

Kansas Educational Risk Management Services, Inc. (KERMP)
Coverage Summary Outline
Effective July 1, 2020 to July 1, 2021

Coverage	Limits, Deductibles/Retentions
Property	Limits of Coverage in Any One Occurrence
Reinsurance Carriers = Underwriters at Lloyd's, London; Everest Indemnity Insurance Company; Travelers Indemnity Company	\$200,000,000 Loss Limit of Coverage Buildings: Included in Loss Limit of Coverage Personal Property: Included in Loss Limit of Coverage \$1,000,000 Business Income for any One Member \$25,000,000 Earthquake \$25,000,000 Flood Auto Physical Damage - Included \$350,000 Self-Insured Retention Property Maintenance Deductible Varies by Member \$1,000 APD Deductible Valuation = Replacement Costs
General Liability	Per Occurrence
Reinsurance Carrier = Underwriters at Lloyd's, London	\$2,000,000 Each Occurrence \$4,000,000 General Aggregate \$2,000,000 Personal & Advertising Injury Limit - Any One Person or Organization \$4,000,000 Products/Completed Operations Aggregate \$1,000,000 Damage to Premises Rented to You - Any One Person \$5,000 Medical Expense - Any One Person \$100,000 Self-Insured Retention
Employee Benefits Liability	Claims Made
Reinsurance Carrier = Underwriters at Lloyd's, London	\$2,000,000 Each Employee \$4,000,000 General Aggregate \$100,000 Self-Insured Retention \$1,000 Deductible Retroactive Date - Full Prior Acts
Sexual Abuse Liability	Claims Made
Reinsurance Carrier = Underwriters at Lloyd's, London	\$2,000,000 Each Act Limit - Each Member \$4,000,000 General Aggregate \$100,000 Self-Insured Retention \$2,500 Member Maintenance Deductible Retroactive Date = Varies by District Member
School Board Liability & Employment Practices Liability	Claims Made
Reinsurance Carrier = Underwriters at Lloyd's, London	\$2,000,000 Each Claim Limit per Member \$4,000,000 Per Member Aggregate Limit \$100,000 Self-Insured Retention Retroactive Date = Full Prior Acts
Auto Liability	Per Occurrence
Reinsurance Carrier = Underwriters at Lloyd's, London	\$2,000,000 Each Occurrence Limit per Member \$5,000 Auto Medical Payments \$1,000,000 Uninsured/Underinsured Motorist \$100,000 Self-Insured Retention
Law Enforcement Liability	Per Occurrence
Reinsurance Carrier = Underwriters at Lloyd's, London	\$2,000,000 Each Occurrence Limit per Member \$4,000,000 General Aggregate \$100,000 Self-Insured Retention
Crime	Per Occurrence
Reinsurance Carrier = Underwriters at Lloyd's, London	\$1,000,000 Employee Theft - Per Employee Coverage \$1,000,000 Forgery or Alteration \$1,000,000 Inside The Premises - Theft of Money and Securities \$1,000,000 Inside The Premises - Robbery or Safe Burglary of Other Property \$1,000,000 Outside the Premises \$1,000,000 Computer Fraud \$1,000,000 Funds Transfer Fraud \$1,000,000 Money Orders and Counterfeir Money

Equipment Breakdown	Per Occurrence
Carrier = Continental Casualty Company	\$200,000,000 Limit Per Breakdown Property Damage - Included \$5,000,000 Expediting Expense Business Income/Extra Expense - Included 365 Days Extended Period of Restoration \$5,000,000 Data or Media \$1,000,000 Spoliage Damage Utility Interruption Damage: \$10,000,000 Spoliage Damage \$10,000,000 Business Income/Extra Expense Newly Acquired Premises - Included \$5,000,000 Ordinance of Law Errors & Omissions - Included Brands and Labels - Included \$2,000,000 Contingent Business Income/Extra Expense \$100,000 Limited Coverage for Fungus, Wet Rot, and Dry-Rot \$100,000 Green Upgrades Increased Cost of Loss Limit \$5,000,000 Hazardous Substance \$2,500,000 Water Damage \$5,000 Deductible 24 Hours Waiting Period Business Income/Extra Expense
Cyber Liability	Per Claim
Carrier = Underwriters at Lloyd's, London (CFC)	Insuring Clause 1: Cyber & Privacy: \$2,000,000 Cyber Liability \$2,000,000 Privacy Liability \$2,000,000 System Damage \$2,000,000 System Business Interruption \$2,000,000 Consequential Reputation Harm \$2,000,000 Regulatory Actions and Investigations Insuring Clause 2: Privacy Breach Notification Costs \$2,000,000 Your Notification Costs \$2,000,000 Third Party Notification Costs Insuring Clause 3: Cyber Crime \$2,000,000 Cyber Threats and Extortion Insuring Clause 4: Multimedia Liability & Advertising Injury - \$2,000,000 Insuring Clause 6: Court Attendance Costs: \$100,000 (Sublimit \$2,000 Per Day) Insuring Clause 7: Crisis Communication Costs - \$200,000 Social Engineering Included Retroactive Date = Full Prior Acts
Gallagher Crisis Protect	Per Claim
Carrier = Underwriters at Lloyd's, London	Tower 1 - First Party: \$500,000 in respect of damage and/or financial loss resulting from an insured event(s) including sublimits in the aggregate as shown in appendix 1 and 2 - Act of Terrorism, Civil Commotion, Sabotage, Vicious Attack and additional insured events Tower 1 - Third Party: Maximum 15% of Tower 1 any one claim - Judgement, Settlements & Defense Costs and additional insured events Tower 3 - Consulting Costs Detention, Disappearance, Extortion, Hijack, Hostage and Kidnap and additional insured events Additional Coverages: \$500,000 Ransom - Per Occurrence and in the aggregate \$500,000 In Transit/Delivery - Per Occurrence and in the aggregate \$500,000 Expenses - Per Occurrence and in the aggregate Blackmail, Deprivation, Detention, Disappearance, Radicalization, Stalking, Threat, Extortion, Hijack, Hostage Crisis, Emergency Repatriation and Employee Dishonesty.) - Anyone Claim and in the Aggregate Deductibles: of terrorism and/or civil commotion and/or sabotage and/or vicious attack. 2 hours In respect of threat from the insured event(s) of an act of terrorism and/or sabotage and/or vicious attack. 12 hours in respect of deprivation 25% co-insurance respect of demolition, restitution, and rebuild \$2,500 Any one occurrence in respect of vehicles relating to demolition, restitution, and rebuild