ILLEGAL IMMIGRATION REFORM ACT:

By signing your offer, you certify that you will comply with the applicable requirements of Title 8, Chapter 14 of the South Carolina Code of Laws and agree to provide to the District upon request any documentation required to establish either: (a) that Title 8, Chapter 14 is inapplicable to you and your subcontractors or sub-subcontractors; or (b) that you and your subcontractors or subcontractors are in compliance with Title 8, Chapter 14. Pursuant to Section 8-14-60, "A person who knowingly makes or files any false, fictitious, or fraudulent document, statement, or report pursuant to this chapter is guilty of a felony and, upon conviction, must be fined within the discretion of the court or imprisoned for not more than five years, or both." You agree to include in any contracts with your subcontractors, language requiring your subcontractors to (a) comply with the applicable requirements of Title 8, Chapter 14, and (b) include in their contracts with their subcontractors, language requiring their subcontractors to comply with the applicable requirements of Title 8, Chapter 14. [07-7B097-1].

| |
|---------------------------------------|
| Special Terms & Conditions |
|---------------------------------------|

Offeror Representations

1. By submitting a response, the Offeror represents that he/she has read and understands the RFP requirements on behalf of the individual or firm and that the response is made in accordance therewith;
2. That the Offeror understands the services as outlined in the RFP and any addenda thereto such that failure to request clarification shall be deemed a waiver of such clarification and that, in the opinion of the Offeror, the response has been made in good faith;
3. That the Offeror is a qualified individual or Principal of the firm that shall provide services in conformance with all rules, laws, statutes, and regulations of the State of South Carolina, and that the Offeror knows of no reason why the Offeror and/or the firm represented cannot enter into a contract with the District;
4. That, by submitting a response, the Offeror certifies that he/she nor the firm represented nor any other employee or representative of the firm has divulged to, discussed with, nor compared the response submitted with any other Offeror or potential Offeror and has not colluded with any other parties to this competitive RFP;
5. That the Offeror has disclosed any and all fees to be assessed and explained in the response the full extent of all services to be provided to the District for those fees, stating clearly the services to be provided by the Offeror and the District's administrative requirements to be met;
6. That the Offeror has fully disclosed all terms, administrative requirements, and benefits inherent in the response, in good faith, whether positive or negative to the interests of, or requirements requested by, the District;
7. That the Offeror and any represented firm fully understand that all costs associated with preparation and submission of a response and any subsequent interview or negotiations prior to award of a contract shall be the sole responsibility of the Offeror;
8. That the Offeror takes full responsibility for timely submission of the response in accordance with the requirements of this RFP;
9. That the Offeror agrees that the terms and conditions of this RFP, any addenda thereto, and the Offeror's response as negotiated with the District shall constitute the substantive terms and conditions of any resulting contract and that no default from performance by the Offeror or any represented firm shall occur by virtue or claim of mistake, misunderstanding or lack of clarity of the District or the RFP.

QUESTIONS/REQUESTS FOR CLARIFICATION

Questions regarding this Invitation should be directed in writing, by e-mail or fax, to the person specified below, as soon as possible after you receive the Invitation. If applicable, answers, citing the question(s) posed, will be distributed to all known prospective offerors. Oral communications between vendors and the District are not binding. Questions by telephone will not be accepted.

The last day the district will receive questions pertaining to this RFP is March 28, 2024.

Questions should indicate the subject as: "INSURANCE SERVICES Question" and be directed in writing via email or fax to:

Name: James G. Mack

Title: Assistant Supt. for Finance & Operations

Email: gmack@spartanburg3.org

Fax: 864.279.6011

Addenda

1. Interpretations, corrections, and changes to the RFP shall only be made by addenda. Any interpretations, corrections, and changes to the information provided in the RFP made in any other manner than by addenda shall not be binding, and the Offeror shall not rely on them.
2. Any addenda shall be issued prior to the submittal and public opening date and time for the purposes of modifying or interpreting the RFP through additions, deletions, clarifications or corrections.
3. Addenda shall be posted on the District's website at www.spartanburg3.org.
4. No addenda shall be issued later than four (4) calendar days prior to the RFP submittal date and time except to a) withdraw the solicitation, or b) to postpone the submittal and public opening date and time.
5. Each addendum issued shall be acknowledged on the official response form / letter or the response shall be rejected as non-responsive.

RFP Procedures

1. To assist in the comparison of responses submitted, all responses shall be submitted using the "**Arrangement of Proposal**" indicated in that section below.
2. Ownership of all data, material and documentation originated and prepared pursuant to this RFP either at the time of submission of the response or during the term of any resulting contract shall belong exclusively to the District and be subject to public inspection in accordance with the Freedom of Information Act.
3. Trade secrets or proprietary information submitted by an Offeror shall not be subject to public disclosure; however, the Offeror must invoke this protection by so stating in writing. The proprietary or trade secret material submitted must be identified by some distinct method such as highlighting or underlining and must indicate only the specific words, figures, or paragraphs that constitute trade secrets or proprietary information. Marking the entire response or substantial portions of the response as proprietary shall not be honored by the District and may result in the response being found non-responsive and, therefore, not considered.
4. Four copies of the proposal must be received on or before the date and time specified on the first page of this RFP.
5. Proposal must be in a sealed envelope or package and clearly marked "Proposal for Insurance Services".

Response Modification or Withdrawal

1. A response shall not be modified, withdrawn or cancelled by the Offeror during the forty-five (45) calendar days immediately following the submittal and public opening date and time as stated in the RFP or any subsequent addenda except as may be provided for in the District's Procurement Code. Any District request for

clarification or additional information regarding a response shall not be considered as authorization to amend any portion of the initial response.

2. Prior to the submittal and public opening date and time, a proposal may be modified or withdrawn by written notice to the District's designee indicated on the front cover of the RFP.

Consideration of Responses

1. Unless otherwise stated, all responses by Offerors must be first considered responsive. A response shall be considered responsive if it complies in all material respects to the requirements of the RFP. Responses received by the submittal and public opening date and time shall be considered for responsiveness by the District.
2. In accordance with the District's Procurement Code, the District shall have the right to:
 - a) waive minor informalities and irregularities;
 - b) reject any and all responses or any portions, thereof;
 - c) accept firm proposals from the top rated Offerors to the RFP in such number as the District may determine and select such proposal that the District deems is in the best interests of the District;
 - d) negotiate with the Offeror whom the District deems can provide the best package of Insurance Coverage;
 - e) reject any and all proposals offered or any portions thereof; or
 - f) request continued coverage with their current provider and/or
 - g) other such right as provided by the District's Procurement Code or this RFP.
3. The District shall have the right to request correction(s) to a response or request supplementary or explanatory information. The failure by the Offeror to correct any deficiency or provide any supplementary or explanatory information when requested or by the date and time specified in the request may result in the response being considered non-responsive and, therefore, not considered.
4. Offeror shall submit coverage equal to or greater than the requested limits of present lines and amounts of coverage specified in the RFP.

Evaluation Criteria

The District intends to award a contract resulting from this Request for Proposal to the responsive and responsible offeror whose proposal is determined to be the most advantageous to the District, taking into consideration evaluation factors set forth herein. Selection will be based on all factors and not price alone. The right is respectfully reserved by the District to reject any and all proposals. The District shall be the sole judge of whether or not a proposal meets the requirements of this solicitation.

Proposals will be reviewed and evaluated based upon:

1. How well the proposal addresses the needs of the District as indicated in the RFP. **(10%)**
2. Experience and technical skills of service team. A list of personnel servicing the account along with their experience in handling similar accounts is required. In-house claim adjustors to handle claims submitted by the district are preferred. **(15%)**
3. Record of similar clients. Provide names and contact information for three current references of similar school or governmental clientele you have had ongoing for at least three years. **(15%)**
4. Cost. Each proposal must contain a complete Cost Summary along with a completed Part II - Description of Coverage Limits and Deductibles. **(45%)**
5. The financial stability of the insurance companies, risk sharing pool or trust. **(15%)**

During the review process, the district shall have the right to request from offerors any other information or evidence it deems necessary for evaluation of the proposal and relevant to any one or more of the aforementioned evaluation factors. The failure of any offeror to promptly provide such requested information shall be sufficient grounds for determining the offeror to be nonresponsive and for rejection of the proposal.

Schedule of Activities

| | |
|---|------------|
| Issue Date | 03/05/2024 |
| Deadline for receiving Offeror’s questions (7 business days prior to due date) | 03/28/2024 |
| Sealed Proposals Due | 04/10/2024 |
| Selection Complete (estimate) | 04/16/2024 |

Arrangement of Proposal

Cover Letter

First page of RFP (signed)

Acknowledgement of addenda

Part I Information about the Offeror such as:

- Brief history of offeror’s company or agency
- Offeror’s philosophy on customer service
- Process for reporting, administering, and managing claims
- Experience with other K-12 schools in South Carolina
- Resources provided at no additional cost to assist the district in managing insurance risk
- Service provided for maintaining district property schedule
- Company representatives who will be assigned to work with the district
- Other services to be considered in evaluating the proposal

Part II Description of Coverage Limits and deductibles for each line of coverage

Describe the claim services to be provided by the offeror or insurance carrier. In-house or local (South Carolina) claim service is preferred. The insurance company must provide monthly claim summary reports by location for each line of coverage

Part III List of names and contact information of all K-12 sector clients in South Carolina currently insured and the line(s) of coverage for each.

Part IV Cost Summary Page from this RFP and exposure verification letters from proposed carriers. Offeror may provide multiple Cost Summaries to indicate optional deductible structures.

For the property quote attach a letter from the carrier on carrier letterhead stating the Total Insured Value on which their quote is based or a copy of the carriers quote containing such information. For self insured pools a letter from the contracted pooling practice indicating the shared pool limit and the Total Insured Value on which their quote is based must be attached. Failure to submit confirmation of property value will invalidate the quote.

For the casualty/liability quote attach a letter from the carrier on carrier letterhead stating the number of students used to determine their quote. For self insured pools a letter from the contracted pooling practice indicating the number of students used to determine the quote must be attached. Failure to submit this confirmation of casualty exposure will invalidate the quote.

DISTRICT'S EXPOSURE FACTORS

Property & Casualty

The District requires property, casualty/liability insurance for the following exposure factors:

Summary of Property Values

| | |
|----------------------------------|----------------------|
| Building Value Total | \$167,747,321 |
| Contents Value Total | 22,075,000 |
| Mobile Equipment Total | 1,500,000 |
| Electronic Data Processing (EDP) | 1,000,000 |
| Auto Physical Damage Total | 1,153,972 |
| Total Insured Value | \$193,476,293 |

See Appendix A for property schedule and values for mobile equipment, vehicles, and electronic data processing (EDP)
See Appendix B for Property & Casualty loss record for the past five years and the current year

Estimated Average Daily Attendance for 2023-24 (45th Day)

| | |
|-----------------------------------|--------------|
| Child Development (3 & 4-yr olds) | 153 |
| Kindergarten through grade 8 | 1,779 |
| Grades 9 through 12 | 885 |
| Adult Education | NA |
| Total Student Count | 2,817 |

Vehicle Count

| | |
|--|-----|
| Number of vehicles owned by the District | 18 |
| Number of activity buses owned by the District | 9 |
| Number of activity bus seats (capacity) | 350 |

**Requested coverage limits (See attached Insurance Binder
and Summary of Other Coverages)**

**Provide an explanation for deviations from the limits indicated on the attached
pages.**

COST SUMMARY FOR SPARTANBURG SCHOOL DISTRICT 3

Property & Casualty Quote

| <u>Policy</u> | <u>Carrier</u> | <u>Annual Premium</u> |
|--|----------------|-----------------------|
| Property | | |
| Crime (\$1M all employees) | | |
| Boiler & Machinery | | |
| Electronic Data Processing | | |
| General Liability/School Leaders Liability | | |
| Automobile - Liability | | |
| School Leaders Professional | | |
| Group Travel Accident | | |
| Cyber Security | | |

Property & Casualty Total Cost

\$ _____

For the property quote attach a letter from the carrier, on carrier letterhead stating the Total Insured Value on which their quote is based or a copy of the carrier's quote containing such information. For self-insured pools a letter from the contracted pooling practice indicating the shared pool limit and the Total Insured Value on which their quote is based must be attached. Failure to submit confirmation of property value will invalidate the quote.

For the casualty/liability quote attach a letter from the carrier, on carrier letterhead stating the number of students used to determine their quote. For self-insured pools a letter from the contracted pooling practice indicating the number of students used to determine the quote must be attached. Failure to submit this confirmation of casualty exposure will invalidate the quote.

Total Lump Sum Cost for Property & Casualty

\$ _____

The above quotes for Property & Casualty are binding for 45 days.

Authorized Signature: _____ Date: _____

Quotes for optional deductible structure of policy limits must be entered on separate Cost Summary page and clearly indicate the alternate deductible or policy limit.

Appendix A

Property Schedule


Spartanburg School District 3

**SPARTANBURG SCHOOL DISTRICT THREE
STATEMENT OF VALUES 2024-25**

| Loc # | Location Information | Year Built | Sq. Ft. | Construction Type | Bldg Value | Contents Value | Total Values |
|---------|--|----------------------------------|--|----------------------------------|-----------------------|----------------------|-----------------------|
| 001-001 | Cannons Elem School 1315 Old Converse Rd Spartanburg, SC 29307 | 1995 2023 | 75,512 9,010 84,522 | Masonry Non-combustible | \$ 18,172,230 | \$ 2,000,000 | \$ 20,172,230 |
| 001-002 | Cannon Ruritan Building | | | | \$ 58,850 | | \$ 58,850 |
| | | | | | | | \$ 20,231,080 |
| 002-001 | Clifdale MIDDLE 451 Heritage Hills Drive Spartanburg, SC 29307 | 1979 | 79,265 | Masonry Non-combustible | \$ 17,041,975 | \$ 2,000,000 | \$ 19,041,975 |
| 002-002 | Clifdale Middle Classroom Addn. | 2020 | 14,139 | | \$ 6,590,128 | \$ 800,000 | \$ 7,390,128 |
| 002-003 | Clifdale Middle Gym Addition | 2021 | 21,733 | | \$ 6,380,339 | \$ 500,000 | \$ 6,880,339 |
| | | | | | | | \$ 33,312,442 |
| 003-001 | Cowpens Elem School 341 Foster Street Cowpens, SC 29330 | 1979 | 89,803 | Masonry Non-combustible | \$ 19,307,645 | \$ 2,000,000 | \$ 21,307,645 |
| 004-001 | Pacolet Elem School 150 McDowell Street Pacolet, SC 29372 | 1983 | 89,803 | Masonry Non-combustible | \$ 19,307,645 | \$ 2,000,000 | \$ 21,307,645 |
| 005-001 | Cowpens MS & Addn CMS Renovation 150 Foster Street Cowpens, SC 29330 | 1954 1999 | 55,110 26,199 81,309 | Masonry Non-combustible | \$ 11,075,003 | \$ 500,000 | \$ 11,575,003 |
| 005-002 | Cowpens Storage Building | | | | \$ 17,054 | \$ 15,000 | \$ 32,054 |
| | | | | | | | \$ 11,607,057 |
| 007-001 | Broome High School 381 Cherry Hill Road Spartanburg, SC 29307 BHS Renovation #1 BHS Renovation #2 BHS Renovation #3 | 1976 1982 2004 2007 | 142,279 23,000 13,500 HVAC Only | Masonry Non-combustible | \$ 39,600,000 | \$ 6,000,000 | \$ 45,600,000 |
| 007-002 | Storage Building | | | | \$ 58,850 | \$ 200,000 | \$ 258,850 |
| 007-003 | Field House | | | | \$ 123,319 | \$ 30,000 | \$ 153,319 |
| 007-004 | Restroom/Concession | | | | \$ 137,763 | \$ 30,000 | \$ 167,763 |
| 007-005 | Auditorium | 2009 | INCL Above | | \$ 9,141,920 | \$ 2,000,000 | \$ 11,141,920 |
| | | | | | | | \$ 57,321,852 |
| 008-001 | Administration Building District Office Renovation 3535 Clifton Glendale Road Glendale, SC 29346 | 1954 1994 | 11,440 | Masonry Non-combustible | \$ 2,459,600 | \$ 1,000,000 | \$ 3,459,600 |
| 009-001 | Daniel Morgan Tech. Center 201 Zion Hill Road Spartanburg, SC 29307 | 1976 | 85,000 | Masonry Non-combustible | \$ 18,275,000 | \$ 3,000,000 | \$ 21,275,000 |
| | | | | BLDG & CONTENT TOTALS | \$ 167,747,321 | \$ 22,075,000 | \$ 189,822,321 |

Notes:

Cowpens Middle is being used as a warehousing facility and not as a middle school. It should be insured accordingly.

| | |
|---|----------------|
|  | 3-5-24 |
| Authorized Signature | Date |
| J. MacC | Asst. Supt |
| Printed Name | Position Title |
| <p align="center">By signing your name you are confirming that all information on this Statement of Values is correct and complete.</p> | |

Spartanburg 3 - Vehicle Schedule

| # | Year | Make | Model | OCN | Comp | Coll | VIN # |
|----|------|--------|-----------------------|---------------------|--------|--------|-------------------|
| 1 | 1996 | Thomas | Bus B1 | \$ 73,008 | \$ 500 | \$ 500 | 1T75R4B25T1140256 |
| 2 | 1996 | Thomas | Bus B2 | \$ 73,008 | \$ 500 | \$ 500 | 1T75R4B25T1140257 |
| 3 | 1997 | Ford | Dump Truck | \$ 24,670 | \$ 500 | \$ 500 | 3FELF47G4VMA53284 |
| 4 | 1999 | Ford | Taurus | \$ 14,374 | \$ 500 | \$ 500 | 1FAFP5225XG299915 |
| 5 | 1999 | Thomas | Bus M1 | \$ 57,108 | \$ 500 | \$ 500 | 4U76CJAA1YCG13347 |
| 6 | 2000 | Thomas | Bus M2 | \$ 57,108 | \$ 500 | \$ 500 | 4UZ6C7AAXYCG13346 |
| 7 | 2005 | Chevy | Bus M3 | \$ 30,000 | \$ 500 | \$ 500 | 1GBJG31U451245179 |
| 8 | 2005 | Dodge | Caravan (DMTC) | \$ 10,000 | \$ 500 | \$ 500 | 1D4GP24R95B131330 |
| 9 | 2007 | Thomas | Bus B3 | \$ 80,000 | \$ 500 | \$ 500 | 4UZAAXCS87CW39416 |
| 10 | 2007 | Thomas | Minitour Bus M4 | \$ 41,443 | \$ 500 | \$ 500 | 1GBJG31UX71160611 |
| 11 | 2008 | Ford | F-350 Truck | \$ 22,156 | \$ 500 | \$ 500 | 1FTWF30YX8EB42998 |
| 12 | 2009 | Toyota | Camry | \$ 20,131 | \$ 500 | \$ 500 | 4T1BE46KX9U832604 |
| 13 | 2009 | Toyota | Camry | \$ 20,131 | \$ 500 | \$ 500 | 4T1BE46K89U304852 |
| 14 | 2012 | Ford | E-350 Super Cargo Van | \$ 22,748 | \$ 500 | \$ 500 | 1FTSS3EL4CDA31496 |
| 15 | 2012 | Ford | E-350 Super Cargo Van | \$ 25,350 | \$ 500 | \$ 500 | 1FTSS3EL6CDA31497 |
| 16 | 2012 | Ford | E-350 Super Cargo Van | \$ 25,033 | \$ 500 | \$ 500 | 1FTSS3EL2CDA31495 |
| 17 | 2012 | Ford | E-350 Super Cargo Van | \$ 25,350 | \$ 500 | \$ 500 | 1FTSS3EL0CDA31494 |
| 18 | 2012 | Ford | E-350 Super Cargo Van | \$ 25,000 | \$ 500 | \$ 500 | 1FTSS3EL9CDA31493 |
| 19 | 2015 | Thomas | 341TS Bus B4 | \$ 101,774 | \$ 500 | \$ 500 | 4UZABRDT5FCFW3672 |
| 20 | 2015 | Chevy | C15 / Suburban | \$ 39,500 | \$ 500 | \$ 500 | 1GNSCHKC3FR680347 |
| 21 | 2016 | Ford | Transit Mini-Van | \$ 24,278 | \$ 500 | \$ 500 | NM0GE9F75G1259531 |
| 22 | 2018 | Thomas | C2 341TS Activity Bus | \$ 97,914 | \$ 500 | \$ 500 | 4UZABRFC5JCX8485 |
| 23 | 2018 | Ford | F-250 Truck | \$ 24,475 | \$ 500 | \$ 500 | 1FTBF2A61JEB41430 |
| 24 | 2020 | Ford | Expedition SUV (DMTC) | \$ 53,025 | \$ 500 | \$ 500 | 1FMJK1F9LEA74011 |
| 25 | 2021 | Thomas | Minitour Bus MV | \$ 56,635 | \$ 500 | \$ 500 | 1GB3GRB77M1191511 |
| 26 | 2023 | Ford | F-150 Utility Truck | \$ 62,480 | \$ 500 | \$ 500 | 1FTEX1C59PKE13192 |
| 27 | 2023 | Ford | F-150 Pickup | \$ 47,273 | \$ 500 | \$ 500 | 1FTFW1P8XPKE22799 |
| | | | TOTAL: | \$ 1,153,972 | | | |

Spartanburg Three - Equipment List

| # | Year | Make / Model | VIN # | OCN | Dept. | Description |
|----|------|--------------------------|-------------------|-----------|-------------|-------------------------------|
| 1 | | 18ft Tandem axle trailer | 8ft x 20ft | \$ 1,500 | Maintenance | Trailer |
| 2 | | 18ft Tandem axle trailer | 8ft x 24ft | \$ 2,000 | Maintenance | Trailer |
| 3 | 1999 | John Deere / Gator 4x2 | W004X2X003963 | \$ 1,000 | Maintenance | UTV |
| 4 | | TrailWagon / 2WD 390 | A4PUTXH1CEA23855A | \$ 4,000 | Maintenance | UTV |
| 5 | | Little Wonder / 8HP | 196432 | \$ 200 | Maintenance | Push leaf blower |
| 6 | 2017 | Troybuilt / TB516 EC | | \$ 100 | Maintenance | Edger |
| 7 | 2018 | Stihl / BR700 | 4282-011-1622 | \$ 400 | Maintenance | Backpack blower |
| 8 | 2018 | Stihl / FS91R | 4180-011-2350 | \$ 225 | Maintenance | Weed eater |
| 9 | | Stihl / Hedgetrimmer | 4242-011-2941 | \$ 100 | Maintenance | Hedge trimmer (hand held) |
| 10 | | Stihl / Hedgetrimmer | 2A8XS.025 5RB | \$ 100 | Maintenance | Hedge trimmer (extended pole) |
| 11 | | Husqvarna / 327 ES | | \$ 100 | Maintenance | Edger |
| 12 | | Husqvarna / 125L | | \$ 100 | Maintenance | Weed eater |
| 13 | | Earthquake / E43 | | \$ 200 | Maintenance | hand held auger |
| 14 | | Stihl / MS 290 | | \$ 100 | Maintenance | Chainsaw |
| 15 | | Stihl / MS250C | | \$ 140 | Maintenance | Chainsaw |
| 16 | | Echo / PPT266 | E20514001074 | \$ 300 | Maintenance | pole saw |
| 17 | | Kubota / ZD331 | 63040 | \$ 6,000 | Maintenance | Mower |
| 18 | | Kubota / ZD331 | 63005 | \$ 6,000 | Maintenance | Mower |
| 19 | 2021 | JOHN DEERE Z994R | 1TC994RGEKT011517 | \$ 16,000 | Maintenance | ZERO TURN MOWER |
| 20 | 2021 | JOHN DEERE 652R | 1TC652RKPLT080673 | \$ 8,400 | Maintenance | COMMERCIAL MOWER |
| 21 | | Ford / 2910 | C727300 | \$ 7,000 | Maintenance | tractor |
| 22 | | Bobcat / 751 | 514712598 | \$ 9,000 | Maintenance | skid steer |
| 23 | 2007 | John Deere / 3235C | TC3235C040531 | \$ 15,000 | Maintenance | Reel Mower |
| 24 | | John Deere / 1200A | TC11200ACCT190557 | \$ 2,000 | Maintenance | Infield groomer |
| 25 | | John Deere / Gator 4x2 | W04X2SD016282 | \$ 1,000 | Athletics | UTV |
| 26 | 2015 | Club Car/ Carryall 500 | MA1539-592440 | \$ 6,000 | Athletics | UTV |
| 27 | 1998 | John Deere Gator 4x2 | W004X2X032734 | \$ 1,000 | Maintenance | UTV |
| 28 | | Stihl BR700 | | \$ 400 | Maintenance | Backpack Blower |
| 29 | | Stihl BR700 | | \$ 400 | Maintenance | Backpack Blower |
| 30 | | Red Max EB27100 | | \$ 400 | Maintenance | Backpack Blower |
| 31 | | Stihl HS82R | | \$ 350 | Maintenance | Hedge Trimmer |
| 32 | | Echo | | \$ 200 | Maintenance | Backpack Sprayer |

Appendix B

Property & Casualty Loss Record

Spartanburg School District 3

LOSS ANALYSIS: ALL

EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

POL TYPE: ALL

UND: 102

TOTALS BY EXPIRATION YEAR:

| EXP YR | WRITTEN | EARNED | | GROSS | | LOSS | | TOTAL | I/E | CLAIM | NET PAID | | | |
|--------------|-------------|-------------|-------------|---------------|---------------|----------------|---------------|----------------|-------------|-----------|----------|------|----------|-------|
| | PREMIUM | PREMIUM | DIVDND | PAID | LOSS | RESERVES | INCUR | | | | | LOSS | RECOVERY | INCUR |
| 2024 | N.A. | N.A. | N.A. | 1,969 | 61,500 | 63,469 | 0 | 63,469 | N.A. | 5 | 0 | | | |
| 2023 | N.A. | N.A. | N.A. | 5,783 | 0 | 5,783 | 0 | 5,783 | N.A. | 5 | 0 | | | |
| 2022 | N.A. | N.A. | N.A. | 4,589 | 0 | 4,589 | 0 | 4,589 | N.A. | 3 | 0 | | | |
| 2021 | N.A. | N.A. | N.A. | 5,844 | 0 | 5,844 | 0 | 5,844 | N.A. | 2 | 0 | | | |
| 2020 | N.A. | N.A. | N.A. | 29,219 | 0 | 29,219 | -3,583 | 25,636 | N.A. | 6 | 0 | | | |
| TOTAL | N.A. | N.A. | N.A. | 47,404 | 61,500 | 108,904 | -3,583 | 105,321 | N.A. | 21 | 0 | | | |

TOTALS BY POLICY TYPE:

| POL TYPE | YEAR | WRITTEN | EARNED | | GROSS | | LOSS | | TOTAL | I/E | CLAIM | NET PAID | | |
|--------------|--------------|-------------|-------------|-------------|---------------|---------------|---------------|---------------|---------------|-------------|----------|----------|------|----------|
| | | PREMIUM | PREMIUM | DIVDND | PAID | LOSS | RESERVES | INCUR | | | | | LOSS | RECOVERY |
| BAP | 5E89380 2024 | N.A. | N.A. | N.A. | 363 | 0 | 363 | 0 | 363 | N.A. | 1 | 0 | | |
| BAP | 5E89380 2023 | N.A. | N.A. | N.A. | 5,783 | 0 | 5,783 | 0 | 5,783 | N.A. | 3 | 0 | | |
| BAP | 5E89380 2022 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| BAP | 5E89380 2021 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| BAP | 5E89380 2020 | N.A. | N.A. | N.A. | 14,851 | 0 | 14,851 | -3,583 | 11,268 | N.A. | 3 | 0 | | |
| BAP | | N.A. | N.A. | N.A. | 20,997 | 0 | 20,997 | -3,583 | 17,414 | N.A. | 7 | 0 | | |
| C IM | 5C89380 2024 | N.A. | N.A. | N.A. | 1,606 | 0 | 1,606 | 0 | 1,606 | N.A. | 1 | 0 | | |
| C IM | 5C89380 2023 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| C IM | 5C89380 2022 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| C IM | 5C89380 2021 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| C IM | 5C89380 2020 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| C IM | | N.A. | N.A. | N.A. | 1,606 | 0 | 1,606 | 0 | 1,606 | N.A. | 1 | 0 | | |
| C UMB | 5J89380 2024 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| C UMB | 5J89380 2023 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| C UMB | 5J89380 2022 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| C UMB | 5J89380 2021 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| C UMB | 5J89380 2020 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| C UMB | | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| CPROP | 5A89380 2024 | N.A. | N.A. | N.A. | 0 | 51,500 | 51,500 | 0 | 51,500 | N.A. | 2 | 0 | | |
| CPROP | 5A89380 2023 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 1 | 0 | | |
| CPROP | 5A89380 2022 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| CPROP | 5A89380 2021 | N.A. | N.A. | N.A. | 5,844 | 0 | 5,844 | 0 | 5,844 | N.A. | 1 | 0 | | |
| CPROP | 5A89380 2020 | N.A. | N.A. | N.A. | 14,368 | 0 | 14,368 | 0 | 14,368 | N.A. | 1 | 0 | | |
| CPROP | | N.A. | N.A. | N.A. | 20,212 | 51,500 | 71,712 | 0 | 71,712 | N.A. | 5 | 0 | | |

LOSS ANALYSIS: ALL

EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

POL TYPE: ALL

UND: 102

TOTALS BY POLICY TYPE: CONTINUED

| POL TYPE | YEAR | WRITTEN PREMIUM | EARNED PREMIUM | DIVDND | GROSS PAID | LOSS RESERVES | GROSS INCUR LOSS | LOSS RECOVERY | TOTAL INCUR LOSS | I/E RATIO | CLAIM COUNT | NET PAID ALLOC EXP |
|--------------------|------|-----------------|----------------|--------|------------|---------------|------------------|---------------|------------------|-----------|-------------|--------------------|
| GLOCC 5D89380 2024 | 2024 | N.A. | N.A. | N.A. | 0 | 10,000 | 10,000 | 0 | 10,000 | N.A. | 1 | 0 |
| GLOCC 5D89380 2023 | 2023 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 1 | 0 |
| GLOCC 5D89380 2022 | 2022 | N.A. | N.A. | N.A. | 4,589 | 0 | 4,589 | 0 | 4,589 | N.A. | 3 | 0 |
| GLOCC 5D89380 2021 | 2021 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 1 | 0 |
| GLOCC 5D89380 2020 | 2020 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 2 | 0 |
| ----- | | | | | | | | | | | | |
| GLOCC | | N.A. | N.A. | N.A. | 4,589 | 10,000 | 14,589 | 0 | 14,589 | N.A. | 8 | 0 |
| ----- | | | | | | | | | | | | |
| LAW E 5P89380 2022 | 2022 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| LAW E 5P89380 2021 | 2021 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| LAW E 5P89380 2020 | 2020 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| ----- | | | | | | | | | | | | |
| LAW E | | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| ----- | | | | | | | | | | | | |
| LNBKC 5L89380 2024 | 2024 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| LNBKC 5L89380 2023 | 2023 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| LNBKC 5L89380 2022 | 2022 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| LNBKC 5L89380 2021 | 2021 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| LNBKC 5L89380 2020 | 2020 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| ----- | | | | | | | | | | | | |
| LNBKC | | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 |
| ===== | | | | | | | | | | | | |
| TOTAL | | N.A. | N.A. | N.A. | 47,404 | 61,500 | 108,904 | -3,583 | 105,321 | N.A. | 21 | 0 |

CLAIM COUNT DETAIL:

| | CLAIM COUNT | GROSS PAID | LOSS RESERVES | GROSS INCUR LOSS | LOSS RECOVERY | TOTAL INCUR LOSS | NET PAID ALLOC EXP |
|---------------------|-------------|------------|---------------|------------------|---------------|------------------|--------------------|
| TOTAL OPEN CLAIMS | 3 | 1,606 | 61,500 | 63,106 | 0 | 63,106 | 0 |
| \$0 INCURRED | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER | 3 | 1,606 | 61,500 | 63,106 | 0 | 63,106 | 0 |
| TOTAL CLOSED CLAIMS | 18 | 45,797 | 0 | 45,797 | -3,583 | 42,214 | 0 |
| \$0 INCURRED | 9 | 0 | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER | 9 | 45,797 | 0 | 45,797 | -3,583 | 42,214 | 0 |

LOSS ANALYSIS: ALL

EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

POLICY REVIEW TOTALS:

| POL NUM-YEAR | WRITTEN PREMIUM | EARNED PREMIUM | DIVDND | GROSS PAID | LOSS LOSS | GROSS INCUR | LOSS LOSS | TOTAL INCUR | I/E LOSS | CLAIM RATIO | NET PAID COUNT | ALLOCCOUNT | EXP |
|--------------|-----------------|----------------|--------|------------|-----------|-------------|-----------|-------------|----------|-------------|----------------|------------|-----|
| 5E89380-2024 | N.A. | N.A. | N.A. | 363 | 0 | 363 | 0 | 363 | N.A. | 1 | 0 | | |
| 5E89380-2023 | N.A. | N.A. | N.A. | 5,783 | 0 | 5,783 | 0 | 5,783 | N.A. | 3 | 0 | | |
| 5E89380-2022 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| 5E89380-2021 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | | |
| 5E89380-2020 | N.A. | N.A. | N.A. | 14,851 | 0 | 14,851 | -3,583 | 11,268 | N.A. | 3 | 0 | | |
| TOTAL | N.A. | N.A. | N.A. | 20,997 | 0 | 20,997 | -3,583 | 17,414 | N.A. | 7 | 0 | | |

CLAIM COUNT DETAIL:

| TOTAL CLOSED CLAIMS | CLAIM COUNT | GROSS PAID | LOSS LOSS | GROSS INCUR | LOSS LOSS | TOTAL INCUR | NET PAID ALLOCCOUNT | EXP |
|---------------------|-------------|------------|-----------|-------------|-----------|-------------|---------------------|-----|
| TOTAL CLOSED CLAIMS | 7 | 20,997 | 0 | 20,997 | -3,583 | 17,414 | 0 | |
| \$0 INCURRED | 1 | 0 | 0 | 0 | 0 | 0 | 0 | |
| ALL OTHER | 6 | 20,997 | 0 | 20,997 | -3,583 | 17,414 | 0 | |

**NOTICE: THIS REPORT CONTAINS PERSONALLY IDENTIFIABLE INFORMATION AND/OR PERSONAL HEALTH INFORMATION. IN COMPLIANCE WITH ALL STATE/FEDERAL LAWS AND REGULATIONS REGARDING PRIVACY, THE VIEWING OF THIS DOCUMENT IS RESTRICTED TO THOSE PERSONS, SUCH AS AGENTS, RISK MANAGERS, OR INSURANCE SERVICE MANAGERS, WITH A NEED TO KNOW SUCH INFORMATION. SUCH PERSONAL INFORMATION SHOULD NOT BE SHARED WITH THIRD PARTIES. FOR FURTHER INFORMATION, PLEASE REFER TO THE EMC INSURANCE COMPANIES PRIVACY NOTICE.

CLAIM DETAIL SHOWN - ALL:

| CLAIM NO | LOSS DT | S ST CLASS | LOC (DRIVER)/CLAIMANT | GROSS PAID | LOSS RESERVES | LOSS RECOVERY | TOTAL INCUR | NET PAID ALLOCCOUNT | EXP |
|--|----------|------------|---|------------|---------------|---------------|-------------|---------------------|---------------|
| Z01821396 | 12/08/23 | C SC | 011 SPARTANBURG SCHOOL DISTRI BAP,OTC | 363 | 0 | 0 | 363 | 0 | |
| VEHICLE WAS STOLEN FROM MAINTENANCE SHED | | | | | | | | | |
| TOTALS AFTER ROUNDING | | | | 363 | 0 | 0 | 363 | 0 | EXP YEAR 2024 |
| Z01792244 | 05/19/23 | C SC | 007 HICKSON,WILL BAP,COLL | 3,535 | 0 | 0 | 3,535 | 0 | |
| IV MINI BUS DAMAGD WHEN ACTIVITY BUS BACKD INTO IT | | | | | | | | | |
| Z01762309 | 12/06/22 | C SC | 019 DOWDLE,ORVILLE/YOUNG,TIER BAP,LIAB PD | 2,248 | 0 | 0 | 2,248 | 0 | |
| IV WAS PULLING OUT OF PARKING LOT & BUMPED INTO OV | | | | | | | | | |
| Z01735881 | 07/05/22 | C SC | 011 THOMAS,DYLAN/ALLEN,ASHLEY | 0 | 0 | 0 | 0 | 0 | |
| IV BUMPED INTO OV AS IV WAS BACKING | | | | | | | | | |
| TOTALS AFTER ROUNDING | | | | 5,783 | 0 | 0 | 5,783 | 0 | EXP YEAR 2023 |
| Z01579456 | 11/07/19 | C SC | 020 HAMS,MARA S/SYKES,ROBERT BAP,LIAB PD | 1,420 | 0 | 0 | 1,420 | 0 | |
| IV HIT PARKED AND UNOCCUPIED OV | | | | | | | | | |
| Z01569135 | 09/26/19 | C SC | 011 JONES,ROBIN R/MILLER,BRIA BAP,COLL | 3,618 | 0 | -3,583 | 35 | 0 | |
| IV AND OV COLLIDED | | | | | | | | | |

LOSS ANALYSIS: ALL

EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

NOTICE: CONTAINS PERSONALLY IDENTIFIABLE INFORMATION -- ACCESS RESTRICTED**

CLAIM DETAIL SHOWN - ALL:

| CLAIM NO | << | LOSS DT | S | ST | CLASS | LOC (DRIVER)/CLAIMANT | >> | COVERAGE | GROSS PAID | LOSS LOSS | LOSS RECOVERY | TOTAL INCUR | NET PAID ALLOC | EXP |
|-----------------------|----|---------------|---|----|-------|---------------------------------|----|--------------|------------|-----------|---------------|-------------|----------------|-----|
| Z01534329 | | 08/15/19 | C | SC | | 003 JONES, DAVID/ELLISON, JAMES | | BAP, LIAB PD | 8,227 | 0 | 0 | 8,227 | 0 | |
| | | UNDETERMINED/ | | IV | | COLLIDED WITH OV | | BAP, COLL | 1,586 | 0 | 0 | 1,586 | 0 | |
| TOTALS AFTER ROUNDING | | | | | | | | | 14,851 | 0 | -3,583 | 11,268 | 0 | |

LOSS ANALYSIS: ALL

EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

POLICY REVIEW TOTALS:

| POL NUM-YEAR | WRITTEN PREMIUM | EARNED PREMIUM | DIVDND | GROSS PAID LOSS | LOSS RESERVES | GROSS INCUR LOSS | LOSS RECOVERY | TOTAL INCUR LOSS | I/E RATIO | CLAIM COUNT | NET PAID ALLOC | EXP |
|--------------|-----------------|----------------|--------|-----------------|---------------|------------------|---------------|------------------|-----------|-------------|----------------|-----|
| 5C89380-2024 | N.A. | N.A. | N.A. | 1,606 | 0 | 1,606 | 0 | 1,606 | N.A. | 1 | 0 | 0 |
| 5C89380-2023 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | 0 |
| 5C89380-2022 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | 0 |
| 5C89380-2021 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | 0 |
| 5C89380-2020 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | 0 |
| TOTAL | N.A. | N.A. | N.A. | 1,606 | 0 | 1,606 | 0 | 1,606 | N.A. | 1 | 0 | 0 |

CLAIM COUNT DETAIL:

| | CLAIM COUNT | GROSS PAID LOSS | LOSS RESERVES | GROSS INCUR LOSS | LOSS RECOVERY | TOTAL INCUR LOSS | NET PAID ALLOC | EXP |
|-------------------|-------------|-----------------|---------------|------------------|---------------|------------------|----------------|-----|
| TOTAL OPEN CLAIMS | 1 | 1,606 | 0 | 1,606 | 0 | 1,606 | 0 | 0 |
| \$0 INCURRED | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER | 1 | 1,606 | 0 | 1,606 | 0 | 1,606 | 0 | 0 |

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CLAIM DETAIL SHOWN - ALL:

| CLAIM NO | LOSS DT | S ST CLASS | LOC (DRIVER)/CLAIMANT | LOSS DESCRIPTION | >> COVERAGE | GROSS PAID LOSS | LOSS RESERVES | LOSS RECOVERY | TOTAL INCUR LOSS | NET PAID ALLOC | EXP |
|------------------------------|----------|------------|-----------------------|------------------------------|-------------|-----------------|---------------|---------------|------------------|----------------|-----|
| 201821402 | 12/08/23 | O SC | | SPARTANBURG SCHOOL DISTRI IM | | 1,606 | 0 | 0 | 1,606 | 0 | 0 |
| | | | | EQUIPMENT TRAILER STOLEN | | | | | | | |
| TOTALS AFTER ROUNDING | | | | | | 1,606 | 0 | 0 | 1,606 | 0 | 0 |

LOSS ANALYSIS: ALL
 EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

POLICY REVIEW TOTALS:

| POL NUM-YEAR | WRITTEN PREMIUM | EARNED PREMIUM | DIVDND | GROSS PAID | LOSS | GROSS INCUR | LOSS | TOTAL INCUR | I/E RATIO | CLAIM COUNT | NET PAID ALLOC | EXP |
|--------------|-----------------|----------------|--------|------------|--------|-------------|------|-------------|-----------|-------------|----------------|-----|
| 5A89380-2024 | N.A. | N.A. | N.A. | 0 | 51,500 | 51,500 | 0 | 51,500 | N.A. | 2 | 0 | 0 |
| 5A89380-2023 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 1 | 0 | 0 |
| 5A89380-2022 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 0 | 0 | 0 |
| 5A89380-2021 | N.A. | N.A. | N.A. | 5,844 | 0 | 5,844 | 0 | 5,844 | N.A. | 1 | 0 | 0 |
| 5A89380-2020 | N.A. | N.A. | N.A. | 14,368 | 0 | 14,368 | 0 | 14,368 | N.A. | 1 | 0 | 0 |
| TOTAL | N.A. | N.A. | N.A. | 20,212 | 51,500 | 71,712 | 0 | 71,712 | N.A. | 5 | 0 | 0 |

CLAIM COUNT DETAIL:

| | CLAIM COUNT | GROSS PAID | LOSS | GROSS INCUR | LOSS | TOTAL INCUR | NET PAID ALLOC | EXP |
|---------------------|-------------|------------|--------|-------------|------|-------------|----------------|-----|
| TOTAL OPEN CLAIMS | 1 | 0 | 51,500 | 51,500 | 0 | 51,500 | 0 | 0 |
| \$0 INCURRED | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER | 1 | 0 | 51,500 | 51,500 | 0 | 51,500 | 0 | 0 |
| TOTAL CLOSED CLAIMS | 4 | 20,212 | 0 | 20,212 | 0 | 20,212 | 0 | 0 |
| \$0 INCURRED | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER | 2 | 20,212 | 0 | 20,212 | 0 | 20,212 | 0 | 0 |

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CLAIM DETAIL SHOWN - ALL:

| CLAIM NO | LOSS DT | S | ST CLASS | LOC (DRIVER)/CLAIMANT | GROSS PAID | LOSS RESERVES | LOSS RECOVERY | TOTAL INCUR | NET PAID ALLOC | EXP |
|-------------------------------------|----------|---|----------|---|------------|---------------|---------------|-------------|----------------|-----|
| Y00008272 | 01/17/24 | O | SC | 001 SPARTANBURG SCHOOL DISTRI | 0 | 1,500 | 0 | 1,500 | 0 | 0 |
| | | | | A FLUSH VALVE ON A TOILET TO BLOW OUT THIS AFTERNO BUILDING | 0 | 50,000 | 0 | 50,000 | 0 | 0 |
| Z01827338 | 01/11/24 | C | SC | 001 SPARTANBURG SCHOOL DISTRI | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | PARENT SUFFERED A MEDICAL ISSUE - VEHICLE HIT POLE | | | | | | |
| TOTALS AFTER ROUNDING EXP YEAR 2024 | | | | | 0 | 51,500 | 0 | 51,500 | 0 | 0 |
| Z01786488 | 03/03/23 | C | SC | 001 SPARTANBURG SCHOOL DISTRI | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | POWER LINE FAILURE FROM HIGH WINDS - POWER SURGE | | | | | | |
| TOTALS AFTER ROUNDING EXP YEAR 2023 | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Z01630216 | 11/20/20 | C | SC | 001 SPARTANBURG SCHOOL DISTRI | 173 | 0 | 0 | 173 | 0 | 0 |
| | | | | A FIRE INVOLVING A CLOTHES DRYER AT MIDDLE SCHOOL BUILDING | 5,671 | 0 | 0 | 5,671 | 0 | 0 |

LOSS ANALYSIS: ALL

EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

NOTICE: CONTAINS PERSONALLY IDENTIFIABLE INFORMATION -- ACCESS RESTRICTED**

CLAIM DETAIL SHOWN - ALL:

| LOSS DT | S ST CLASS | LOC (DRIVER)/CLAIMANT | GROSS | LOSS | LOSS | TOTAL | NET PAID | |
|--|---------------|--|---------------|-----------|----------|---------------------|-----------|---|
| CLAIM NO | << | LOSS DESCRIPTION | >> COVERAGE | PAID LOSS | RESERVES | RECOVERY INCUR LOSS | ALLOC EXP | |
| TOTALS AFTER ROUNDING | | | EXP YEAR 2021 | 5,844 | 0 | 0 | 5,844 | 0 |
| Z01590393 | 04/13/20 C SC | 003 SPARTANBURG SCHOOL DISTRI BUILDING | | 14,368 | 0 | 0 | 14,368 | 0 |
| TORNADO-TREES FELL-BASEBALL FIELD FENCE/SCOREBOARD | | | | | | | | |
| TOTALS AFTER ROUNDING | | | EXP YEAR 2020 | 14,368 | 0 | 0 | 14,368 | 0 |

LOSS ANALYSIS: ALL

EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

POLICY REVIEW TOTALS:

| POL NUM-YEAR | WRITTEN PREMIUM | EARNED PREMIUM | DIVDND | GROSS PAID | LOSS LOSS | GROSS INCUR | LOSS LOSS | TOTAL INCUR | I/E RATIO | CLAIM COUNT | NET PAID ALLOC | EXP |
|--------------|-----------------|----------------|--------|------------|-----------|-------------|-----------|-------------|-----------|-------------|----------------|-----|
| 5D89380-2024 | N.A. | N.A. | N.A. | 0 | 10,000 | 10,000 | 0 | 10,000 | N.A. | 1 | 0 | 0 |
| 5D89380-2023 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 1 | 0 | 0 |
| 5D89380-2022 | N.A. | N.A. | N.A. | 4,589 | 0 | 4,589 | 0 | 4,589 | N.A. | 3 | 0 | 0 |
| 5D89380-2021 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 1 | 0 | 0 |
| 5D89380-2020 | N.A. | N.A. | N.A. | 0 | 0 | 0 | 0 | 0 | N.A. | 2 | 0 | 0 |
| TOTAL | N.A. | N.A. | N.A. | 4,589 | 10,000 | 14,589 | 0 | 14,589 | N.A. | 8 | 0 | 0 |

CLAIM COUNT DETAIL:

| | CLAIM COUNT | GROSS PAID | LOSS LOSS | GROSS INCUR | LOSS LOSS | TOTAL INCUR | NET PAID ALLOC | EXP |
|---------------------|-------------|------------|-----------|-------------|-----------|-------------|----------------|-----|
| TOTAL OPEN CLAIMS | 1 | 0 | 10,000 | 10,000 | 0 | 10,000 | 0 | 0 |
| \$0 INCURRED | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER | 1 | 0 | 10,000 | 10,000 | 0 | 10,000 | 0 | 0 |
| TOTAL CLOSED CLAIMS | 7 | 4,589 | 0 | 4,589 | 0 | 4,589 | 0 | 0 |
| \$0 INCURRED | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER | 1 | 4,589 | 0 | 4,589 | 0 | 4,589 | 0 | 0 |

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CLAIM DETAIL SHOWN - ALL:

| CLAIM NO | LOSS DT | S ST CLASS | LOC (DRIVER)/CLAIMANT | GROSS PAID | LOSS RESERVES | LOSS RECOVERY | TOTAL INCUR | NET PAID ALLOC | EXP |
|-----------|----------|------------|--|------------|---------------|---------------|-------------|----------------|-----|
| Y00009490 | 12/05/23 | O SC | THOMPSON, JACOB/SPARTANBUR PRM/OPS MED | 0 | 10,000 | 0 | 10,000 | 0 | 0 |
| | | | SC SLIP AND FALL SPARTANBURG COMODERATECONSERVATI | | | | | | |
| | | | TOTALS AFTER ROUNDING | 0 | 10,000 | 0 | 10,000 | 0 | 0 |
| | | | EXP YEAR 2024 | | | | | | |
| Z01788912 | 05/11/23 | C SC | BMW/SPARTANBURG SCHOOL DI | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | SCHOOL UMBRELLA CAUGHT UP IN WIND-HIT HOOD OF VEH | | | | | | |
| | | | TOTALS AFTER ROUNDING | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | EXP YEAR 2023 | | | | | | |
| Z01780851 | 03/26/22 | C SC | JENSEN, CINDY/SPARTANBURG PRM/OPS MED | 4,589 | 0 | 0 | 4,589 | 0 | 0 |
| | | | CLMT TIPPED SEATED WALKER ON A THRESHOLD | | | | | | |
| Z01683566 | 09/13/21 | C SC | MORROW, ALYSSA/SPARTANBURG | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | STUDNT WALKING BETWEEN CARS-CAUGHT LEG BTWN 2 CARS | | | | | | |

LOSS ANALYSIS: ALL

EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

NOTICE: CONTAINS PERSONALLY IDENTIFIABLE INFORMATION -- ACCESS RESTRICTED**

CLAIM DETAIL SHOWN - ALL:

| CLAIM NO | DT | S | ST | CLASS | LOC (DRIVER)/CLAIMANT | GROSS PAID | LOSS RESERVES | LOSS RECOVERY | TOTAL INCUR | NET PAID ALLOC | EXP |
|--|----------|---|----|-------|---------------------------------------|---------------|---------------|---------------|-------------|----------------|-----|
| Z01676606 | 08/12/21 | C | SC | | DOVER, SHAKETA/SPARTANBURG | 0 | 0 | 0 | 0 | 0 | 0 |
| A PARENT FELL AS SHE WAS EXITING THE BUILDING | | | | | | | | | | | |
| TOTALS AFTER ROUNDING | | | | | | 4,589 | 0 | 0 | 4,589 | 0 | 0 |
| | | | | | | EXP YEAR 2022 | | | | | |
| Z01659551 | 04/26/21 | C | SC | | READINGER, ACE/SPARTANBURG PRM/OPS BI | 0 | 0 | 0 | 0 | 0 | 0 |
| CLAIMANT ATTORNEY STATES TEACHER CARRIER VEREEN SL | | | | | | | | | | | |
| TOTALS AFTER ROUNDING | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | | EXP YEAR 2021 | | | | | |
| Z01565834 | 12/18/19 | C | SC | | DOE, JOHN/SPARTANBURG SCHO | 0 | 0 | 0 | 0 | 0 | 0 |
| STUDENT LOCKED KEYS-TOWING CO BROKE INTO WRONG VEH | | | | | | | | | | | |
| Z01541371 | 09/04/19 | C | SC | | HOLLIS, NYASIA/SPARTANBURG | 0 | 0 | 0 | 0 | 0 | 0 |
| CLMT INVOLVED IN PHYSICAL ALTERCATION-FELL | | | | | | | | | | | |
| TOTALS AFTER ROUNDING | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | | EXP YEAR 2020 | | | | | |

Attachments

Insurance Binder showing limits for Property, Inland Marine, Auto, Errors & Omissions (Linebacker), and Umbrella

Ancillary Accident Plan, Government Entity Crime, and Cyber Liability



INSURANCE BINDER

DATE (MM/DD/YYYY)
08/14/2023

THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON PAGE 2 OF THIS FORM.

| | | | | | |
|---|--|---|--|--|--|
| AGENCY | | COMPANY | | BINDER # 20230614 | |
| PHONE (A/C, No, Ext): (336) 386-8228 | | FAX (A/C, No): (336) 386-4661 | | | |
| CODE: | | SUB CODE: | | | |
| AGENCY CUSTOMER ID: | | INSURED AND MAILING ADDRESS | | DESCRIPTION OF OPERATIONS / VEHICLES / PROPERTY (including Location) | |
| | | Spartanburg School District 3 3535 Clifton Glendale Rd. PO Box 267 Glendale SC 29346 | | Public School System K-12 | |
| DATE EFFECTIVE | | TIME | | DATE EXPIRATION | |
| 07/01/2023 | | 12:01 | | 09/01/2023 | |
| | | <input checked="" type="checkbox"/> AM | | | |
| | | <input type="checkbox"/> PM | | 12:01 AM | |
| | | | | NOON | |
| <input type="checkbox"/> THIS BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY PER EXPIRING POLICY #: | | | | | |

| COVERAGES | | LIMITS | | |
|---|--|------------|---------|--|
| TYPE OF INSURANCE | COVERAGE / FORMS | DEDUCTIBLE | COINS % | AMOUNT |
| PROPERTY <input checked="" type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input checked="" type="checkbox"/> SPEC | Per Proposal Inland Marine - Limit \$96,165 (\$1,000 ded) | 5,000 | | 194,179,093 |
| GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR | Per Proposal Linebacker (SLEO) - \$1m/ \$2m (\$5k ded) | | | EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES \$ 500,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COMP/OP AGG \$ 3,000,000 COMBINED SINGLE LIMIT \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE \$ MEDICAL PAYMENTS \$ 5,000 PERSONAL INJURY PROT \$ UNINSURED MOTORIST \$ 1,000,000 \$ |
| VEHICLE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS | Per Proposal | | | |
| VEHICLE PHYSICAL DAMAGE DED <input checked="" type="checkbox"/> COLLISION 500 <input checked="" type="checkbox"/> OTHER THAN COL 500 | <input type="checkbox"/> ALL VEHICLES <input checked="" type="checkbox"/> SCHEDULED VEHICLES | | | <input checked="" type="checkbox"/> ACTUAL CASH VALUE <input type="checkbox"/> STATED AMOUNT \$ |
| GARAGE LIABILITY <input type="checkbox"/> ANY AUTO | N/A | | | AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EACH ACCIDENT \$ AGGREGATE \$ |
| EXCESS LIABILITY <input checked="" type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM | Per Proposal | | | EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000 SELF-INSURED RETENTION \$ |
| WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY | N/A | | | <input type="checkbox"/> PER STATUTE E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$ |
| SPECIAL CONDITIONS / OTHER COVERAGES Cyber Liability - \$1,000,000 (\$25,000 retention) Zurich Accident Policy - renewed per expiring terms & conditions Travelers Crime - renewed per expiring terms, conditions, limits, deductibles | | | | FEES \$ TAXES \$ ESTIMATED TOTAL PREMIUM \$ |

| | | | | | |
|----------------|--|---------------------------|--|--------------------|--|
| NAME & ADDRESS | | MORTGAGEE | | ADDITIONAL INSURED | |
| Insured's Copy | | LOSS PAYEE | | | |
| | | LOAN #: | | | |
| | | AUTHORIZED REPRESENTATIVE | | | |

SPARTANBURG COUNTY SCHOOL DISTRICT THREE
Insurance Renewal Packet

SPECIAL RISK ACCIDENT PLAN

Company: :
AM Best Rating: A (Excellent)

| | |
|-------------------------|---|
| Eligibility | All enrolled students of the Policyholder and all other students and volunteers approved by the Policyholder, who are riding as lawful occupants on the Policyholder's Activity School Buses. |
| Covered Activity | While riding in, boarding, being thrown from, being run down, struck or run over by a school activity bus. |

| Benefits | |
|-----------------|---|
| \$50,000 | Accidental Death Benefit |
| \$50,000 | Accidental Dismemberment Benefit |
| \$50,000 | Exposure and Disappearance Coverage |
| \$5,000 | Accident Medical Expense Benefit |
| Benefits | Accident Medical Expense Benefit |
| a) \$5,000 | a) Maximum Benefit Amount |
| b) \$0 | b) Deductible |
| c) 100% | c) Percentage of Usual & Customary Expenses |
| d) 90 Days | d) First Treatment or Service Occurs Within |
| e) 52 Weeks | e) Expenses Incurred Within |
| f) 24 | f) Emergency Care Period |

| Accidental Death & Dismemberment | |
|---|--------------------|
| Loss Of: | Benefit |
| Life | 100% Principal Sum |
| Both Hands or Both Feet | 100% Principal Sum |
| One Hand and One Foot | 100% Principal Sum |
| One Hand or One Foot + Sight of One Eye | 100% Principal Sum |
| Sight of Both Eyes | 100% Principal Sum |
| Speech and Hearing | 100% Principal Sum |
| Speech or Hearing | 50% Principal Sum |
| One Hand or One Foot or Sight of One Eye | 50% Principal Sum |
| Thumb & Index Finger on Same Hand | 25% Principal Sum |
| Hearing in One Ear | 25% Principal Sum |

| Exposure | 2022-23 | 2023-24 | 2024-25 |
|-------------------------------|----------------|----------------|----------------|
| Number of Seats/ Participants | 434 | 350 | 350 |

SPARTANBURG COUNTY SCHOOL DISTRICT THREE
Insurance Renewal Packet

GOVERNMENT ENTITY CRIME

Company:

AM Best Rating: A (Excellent)

| Coverage | Single Limit of Insurance | Single Loss Retention |
|---|---------------------------|-----------------------|
| A.) Employee Theft | | |
| 1. Per Loss Coverage | \$500,000 | \$5,000 |
| 2. Per Employee Coverage | \$100,000 | \$5,000 |
| B.) Forgery or Alteration | \$500,000 | \$5,000 |
| C.) On Premises | \$100,000 | \$5,000 |
| D.) In Transit | \$100,000 | \$5,000 |
| E.) Money Orders and Counterfeit Money | \$100,000 | \$5,000 |
| F.) Computer Crime | | |
| 1. Computer Fraud | \$100,000 | \$5,000 |
| 2. Computer Program and Electronic Data Restoration Expense | \$100,000 | \$5,000 |
| G.) Funds Transfer Fraud | \$500,000 | \$5,000 |
| H.) Social Engineering Fraud | \$100,000 | \$5,000 |
| I.) Telecom Fraud | \$100,000 | \$5,000 |
| J.) Claim Expense | \$5,000 | \$0 |

Most Common Exclusions:

Please refer to the policy for a complete description of all exclusions.

| Life of Policy | Year 1 (2023-24) | Year 2 (2024-25) | Year 3 (2025-26) |
|-------------------|------------------|------------------|------------------|
| Premium | | | |
| Total Paid | | | |

SPARTANBURG COUNTY SCHOOL DISTRICT THREE
Insurance Renewal Packet

CYBER LIABILITY

Company:
AM Best Rating: A (Excellent)

| Third Party Insuring Agreements | Limit | Retention |
|--|--------------------|--|
| Network Security and Privacy Liability | \$1,000,000 | \$25,000 |
| Regulatory Investigations, Fines and Penalties | \$1,000,000 | \$25,000 |
| Media Liability | \$1,000,000 | \$25,000 |
| PCI DSS Assessment Expenses | \$1,000,000 | \$25,000 |
| Breach Management Expenses | \$1,000,000 | \$25,000 |
| First Party Insuring Agreements | Limit | Retention |
| Business Interruption | \$1,000,000 | Waiting: 10 hours Indemnity: 6 months |
| Contingent Business Interruption | \$1,000,000 | Waiting: 10 hours Indemnity: 6 months |
| Digital Asset Destruction, Data Retrieval and System Restoration | \$1,000,000 | \$25,000 Each Loss |
| System Failure Coverage | \$1,000,000 | Waiting: 10 hours Indemnity: 6 months |
| Social Engineering & Cyber Crime Coverage | \$250,000 | \$25,000 Each Loss |
| Reputational Loss Coverage | \$1,000,000 | Waiting: 2 weeks Indemnity: 6 months |
| Cyber Extortion and Ransomware Coverage | \$1,000,000 | \$25,000 Each Loss |
| Breach Response and Remediation Expenses | \$1,000,000 | \$25,000 Each Loss |
| Court Attendance Costs | \$250,000 | \$25,000 Each Loss |
| Maximum Policy Aggregate | \$1,000,000 | |

| COVERAGE EXTENSIONS | |
|------------------------------|--------------|
| Bricking Coverage | \$ 1,000,000 |
| Criminal Reward Expenses | \$ 50,000 |
| Forensic Accounting Coverage | \$ 50,000 |
| Invoice Manipulation Costs | \$ 250,000 |
| Solicitation Claims | \$ 50,000 |

Most Common Exclusions:

Please refer to the policy for a complete list and description of exclusions.