

PROPERTY

Property Premises Summary

<u>Premises</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
1	600 COMMERCE STREET	BIGFORK	MT	59911
2	CASCADE AVENUE	BIGFORK	MT	59911
3	VARIOUS LOCATIONS WITHIN, THE DISTRICT	BIGFORK	MT	59911

Policy Deductible: \$1,000

Equipment Breakdown Deductible:

If no deductible is shown above or otherwise described in the Proposal notes, the Policy Deductible applies.

Schedule of Property Coverage - Blanket Limits

The following Blanket Limit Schedule for Coverage A - Real Property and Coverage B - Personal Property applies to all items of Real Property and Personal Property except for the property listed in the Schedule of Property Coverage - Individual Limits.

<u>Premises</u>	<u>Blanket Limit of Insurance</u>	<u>Valuation</u>	<u>Coinsurance</u>	<u>Inflation Guard</u>
ALL	\$34,758,916	Replacement Cost	N/A	0%

Schedule of Property Coverage - Individual Limits

This schedule does not apply.

Coverages C and D: Schedule of Limits

Loss of Income	Loss sustained up to:	\$250,000	per occurrence
Extra Expense	Loss sustained up to:	\$1,000,000	per occurrence

Property Coverage Extensions Limits

<u>Extension</u>	<u>Limit of Insurance</u>
Accounts Receivable:	\$250,000
Fine Arts:	\$50,000
In Transit or Off Premises:	\$100,000
Valuable Papers & Records:	\$500,000
Outdoor Property:	\$150,000
Trees, Shrubs, Plants and Lawns:	\$25,000
Software:	\$500,000

Flood

Limit of Insurance - Each Occurrence:	\$5,000,000
Limit of Insurance - Annual Aggregate:	\$5,000,000
Deductible - Each Occurrence:	\$25,000

Flood Schedule of Included Premises

<u>Premises</u>	<u>Address</u>
1	600 COMMERCE STREET
2	CASCADE AVENUE
3	VARIOUS LOCATIONS WITHIN

GENERAL LIABILITY

This coverage contains the following three sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of injury to others arising from offenses such as slander or violation of a person's privacy.
- **Coverage C. Medical Expense** pays medical expenses requested by you in writing for bodily injury caused by an accident on your premises or because of your operation. These expenses are payable even if the injury occurred through no fault of your own.

<u>Coverages</u>	<u>Limit</u>
Each Occurrence:	\$1,000,000
Damage to Premises Rented to You:	\$1,000,000
Medical Expense:	\$10,000
Personal and Advertising Injury:	\$1,000,000
General Aggregate:	\$3,000,000
Products - Completed Operations Aggregate:	\$3,000,000
Deductible:	\$0

Employee Benefits Liability - Occurrence Form

Each Employee Limit:	\$1,000,000
Annual Aggregate:	\$2,000,000
Each Employee Deductible:	\$1,000

Abuse or Molestation Liability

Policy Type:	Occurrence
Abuse or Molestation Liability:	\$1,000,000 Each Act
	\$2,000,000 Aggregate
Special Supplementary Payment Limit:	\$10,000

All connected or contributing acts are considered one act in accordance with the policy provisions.

AUTO

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Combined Single Limit for Bodily Injury & Property Damage (each accident):	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection:		
Auto Medical Payments:	2	\$10,000
Uninsured Motorists:	2	\$1,000,000
Underinsured Motorists:	2	\$1,000,000
Physical Damage Comprehensive:	7,8	see schedule below
Physical Damage Collision:	7,8	see schedule below

Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year/Make/Model</u>	<u>VIN</u>	<u>ACV</u>	<u>RC</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	1995 BLUEBIRD	1BAANCSA8SF062446	X			\$500	\$500
0002	1995 FORD F150 PICKUP	1FTEX14N4SKA23768	X			\$500	\$500
0003	1993 FORD PICKUP	1FTDF15Y5PLB02133	X			\$500	\$500
0004	2005 BLUEBIRD	1BA8NBKAX5F226198	X			\$500	\$500
0005	2004 BLUEBIRD	1BABNBXA74F213951	X			\$500	\$500
0006	2007 BLUEBIRD	1BABNCPAX7F245545	X			\$500	\$500
0007	2009 VW ROUTAN	2V8HW44109R541021	X			\$500	\$500
0008	2010 BLUEBIRD BUS	1BABNCPA6AF274550		X		\$500	\$500
0009	2012 BLUEBIRD BUS	1BABNBXA3CF285583		X		\$500	\$500
0010	2013 BLUEBIRD BUS	1BABNCPA4DF292081		X		\$500	\$500
0011	2014 DODGE GRAND CARAVAN	2C4RDGBG3ER193465	X			\$500	\$500
0012	2015 BLUEBIRD BUS	1BABLCPA1FF308875		X		\$500	\$500
0013	2016 BLUEBIRD	1BABNBCA3GF318934		X		\$500	\$500
0014	2018 THOMAS 341TS	4UZABRFC9JCJV6568		X		\$500	\$500
0015	2018 PJ DUMP TRAILER	4P5D8142XJ1280815	X			\$500	\$500
	HIRED CAR PHYS DAMAGE		X			\$100	\$500

EXCESS LIABILITY

Excess Liability coverage protects you with the following:

- Excess limits above the limits of your applicable scheduled underlying Auto Liability, General Liability, Law Enforcement Activity Liability, Educators Legal Liability and Cyber Liability coverage parts subject to specific exclusions or limitations shown on the Excess Liability coverage.
- Excess coverage will apply when scheduled underlying policies have been exhausted.

Policy Type: Follow Form Excess

	<u>Limit of Insurance</u>
Each Occurrence:	\$3,000,000
General Aggregate:	\$3,000,000

Coverage Highlights

The following apply unless noted otherwise in this proposal:

- | | |
|---------------------------------------|---|
| Educators Legal Liability | <ul style="list-style-type: none">• Follows form with underlying occurrence or claims-made coverage. |
| Abuse or Molestation Liability | <ul style="list-style-type: none">• Follows form with underlying occurrence or claims-made coverage. |
| Cyber Liability | <ul style="list-style-type: none">• Follows form with underlying coverage.• \$1,000,000 each occurrence/aggregate sublimit applies. |
| Employer's Liability | <ul style="list-style-type: none">• Included in excess limits if scheduled as underlying coverage. |
| Defense Costs | <ul style="list-style-type: none">• Payable in addition to the Limits of Insurance. |
| Public Use of Property | <ul style="list-style-type: none">• No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation. |
| Failure to Supply Water | <ul style="list-style-type: none">• Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction. |
| Unmanned Aircraft (Drones) | <ul style="list-style-type: none">• Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you.• \$1,000,000 each occurrence/aggregate sublimit applies. |

PREMIUM SUMMARY

<u>Coverage</u>	<u>Premium</u>	<u>Optional Version</u>
Property	\$21,490	\$21,777 (Increase of \$287)
Inland Marine	\$470	No Optional Requested
Crime	\$997	No Optional Requested
General Liability	\$4,825	No Optional Requested
Law Enforcement Activity Liability	Not Requested	No Optional Requested
Public Officials and Management Liability	Not Requested	No Optional Requested
Educators Legal Liability	\$8,253	No Optional Requested
Cyber Liability and Privacy Crisis Management Expense	Included	No Optional Requested
Auto	\$9,276	No Optional Requested
Excess Liability	\$2,879	No Optional Requested
Total Annual Premium (excludes state-imposed taxes, surcharges and fees)	\$48,190	\$48,477

Proposal Notes

	Premium Summary		
	2017-2018	2018-2019	% difference
Property	\$21,396	\$21,490	0.04%
Inland Marine	\$470	\$470	0%
Crime	\$997	\$997	0%
General Liability	\$4,584	\$4,825	5% *
Educators Legal Liability	\$7,720	\$8,253	6.50% *
Cyber Liability and Privacy Crisis Management Expense	included	Included	0%
Auto	\$8,890	\$9,276	4.20% *
Excess Liability	\$2,879	\$2,879	0%
Total Annual Premium	\$46,936	\$48,190	2.60%

**Optional property bid includes buss barn at a total value of \$672,000 *

Optional (increase bus barn by \$541,166)
\$21,777

3.5% ^{rate} on property