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**Baldwin-  
Whitehall School  
District**

Commercial  
Insurance  
Proposal

**EXPECT AN EXPERT**





## Commercial Insurance Proposal

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*Times of uncertainty call for prudence that can only be gleaned from experience. For over a century, generations have turned to Henderson Brothers for expertise to shield them from risk and protect their fortunes in good times and bad.*

*Demographic, political, and economic changes can create real upheaval in your financial and business life if you're not prepared. If this is the "new normal," then it surely requires more enlightened ways of thinking about the future. One thing is certain: this is no time to experiment with inexperience.*

*Since 1893, Henderson Brothers has eagerly accepted the challenge to anticipate the needs of our clients and community every day, regardless of the economic climate. Our promise of integrity and responsiveness has been honed and proven through four panics, three depressions and 18 recessions.*

*In other words, we are experts who are here for you – from business insurances such as property, casualty, professional liability, workers' compensation, employee benefits and retirement, to personal health, auto, life and homeowners'.*

Henderson Brothers – EXPECT AN EXPERT

**THIS DOCUMENT SUMMARIZES THE PROPOSAL FOR YOUR INSURANCE. THIS IS NOT A CONTRACT. THE TERMS OF THE POLICY FORMS WILL CONTROL THE INSURANCE CONTRACT WITHOUT REGARD TO ANY STATEMENT MADE IN THIS PROPOSAL.**



## **Named Insureds**

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Baldwin-Whitehall School District



## Location Schedule

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Loc #	Bldg #	Address
1	1	4653 Clairton Blvd • Pittsburgh, PA 15236 • Baldwin High School
1	2	4653 Clairton Blvd • Pittsburgh, PA 15236 • Grandstand/Athletic Building
1	3	4653 Clairton Blvd • Pittsburgh, PA 15236 • Visitor Grandstand
1	4	4653 Clairton Blvd • Pittsburgh, PA 15236 • Concession Stand
1	5	4653 Clairton Blvd • Pittsburgh, PA 15236 • Ticket Booth
1	6	4653 Clairton Blvd • Pittsburgh, PA 15236 • Gas House
1	7	4653 Clairton Blvd • Pittsburgh, PA 15236 • Concession/Restroom
1	8	4653 Clairton Blvd • Pittsburgh, PA 15236 • Ticket Booth
1	9	4653 Clairton Blvd • Pittsburgh, PA 15236 • Football Field & Track
1	10	4653 Clairton Blvd • Pittsburgh, PA 15236 • Garage
1	11	4653 Clairton Blvd • Pittsburgh, PA 15236 • Home Dugout
1	12	4653 Clairton Blvd • Pittsburgh, PA 15236 • Visitors Dugout
2	1	129 Windvale Drive • Pittsburgh, PA 15236 • Harrison Middle School
3	1	1515 McAnnulty Road • Pittsburgh, PA 15236 • McAnnulty Elementary School
5	1	4900 Curry Road • Pittsburgh, PA 15236 • Whitehall Elementary School
5	2	4900 Curry Road • Pittsburgh, PA 15236 • Gas Meter Building
6	1	41 Macek Drive • Pittsburgh, PA 15227 • Wallace Maintenance Facility
6	2	41 Macek Drive • Pittsburgh, PA 15227 • Home Dugout
6	3	41 Macek Drive • Pittsburgh, PA 15227 • Visitors Dugout
7	1	168 Julie Drive • Pittsburgh, PA 15227 • Bus Garage



## Property

Insurance Company: Utica National Insurance Company  
 Proposed Policy Period: 7/1/2021 to 7/1/2022

### Policy Limits – Blanket Values

Description	Limit	Deductible
Blanket Building & Contents	\$198,671,420	\$1,000
Equipment Breakdown	Included	\$1,000
Business Income & Extra Expense	ALS 24 Months	72 hours
Flood	\$1,000,000	\$25,000
Earthquake	\$3,000,000	\$50,000

### Coverage Detail

Subject		Amount	Val	Co-Ins %	Cause of Loss	Ded
1	1	4653 Clairton Blvd - HS, Pittsburgh, PA 15236				
BUILDING		\$89,897,782	RC	100	Special	\$1,000
BPP		\$8,278,728	RC	100	Special	\$1,000
1	2	4653 Clairton Blvd - HS, Pittsburgh, PA 15236				
BUILDING		\$3,447,122	RC	100	Special	\$1,000
BPP		\$356,302	RC	100	Special	\$1,000
1	3	4653 Clairton Blvd - HS, Pittsburgh, PA 15236				
BUILDING		\$411,876	RC	100	Special	\$1,000
1	4	4653 Clairton Blvd - HS, Pittsburgh, PA 15236				
BUILDING		\$13,675	R	100	Special	\$1,000
BPP		\$1,714	R	100	Special	\$1,000
1	5	4653 Clairton Blvd - HS, Pittsburgh, PA 15236				



Subject			Amount	Val	Co-Ins %	Cause of Loss	Ded
BUILDING			\$6,427	RC	100	Special	\$1,000
BPP			\$677	RC	100	Special	\$1,000
1	6	4653 Clairton Blvd - HS, Pittsburgh, PA 15236					
BUILDING			\$13,578	RC	100	Special	\$1,000
1	7	4653 Clairton Blvd - HS, Pittsburgh, PA 15236					
BUILDING			\$135,507	RC	100	Special	\$1,000
BPP			\$5,812	RC	100	Special	\$1,000
1	8	4653 Clairton Blvd - HS, Pittsburgh, PA 15236					
BUILDING			\$4,285	RC	100	Special	\$1,000
BPP			\$1,433	RC	100	Special	\$1,000
1	9	4653 Clairton Blvd - HS, Pittsburgh, PA 15236					
BUILDING			\$2,813,560	RC	100	Special	\$1,000
1	10	4653 Clairton Blvd - HS, Pittsburgh, PA 15236					
BUILDING			\$74,020	RC	100	Special	\$1,000
1	11	4653 Clairton Blvd - HS, Pittsburgh, PA 15236					
BUILDING			\$33,850	RC	100	Special	\$1,000
1	12	4653 Clairton Blvd - HS, Pittsburgh, PA 15236					
BUILDING			\$33,850	RC	100	Special	\$1,000
2	1	129 Windvale Drive, Pittsburgh, PA 15236					
BUILDING			\$29,805,604	RC	100	Special	\$1,000
BPP			\$4,136,290	RC	100	Special	\$1,000
3	1	1515 McAnnulty Road, Pittsburgh, PA 15236					
BUILDING			\$11,824,013	RC	100	Special	\$1,000
BPP			\$1,929,837	RC	100	Special	\$1,000
5	1	4900 Curry Road, Pittsburgh, PA 15236					
BUILDING			\$21,265,570	RC	100	Special	\$1,000



Subject			Amount	Val	Co-Ins %	Cause of Loss	Ded	
BPP			\$3,519,167	RC	100	Special	\$1,000	
5	2	4900 Curry Road, Pittsburgh, PA 15236						
BUILDING			\$8,380	RC	100	Special	\$1,000	
6	1	41 Macek Drive, Pittsburgh, PA 15227						
BUILDING			\$15,632,343	RC	100	Special	\$1,000	
BPP			\$1,855,640	RC	100	Special	\$1,000	
6	2	41 Macek Drive, Pittsburgh, PA 15227						
BUILDING			\$6,320	RC	100	Special	\$1,000	
6	3	41 Macek Drive, Pittsburgh, PA 15227						
BUILDING			\$6,320	RC	100	Special	\$1,000	
7	1	168 Julie Drive, Pittsburgh, PA 15227						
BUILDING			\$2,460,761	RC	100	Special	\$1,000	
BPP			\$652,380	RC	100	Special	\$1,000	



## General Liability

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Insurance Company: Utica National Insurance Company  
 Proposed Policy Period: 7/1/2021 - 7/1/2022

### Coverage Detail

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Limits of Liability		Description
\$1,000,000		Per Occurrence
\$3,000,000		General Aggregate
\$3,000,000		Products/Completed Operations Aggregate
\$1,000,000		Personal and Advertising Injury Aggregate
\$1,000,000		Fire Damage Liability
\$10,000		Medical Expense Each Claim

\$3,000,000		Employee Benefits Liability Aggregate
\$1,000,000		Employee Benefits Liability, Each Loss
None		Employee Benefits Liability Retroactive Date
\$1,000		Employee Benefits Liability Deductible / Claim

\$1,000,000		Abuse or Molestation Liability, Each Loss
\$3,000,000		Abuse or Molestation Liability, Aggregate

\$50,000		Crisis Event Business Income & Extra Expense
\$250,000		Crisis Event Expense

### Schedule of Hazards

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Class Code	Classification	Rating Basis	Exposure
47471	Schools – Public – Elementary, Kinder-Garten or Junior	Per Pupil	3,067





47473	Schools – Public – High	Per Pupil	1,514
47469	Schools – Faculty Liability for Corporal Punishment of Pupils	Per Faculty Member	597
49452	Vacant Land -Not for Profit Only	Per Acres	5
48925	Swimming Pools – NOC	Per Swimming Pool	1
44194	Grandstands or Bleachers	Per Grandstand	10
48638	Stadiums – Operated by Insured	Gross Sales	\$60,000
61218	Buildings or Premises – Bank or Office – Mercantile	Area	15,000
68707	Warehouses – Private – Not for Profit Only	Area	10,000

### **Subject to Audit**

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The proposed premium is based on the above estimates of annual exposures. This policy is subject to an Annual audit. A deposit premium will be collected at the time of inception. Adjustments in the premium will be done when the policy expires.



## Commercial Auto

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Insurance Company: Utica National Insurance Company  
Proposed Policy Period: 7/1/2021 to 7/1/2022

### Coverage Detail

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Limits	Description
\$1,000,000	Liability Combined Single Limit
\$1,000,000	Uninsured Motorist Protection
\$1,000,000	Underinsured Motorist Protection
\$5,000	Medical Payments
\$100,000/\$2,500/\$10,000	Combination First Party Benefits (Total Benefit/Funeral Expense/Accidental Death)
Included	Hired & Borrowed Auto Liability
Included	Hired Auto Physical Damage (\$100/\$500 Comp/Coll Ded.)

### Vehicles

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Vehicle	Garage Location	Comp Deductible	Collision Deductible
1 1984 International Lift Wayne 1HVLMD4L2EHA21967	PITTSBURGH, PA	\$500	\$500
2 1999 Ford F350 1FTWW32F1XEE75410	PITTSBURGH, PA	\$500	\$500
3 2002 Bluebird School Bus 1BABHCPA12F202440	PITTSBURGH, PA	\$500	\$500
4 2000 Ford F350 1FTSF3159YEE26504	PITTSBURGH, PA	\$500	\$500
5 2004 Ford F350 3FTSF31S44MA02829	PITTSBURGH, PA	\$500	\$500
6 2005 Bluebird School Bus 1BABHCKA25F223969	PITTSBURGH, PA	\$500	\$500



Vehicle		Garage Location	Comp Deductible	Collision Deductible
7	2005 Bluebird School Bus 1BABHCKA95F223970	PITTSBURGH, PA	\$500	\$500
8	2005 Bluebird School Bus 1BABHCKA25F223972	PITTSBURGH, PA	\$500	\$500
9	2005 Bluebird School Bus 1BABHCKA45F223973	PITTSBURGH, PA	\$500	\$500
10	2004 Bluebird School Bus 1BABHCOA74F215450	PITTSBURGH, PA	\$500	\$500
11	2004 Kubota Tractor 39422	PITTSBURGH, PA	\$500	\$500
12	1975 Ford Tractor C611660	PITTSBURGH, PA	\$500	\$500
13	2006 Bluebird School Bus 1BABHCKA06F230632	PITTSBURGH, PA	\$500	\$500
14	2006 Bluebird School Bus 1BABHCKA26F230633	PITTSBURGH, PA	\$500	\$500
15	2005 Ford Mini Bus 1FDXE45P45HB08591	PITTSBURGH, PA	\$500	\$500
16	2006 Bluebird School Bus 1BABHCKA66F230635	PITTSBURGH, PA	\$500	\$500
17	2005 Ford Mini Bus 1FDXE45P25HB44442	PITTSBURGH, PA	\$500	\$500
18	2005 Kubota 60051	PITTSBURGH, PA	\$500	\$500
19	1999 Haulmark 16HGB3223XH051908	PITTSBURGH, PA	\$500	\$500
20	2007 BlueBird Bus 1BABHCKA27F242802	PITTSBURGH, PA	\$500	\$500
21	2007 BlueBird Bus 1BABHCKA07F242801	PITTSBURGH, PA	\$500	\$500
22	2007 BlueBird Bus 1BABHCKA97F242800	PITTSBURGH, PA	\$500	\$500



Vehicle		Garage Location	Comp Deductible	Collision Deductible
23	2007 BlueBird Bus 1BABHCKA67F242799	PITTSBURGH, PA	\$500	\$500
24	2007 BlueBird Bus 1BABHCKA47F242798	PITTSBURGH, PA	\$500	\$500
25	2007 BlueBird Bus 1BABHCKA27F242797	PITTSBURGH, PA	\$500	\$500
26	2009 BLUEBIRD SCHOOL BUS 1BABHCPA59F261372	PITTSBURGH, PA	\$500	\$500
27	2009 Bluebird School Bus 1BABHCPA99F261374	PITTSBURGH, PA	\$500	\$500
28	2009 Bluebird School Bus 1BABHCPA79F261373	PITTSBURGH, PA	\$500	\$500
29	2009 BLUEBIRD SCHOOL BUS 1BABHCPA19F261370	PITTSBURGH, PA	\$500	\$500
30	2009 BLUEBIRD SCHOOL BUS 1BABHCPA39F261371	PITTSBURGH, PA	\$500	\$500
31	2008 Ford/Bbird MICRO BUS 1FD4E45P58DB42909	PITTSBURGH, PA	\$500	\$500
32	2009 FORD E150 SW 1FMNE11WX9DA02551	PITTSBURGH, PA	\$500	\$500
33	2009 FORD VAN 1FMME11W19DA02552	PITTSBURGH, PA	\$500	\$500
34	2009 FORD E150 SW 1FMNE11W39DA02553	PITTSBURGH, PA	\$500	\$500
35	2009 FORD E150 SW 1FMNE11W59DA02554	PITTSBURGH, PA	\$500	\$500
36	2010 THOMAS 72 PSGR 1T88P4E20A1128815	, PA	\$500	\$500
37	2010 THOMAS 72 PSGN 1T88P4E22A1128816	, PA	\$500	\$500
38	2010 THOMAS 72 PSGN 1T88P4E24A1128817	, PA	\$500	\$500



Vehicle		Garage Location	Comp Deductible	Collision Deductible
39	2010 THOMAS 72 PSGR 1T88P4E26A1128818	, PA	\$500	\$500
40	2010 THOMAS 72 PSGR 1T88P4E28A1128819	, PA	\$500	\$500
41	2010 THOMAS 72 PSGR 1T88P4E24A1128820	, PA	\$500	\$500
42	2012 CHEV EXPRESS 1GNZGZHG7C1158026	, PA	\$500	\$500
43	2012 CHEV EXPRESS 1GNZGZHG4C1159120	, PA	\$500	\$500
44	2012 Thomas Mini Lift 1GB6G5BG0C1175140	, PA	\$500	\$500
45	2013 Thomas 1GB6G5BG7C1175023	, PA	\$500	\$500
46	2013 Ford F550 1FDUF5H59DEA62237	Pittsburgh, PA	\$500	\$500
47	2014 Chev Mini Bus 1GB3G3BG3E1116478	,	\$500	\$500
48	2015 Thomas 4UZABRDT6FCFU8632	Pittsburgh, PA	\$500	\$500
49	2014 Blue Bird 72 Pass 1BABJCPA2EF305326	Pittsburgh, PA	\$500	\$500
50	2014 Blue Bird 72 Pass 1BABJCPA0EF305325	Pittsburgh, PA	\$500	\$500
51	2014 Ford SW 1FTNE2EL5EDA24008	Baldwin, PA	\$500	\$500
52	2014 Ford SW 1FTNE2EL3EDA24007	Baldwin, PA	\$500	\$500
53	2016 Thomas 40 Pass 4UZABRDT0GCGN2597	Pittsburgh, PA	\$500	\$500
54	2015 Thomas 72 Pass 1T88P9E28F1288591	Pittsburgh, PA	\$500	\$500



Vehicle		Garage Location	Comp Deductible	Collision Deductible
55	2015 Thomas 72 Pass 1T88P9E2XF1288592	Pittsburgh, PA	\$500	\$500
56	2016 Thomas 48 Pass 4UZABRDT2GCGN2598	Pittsburgh, PA	\$500	\$500
57	2014 Ford Van 1FTNE2EL7EDA24012	Pittsburgh, PA	\$500	\$500
58	2014 Ford Van 1FTNE2EL9EDA24013	Pittsburgh, PA	\$500	\$500
59	2015 Ford T-150 1FMZK1ZM0FKB31855	Pittsburgh, PA	\$500	\$500
60	2015 Ford T-150 1FMZK1ZM9FKB31854	Pittsburgh, PA	\$500	\$500
61	2015 Ford T-150 1FMZK1ZM2FKB31856	Pittsburgh, PA	\$500	\$500
62	2015 Ford T-150 1FMZK1ZM4FKB31860	Pittsburgh, PA	\$500	\$500
63	2015 Ford Collins 1FDEE4FL3FDA32986	Pittsburgh, PA	\$500	\$500
64	2015 Ford Collins 1FDEE4FL4FDA32978	Pittsburgh, PA	\$500	\$500
65	2016 Blue Bird Bus 1BABJCPA6GF324223	Pittsburgh, PA	\$500	\$500
66	2016 Blue Bird Bus 1BABJCPA8GF324224	Pittsburgh, PA	\$500	\$500
67	2016 Blue Bird Bus 1BABJCPAXGF324225	Pittsburgh, PA	\$500	\$500
68	2015 Blue Bird Bus 1BABJCPA1GF324226	Pittsburgh, PA	\$500	\$500
69	2016 Blue Bird 1BABJCPA3GF324227	Pittsburgh, PA	\$500	\$500
70	2016 Blue Bird 1BABJCPA3GF324230	Pittsburgh, PA	\$500	\$500



Vehicle		Garage Location	Comp Deductible	Collision Deductible
71	2016 Blue Bird 1BABJCPA5GF324231	Pittsburgh, PA	\$500	\$500
72	2016 Blue Bird Bus 1BABJCPA5GF324228	Pittsburgh, PA	\$500	\$500
73	2016 Blue Bird Bus 1BABJCPA7GF324232	Pittsburgh, PA	\$500	\$500
74	2016 Blue Bird Bus 1BABJCPA7GF324229	Pittsburgh, PA	\$500	\$500
75	2016 Blue Bird Bus 1BABJCPA9GF324233	Pittsburgh, PA	\$500	\$1,000
76	2016 Blue Bird Bus 1BABJCPA0GF324234	Pittsburgh, PA	\$500	\$1,000
77	2017 United Trailer 56JTE2822HA150745	Baldwin, PA	\$500	\$500
78	2015 Ford Collins 1FDEE4FL7FDA32974	Pittsburgh, PA	\$500	\$500
79	2018 Thomas 48 Pass 4UZABRFCXJCKO856	Pittsburgh, PA	\$500	\$500
80	2017 GMC Savana 1GDW7ACG4H1299563	Pittsburgh, PA	\$500	\$500
81	2018 Thomas 30 Pass 1HA6GUBG0HN006205	Pittsburgh, PA	\$500	\$500
82	2018 Thomas 24 Pass 1HA6GUBG7HN006332	Pittsburgh, PA	\$500	\$500
83	2017 Ford F250 1FTBF2B68HEE99410	PITTSBURGH, PA	\$500	\$500
84	2019 Thomas 72 Pass 1T88W9D25K1142812	PITTSBURGH, PA	\$500	\$500
85	2019 Thomas 72 Pass 1T88W9D28K1142822	PITTSBURGH, PA	\$500	\$500
86	2019 Thomas 72 Pass 1T88W9D28K1142819	PITTSBURGH, PA	\$500	\$500



Vehicle		Garage Location	Comp Deductible	Collision Deductible
87	2019 Thomas 72 Pass 1T88W9D27K1142813	PITTSBURGH, PA	\$500	\$500
88	2019 Thomas 72 Pass 1T88W9D29K1142814	PITTSBURGH, PA	\$500	\$500
89	2019 Thomas 72 Pass 1T88W9D20K1142815	PITTSBURGH, PA	\$500	\$500
90	2019 Thomas 72 Pass 1T88W9D26K1142821	PITTSBURGH, PA	\$500	\$500
91	2019 Thomas 72 Pass 1T88W9D24K1142820	PITTSBURGH, PA	\$500	\$500
92	2019 Thomas 72 Pass 1T88W9D24K1142817	PITTSBURGH, PA	\$500	\$500
93	2019 Thomas 72 Pass 1T88W9D26K1142818	PITTSBURGH, PA	\$500	\$500
94	2019 Thomas 72 Pass 1T88W9D23K1142811	PITTSBURGH, PA	\$500	\$500
95	2019 Thomas 72 Pass 1T88W9D22K1142816	PITTSBURGH, PA	\$500	\$500
96	2001 Team Spirit Trailer 1T9LR26251E661304	PITTSBURGH, PA	\$500	\$500
97	2019 Ford F350 XL 4x4 1FTRF3B68KED18947	PITTSBURGH, PA	\$500	\$500
98	2019 Ford F350 XL 4x4 1FTRF3B6XKED18948	PITTSBURGH, PA	\$500	\$500
99	2013 Ford Taurus 1FAHP2E81DG210506	Pittsburgh, PA	\$500	\$500
100	2019 Ford E450 1FDXE4FS8KDC40422	Pittsburgh, PA	\$500	\$500
101	2021 Thomas Minotour 1HA6GUBG2LN003878	PITTSBURGH, PA	\$500	\$500
102	2021 Thomas Minotour 1HA6GUBG9LN003408	PITTSBURGH, PA	\$500	\$500





Vehicle		Garage Location	Comp Deductible	Collision Deductible
103	2004 Ford F350 1FTWW33P74EA14862	PITTSBURGH, PA	\$500	\$500
104	2018 Ford Explorer 1FM5K8AR3JGB34582	PITTSBURGH, PA	\$500	\$500

## Drivers

Name
John Ehmer
Charles Fahrny
Belinda Flick
Christina Frazier
Thomas Frey
Terrance Fries
John Funk
Kathleen Gesler
Richard Green
William Haaf
Martha Hallett
Valerie Hess
Paul Hochendoner
Kenneth Hopkins
Albert Howell
Glann Huetter
John Janiec
Patricia Jones
William Jones

Name
Lynette Kachmar
Timothy King
Thomas Kirsch
Dennis Kowalski
Griffith Lamarca
Howard Langer
William D Lewis
Chester Machi
John Maddock
Brandy Maksim
Ronald Mariana
Bly Marini
Donald Matthews
Joshua Mattingley
Michael DiMartino
Vicki DiDomenico
Nicholas DeFazio
Deborah Davies
Daniel Davic

Name
Michael Dalton
Joseph D'Alessandro
Edward Collins
Michael Chismar
Robyn Carlin
Mark Caplan
Bernard Caplan
David Burkholder
Octavia Brice
Perry Billman
Elizabeth Billman
Janet Billick
Rosa Bergles
Bernadine Beresnicki
Michael Berdar
William Beck
Daniel Baumgart
Michael Banderinko
Michael Acquaro



Name
Debra McLane
Renee Milan
Alfred Mirt
Joseph Mizla
Nancy Omeis
Matthew Pack
Richard Pack
James Pardini
Anthony Pasquini
Diane Plish
Marguerite Prokop
Timothy Robson
William Roche
Shawn Rudy
Glenn Rump
Robert Rundquist
Robert Sawchak
Raymond Schrader
Norman Schwartzmeier
Daniel Seman

Name
Kim Slagle
Carole Smith
Carol Spicuzza
George Staub
Mary Jo Stoner
Harold Stover
Helen Swisshelm
Renee Thompson
David Tompkins
Craig Trexler
Evan Trexler
James Voelker
Joshua Weiss
Rachel Weiss
Lawrence Wells
Gerard Zekany
Kenneth Craig
Pasquale DiFrancesco
Jeffrey Fenton
David Hershberger

Name
Randolph Huddart
Michael Jobes
Martin Kroll
Paul McDonagh
Hoseph Persichetti
Alan Pilaski
Anto Tomasic
Edward Helbig
Richard Wright
Eric Jankoski
Rie Lauver
Gregory Steele
Peter Wagner
Henry Hart
Gregory Kozak
Kristie Patera
Vincent Sortino
James Boyle
Thomas Mowers



## Equipment Floater

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Insurance Company: Utica National Insurance Company  
Proposed Policy Period: 7/1/2021 - 7/1/2022

### Scheduled Equipment

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Item #	Description	Amount of Ins.#	Deductible
1	Fine Arts	\$225,000	\$500
2	Cameras/Audio Visual	\$62,134	\$500
3	Musical Instruments & Uniforms	\$578,599	\$500
4	Accounts Receivable	\$200,000	\$500
5	Valuable Papers and Records	\$150,000	\$500

Utica Head of the Class endorsement includes:

- Miscellaneous School Equipment (includes ground maintenance equipment, miscellaneous athletic equipment, mobile radio systems, automatic external defibrillators, band & athletic uniforms) - \$500,000
- Musical Instruments and Related Equipment and Accessories - \$500,000
- Fine Arts - \$15,000/\$2,500 any one item
- Cameras, Projection Machines, Films, and Related Equipment and Accessories - \$50,000



## Crime / Fidelity

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Insurance Company: Utica National Insurance Company  
Proposed Policy Period: 7/1/2021 - 7/1/2022

### Coverage Detail

Subject	Amount	Deductible
Employee Theft	\$900,000	\$500
Computer Fraud	\$100,000	\$500
Employee Theft *	\$100,000	\$500
Forgery or Alteration*	\$100,000	\$500
Inside the Premises – Theft of Money & Securities*	\$25,000	\$500
Outside the Premises – Theft of Money & Securities*	\$25,000	\$500

\* Provided by Head of the Class Endorsement



## School Leaders Legal Liability

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Insurance Company: Utica Mutual Insurance Co.  
Proposed Policy Period: 7/1/2021 - 7/1/2022

### Coverage Detail

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Limits of Liability	Description
\$1,000,000	Each Loss
\$3,000,000	Aggregate
\$5,000	Retention, Each Loss
\$100,000	Non-Monetary Defense
\$50,000	Prevailing Party Attorney Fees
7/1/2006	Retroactive Date

\$1,000,000	Employment Related Practices Liability, Each Claim
\$1,000,000	Employment Related Practices Liability, Aggregate
\$5,000	Retention, Each Claim
7/1/2006	Retroactive Date



## Workers Compensation

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Insurance Company: Eastern Alliance  
 Proposed Policy Period: 7/1/2021 to 7/1/2022

### Coverage Detail

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Limits	Description
Statutory	Workers Compensation
\$500,000	Employers Liability: Each Accident
\$500,000	Employers Liability: Disease – Policy Limit
\$500,000	Employers Liability: Disease – Each Employee

### Locations & Classifications

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Loc #	St	Code	Description	Payroll	Rate	Premium
1	PA	0965	Colleges & Schools	\$30,300,000.00	0.63	\$190,890

Premium	\$190,890
Increased Limits	\$2,100
Experience Modification Factor 1.470	\$90,705
Safety Credit	(\$14,185)
Premium Discount	(31,802)
Expense Constant	\$175
Foreign Terrorism	\$9,090
Catastrophe	\$6,060
Assessments / Surcharges	\$6,275
<b>Total Premium</b>	<b>\$259,308</b>



## Commercial Umbrella

Insurance Company: Utica National Insurance Company  
 Proposed Policy Period: 7/1/2021 - 7/1/2022

### Coverage Detail

Limits	Description
\$10,000,000	Each Occurrence
\$10,000,000	Per & Adv Injury
\$0	Retention
None	Current Retroactive Date

### Underlying Coverages

Policy Type	Carrier / Policy #	Policy Period	Limits
Automobile Liability CSL	Utica Mutual Ins. Co. 5063146	7/1/2021 - 7/1/2022	\$1,000,000
General Liability Each Occurrence	Utica Mutual Ins. Co. 5063146	7/1/2021 - 7/1/2022	\$1,000,000
General Aggregate			\$3,000,000
Products & Comp Ops			\$3,000,000
Pers & Adv Injury			\$1,000,000
Employers Liability Each Accident	Eastern Alliance	7/1/2021 - 7/1/2022	\$500,000
Disease Policy Limit			\$500,000
Disease Each Employee			\$500,000
School Leaders Legal Liability Each Loss	Utica Mutual Ins. Co. 5063146	7/1/2021 - 7/1/2022	\$1,000,000
Aggregate			\$3,000,000



Abuse or Molestation Liability			
Each Loss	Utica Mutual Ins. Co.	7/1/2021 - 7/1/2022	\$1,000,000
Aggregate	5063146		\$3,000,000
Employee Benefits Liability			
Each Loss	Utica Mutual Ins. Co.	7/1/2021 - 7/1/2022	\$1,000,000
Aggregate	5063146		\$3,000,000





## Cyber Liability

Insurance Company:           AIG  
Proposed Policy Period:     7/1/2021- 7/1/2022

### Coverage Detail

Limits	Description
\$1,000,000	Policy Limit of Liability
Security & Privacy Liability	
\$1,000,000	Security & Privacy Liability Sublimit
\$1,000,000	Regulatory Action Sublimit
\$25,000	Retention
7/1/2010	Retroactive Date
7/1/2010	Continuity Date
Event Management	
\$1,000,000	Event Management Sublimit
\$25,000	Retention
N/A	Retroactive Date
N/A	Continuity Date
Cyber Extortion	
\$1,000,000	Cyber Extortion Sublimit
N/A	Retroactive Date
N/A	Continuity Date
ReputationGuard	
\$50,000	ReputationGuard Sublimit
\$0	Retention
N/A	Retroactive Date
7/1/2013	Continuity Date



## Foreign Package

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Insurance Company: Navigators Insurance Company  
Proposed Policy Period: 6/20/2021 – 6/20/2022

### Liability

Limits	Description
\$2,000,000	Aggregate, Other than Products / Completed Ops
\$2,000,000	Aggregate, Products/Completed Ops
\$1,000,000	Personal & Advertising Injury
\$1,000,000	Each Occurrence
\$1,000,000	Damage to Rented Premises
\$25,000	Medical Expense

### Auto

Limits	Description
\$1,000,000	Hired & Non-Owned Liability
\$25,000	Medical Payments, Any One Accident
\$60,000	Hired Car, Physical Damage, Any One Loss
\$1,000	Hired Car Physical Damage Deductible

### Voluntary Workers Compensation

Limits	Description
Included	U.S. Nationals / Canadian Nationals



## Foreign Package, Continued

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### **Contingent Employers Liability**

Limits	Description
Included	U.S. Nationals / Canadian Nationals
\$1,000,000	Each Accident Limit
\$1,000,000	Each Employee Limit
\$1,000,000	Aggregate Limit

### **Business Travel Accidental Death / Dismemberment**

Limits	Description
\$50,000	Accidental Death & Dismemberment Per Employee
\$500,000	Accidental Death & Dismemberment Aggregate Limit Any One Accident for All Insured Persons
\$10,000	Medical Expense, Each Person

### **Kidnap & Ransom**

Limits	Description
\$2,500,000	Each Covered Event Limit
\$250,000	Ransom, Kidnap & Extortion
\$250,000	Related Defense Expenses
\$250,000	Crisis Response Expenses
\$10,000	Personal Incidental Loss



## Active Assailant

Insurance Company: Markel  
 Proposed Policy Period: 7/1/2021 - 7/1/2022

Limits
\$2,500,000 Annual Aggregate

Coverage included in Aggregate	Description
Active Assailant Event	-A person actively engaged in killing or attempting to cause serious bodily injury to 1 or more person -Results in property damage or bodily injury at or within 650 ft. of insured location -Radius within which injuries can be sustained extended to 1,000ft
Hostage Event	-Person in possession of explosive device or handheld weapon -Holding 1 or more people against their will for more than 1 hour
Weapons	-Vehicles, explosive device or any instrument used to harm maim or kill, including acids
Triggers	-Property damage -Bodily Injury -Hostage Event -Threat or hoax -Gang related crime/organized crime -Refunds, compensation or costs relating to event rescheduling or relocation
First Party Property Damage	-Demolition & re-build / memorial erection
Business Interruption	-Gross Earning/loss of revenue & extra expense -Denial of access (1,500ft) -Can be triggered by: Threat events Loss of attraction Event cancellation



Third Party Liability	-Includes defense costs & damages -Includes punitive/exemplary damages (if allowed by state legislation)
Ancillary Support Services	-Medical, dental, counselling and funeral costs including repatriation costs -Personal accident and death benefits -Crisis management -Employee retraining/recruitment costs Clean-up costs -Rest and Rehabilitation costs -Informant reward



## Subjectivities to Bind

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- Utica
  - Signed SOV
  - Regarding SROs
    - Is a Hold Harmless Agreement in place?
    - Has insured's attorney reviewed the Hold Harmless agreement? Any recommendations?
    - Submit a copy of contract agreement with the police organization
    - Copy of certificate of Insurance
- AIG
  - Completed Signed and Dated Application
- AG Administrators
  - Signed Applications