

**Greenwood School District 50
Coverage & Premium Comparison**

Line of Coverage **2023-24 Policies**

<i>Abuse/Molestation</i>	
Each Loss Limit	\$1,000,000
Aggregate Limit	\$2,000,000
Deductible	\$0

<i>Automobile</i>	
Liability CSL	\$1,000,000
UM/UIM	\$1,000,000
Medical Payments	\$2,000
Comprehensive Ded	\$1,000
Collision Ded	\$1,000
Garagekeepers	\$100,000
Garagekeepers Deductible	\$250

<i>Employee Benefits Liability</i>	
Each Employee	\$1,000,000
Aggregate	\$3,000,000
Deductible	\$1,000
Retroactive Date	7/1/2014

<i>Employment Related Practices Liability</i>	
Each Employee	Incl. w/ SLEO
Aggregate	Incl. w/ SLEO
Deductible	Incl. w/ SLEO
Retroactive Date	Incl. w/ SLEO

<i>General Liability</i>	
Each Occurrence	\$1,000,000
Damage to Premises Rented to You	\$500,000
Medical Expense Limit	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000

Inland Marine

School Band Uniforms, Choir Robes, Etc.	\$50,000
School Athletic Equipment/Uniforms	\$50,000
School Cameras, Projection Machines, & Films	\$132,168
School Musical Instruments	\$212,236
Signs Not Attached to Buildings	\$10,000
Dwellings Under Construction (Vocational Class)	\$100,000
Misc. ROTC and Other Equipment	\$269,616
2023 Quality Cargo Trailer	\$22,815
2023 Homesteader Trailer	\$6,996
Property In Transit or Off Premises	\$10,000
Deductible	\$500
EDP Hardware/Software	\$500,000
EDP Deductible	\$1,000

Law Enforcement Liability

Each Wrongful Act	\$1,000,000
Aggregate Limit	\$2,000,000
Deductible	\$1,000

School Leaders E&O/EPL

Each Wrongful Act	\$1,000,000
Aggregate Limit	\$3,000,000
Deductible	\$10,000
Retroactive Date	7/1/2009

Property

Blanket Limit	\$372,024,369
Accounts Receivable	\$250,000
Business Income/Extra Expense	\$2,000,000
Debris Removal	\$250,000
Earthquake	\$10,000,000
Equipment Breakdown	Included
Expediting Expenses	\$50,000
Fine Arts	\$100,000
Fire Department Service Charge	\$50,000
Flood	\$5,000,000
Newly Acquired Buildings/BPP	\$2,000,000
Ordinance or Law	Included
Outdoor Property	\$500,000
Pollution Cleanup	\$100,000
Property in Transit	\$500,000
Spoilage	\$50,000
Utility Services DD&TE (Incl. overhead lines)	\$100,000
Valuable Papers & Records	\$500,000
Earthquake Deductible	\$25,000
Flood Deductible	\$50,000
Deductible	\$5,000

Umbrella

Each Occurrence	\$5,000,000
General Aggregate	\$5,000,000
Self-Insured Retention	\$10,000

Workers Compensation

Employers Liability Limits	\$1mil/\$1mil/\$1mil
8868 Payroll	\$59,729,067
9101 Payroll	\$6,538,223
7380 Payroll	\$1,648,671
Total Payroll	\$67,915,961