



**Brown & Brown**  
INSURANCE®

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NORTHWEST

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Proposal of Insurance for  
**Lincoln County School District**

07/01/2021 - 07/01/2022

Prepared on July 13, 2021

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**PREMIUM SUMMARY**


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**POLICY TERM:** July 1, 2021 – July 1, 2022

	<b>CARRIER &amp; AM BEST RATING</b>	<b>PREMIUM</b>
Property Including Earthquake and Flood	Property & Casualty for Education (PACE) – Not Rated, Admitted	\$ 425,385.00
Crime	Property & Casualty for Education (PACE) – Not Rated, Admitted	\$ 5,581.00
Equipment Breakdown/Boiler & Machinery	Property & Casualty for Education (PACE) – Not Rated, Admitted	\$ 7,901.00
Public Entity Liability	Property & Casualty for Education (PACE) – Not Rated, Admitted	\$ 168,472.00
Auto	Property & Casualty for Education (PACE) – Not Rated, Admitted	\$ 16,147.00
Employment Practices Tool Kit Credit	Property & Casualty for Education (PACE) – Not Rated, Admitted	(\$ 8,286.00)
<b>PACKAGE PREMIUM TOTAL</b>		<b>\$ 615,200.00</b>
Agency Service Fee	**Premiums above are net of commission **	\$ 36,016.00
<b>SUBTOTAL</b>		<b>\$ 651,216.00</b>
Excess Cyber Liability	AIG Specialty Insurance Company - Rated A XV by AM Best Company	\$ 18,977.00
OR Surplus Lines Tax		\$ 379.54
OR Fire Marshal Tax		\$ 56.93
OR SL Service Fee		\$ 10.00
Workers Compensation	SAIF Corporation, Special Districts Insurance Services	\$ 119,121.23
Terrorism		\$ Included
<b>TOTAL PREMIUM</b>		<b>\$ 789,760.70</b>

The information obtained from A.M. Best's Rating is not in any way a warranty or guaranty by Brown & Brown Northwest of the financial stability of the insurer and this information is current only as of the date of publication.

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**PACE PREMIUM/RATE COMPARISON**

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**Lincoln County School District**

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**2020/2021 to 2021/2022 Premium and Rate Comparison**

Coverage	2020/2021 Policy Year			2021/2022 Policy Year			2020/2021 to 2021/2022 Changes		
	Premium	Exposure	Rate	Premium	Exposure	Rate	Premium Change	% Premium Change	% Rate Change
Property	\$378,809	\$272,921,129	13.88	\$433,286	\$278,391,197	15.56	\$54,477	14.38%	12.13%
Liability	\$137,147	5,116	26.81	\$160,186	5,037	31.80	\$23,039	16.80%	18.63%
Automobile	\$15,323	40	383.08	\$16,147	40	403.68	\$824	5.38%	5.38%
Crime	\$5,581			\$5,581			\$0	0.00%	
<b>Total</b>	<b>\$536,860</b>			<b>\$615,200</b>			<b>\$78,340</b>	<b>14.59%</b>	

Liability Exposure = ADA for School Districts, Public Resources for Community Colleges and General Services Grant for Education Service Districts  
 Property Exposure = Total Insured Value (TIV)  
 Automobile Exposure = Automobile Count

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**POLICY INFORMATION**

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Description	Term	Company
Package	07/01/2021 - 07/01/2022	Property & Casualty Coverage for Education (PACE)

**NAMED INSURED**

**Named Insured:** Lincoln County School District

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**PROPERTY**

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**PREMISES**

Loc #	Description
Per Property Statement of Values	Total Buildings, Business Personal Property/ Electronic Data Processing (EDP) & Mobile Equipment

**SUBJECT OF INSURANCE**

Subject	Limit	Valuation	Cause of Loss	Deductible Per Occurrence
Total Limit of Liability	100,000,000	Replacement Cost	Special form	
Building	See Schedule	Replacement Cost	Special form	1,000
Business Personal Property	See Schedule	Replacement Cost	Special form	1,000
Inland Marine (Mobile Equipment)	See Schedule	Actual Cash Value	Special form	1,000
Earth Movement	10,000,000	Replacement Cost	Earth Movement	See Below
Flood	10,000,000	Replacement Cost	Flood	See Below

**FORMS OR SPECIAL CONDITIONS**

**Earth Movement Deductible:** \$5,000 or 5% minimum, maximum is the deductible stated in declaration or \$50,000 and applies per single occurrence on premises listed on the Schedule of Property.  
See Policy Declarations for detail.

**Flood Deductible:** 25,000 or 5% minimum, maximum is the deductible stated in declaration or \$100,000 and applies per premises, unless located in Special Flood Hazard Area as defined by FEMA then a \$500,000 deductible applies each per damaged building and each per damaged personal property, fine arts, mobile equipment, scheduled mobile equipment, scheduled fine arts and scheduled personal property listed on the Schedule of Property Values on file with the Trust.  
See Policy Declarations for detail.

**FORMS OR SPECIAL CONDITIONS, INCLUDING BUT NOT LIMITED TO:**

**Form Name**  
National Union Fire Ins coverage form

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**ADDITIONAL COVERAGES**

<b>Sublimits for Covered Property</b>		
<b>Coverage</b>	<b>Sublimit</b>	<b>Special Conditions</b>
Personal Property Away from Scheduled Premises	100,000	
Personal Property of Others within your Care, Custody or Control (other than Mobile Equipment)	500,000	
Property of Students/Employees/Volunteers	250,000	Subject to a \$5,000 maximum per person
Mobile Equipment of Others that is within your Care, Custody, or Control	50,000	
Unscheduled Fine Arts	10,000	May be specifically scheduled for higher limits
<b>Sublimits for Additional Coverages</b>		
Debris Removal	5,000,000	Lesser of Sublimit or 25% of loss
Pollutant Clean Up and Removal From Land or Water	100,000	Lesser of Sublimit or 20% of the scheduled location(s) value
Fungus as a Result of a "Covered Cause of Loss"	10,000	Lesser of Sublimit or 10% of the loss
Preservation of Undamaged Covered Property	10,000	Lesser of Sublimit or 10% of the covered portion of the loss
Professional Services	250,000	Lesser of Sublimit or 10% of the covered portion of the loss
Fire Department Service Charge	25,000	
Recharging of Fire Extinguishing Equipment	10,000	
Arson Reward	10,000	
Increased Cost of Construction – Enforcement of Ordinance or Law	5,000,000	Lesser of Sublimit or 25% of loss
Increased Cost of Construction – Cost Resulting from Unforeseen Delay	500,000	Lesser of Sublimit or 25% of loss
<b>Sublimits for Additional Coverages – Business Income &amp; Extra Expense</b>		
Business Income	5,000,000	
Extra Expense	5,000,000	
Enforcement of Order by Governmental Agency or Authority	25,000	
Business Income from Dependent Property	25,000	
Interruption of Utility Services	25,000	
Inability to Discharge Outgoing Sewage	25,000	
<b>Sublimits for Coverage Extensions</b>		
Newly Acquired or Property in the Course of Construction – 60 Day Period	500,000	Per notification requirements in policy form
Unscheduled Outdoor Property – Subject to Specified Causes of Loss	250,000	
Vandalism to Tracks and Artificial Turf Fields	250,000	
Property in Transit	500,000	
Accounts Receivable	500,000	

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**EQUIPMENT BREAKDOWN/ BOILER & MACHINERY**


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<b>Loc #</b>	<b>Description</b>
Per Property Statement of Values	Comprehensive Boiler, Pressure Vessel, Mechanical and Electrical Objects

**SUBJECT OF INSURANCE**

Subject	Limit	Valuation*	Cause of Loss	Deductible Per Occurrence
Equipment/Mechanical Breakdown	50,000,000	Replacement Cost	Accident	1,000 Motors less than 500 hp
				5,000 Motors greater than 500 hp

\* "Covered Equipment" 25 years old or older will be valued at Actual Cash Value.

**ADDITIONAL COVERAGES**

Coverage	Limit	Special Conditions
Business Interruption/ Extra Expense – Actual Loss Sustained	5,000,000	24 Hour Waiting Period
Consequential Loss	1,000,000	
Demolition & Increased Cost of Construction – Ordinance and Law	5,000,000	
Expediting Expense	2,500,000	
Spoilage	2,500,000	
Hazardous Substances	1,000,000	
Ammonia Contamination	1,000,000	
Water Damage	5,000,000	
Utility Interruption	5,000,000	24 Hour Waiting Period
Media and Data	1,000,000	
Newly Acquired Locations - 180 day reporting	1,000,000	
CFC Refrigerants	Included	
Computer Equipment	Included	

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**CRIME**


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**PUBLIC EMPLOYEE DISHONESTY**

<b>Limit</b>	1,000,000
<b>Deductible</b>	10,000

**FORGERY OR ALTERATION**

<b>Limit</b>	Included
<b>Deductible</b>	10,000

**THEFT, DISAPPEARANCE & DESTRUCTION**

<b>Inside the Premises Limit</b>	Included
<b>Inside Deductible</b>	10,000
<b>Outside the Premises Limit</b>	Included
<b>Outside Deductible</b>	10,000

**COMPUTER FRAUD**

<b>Limit</b>	Included
<b>Deductible</b>	10,000

**ADDITIONAL COVERAGES**

<b>Coverage</b>	<b>Limit</b>	<b>Deductible</b>
Funds Transfer Fraud	Included	10,000
Faithful Performance of Duty	Included	10,000
Money Orders and Counterfeit Money	Included	10,000
Loss Investigation Expense	25,000	10,000
Social Engineering Coverage (Impersonation Fraud)	250,000	25,000

**ADDITIONAL COVERAGE MODIFICATIONS**

Non Compensated Officers, Directors – includes Volunteer Workers as “Employees”  
 Deletion of Bonded Employee Exclusion  
 Deletion of Treasurer or Tax Collector Exclusion

**FORMS OR SPECIAL CONDITIONS, INCLUDING BUT NOT LIMITED TO:****Form Name**

National Union Fire Insurance Company of Pittsburgh Crime Document

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**CYBER LIABILITY**


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**GENERAL COVERAGE INFORMATION – PACE CYBER LIABILITY**

Coverage Type	Cyber Liability Coverage
Occurrence/Claims Made	Occurrence

**COVERAGE/LIMITS**

Coverage	Limit	Deductible
<b>AIG Cyber Liability Coverage Limits:</b>		
Annual Coverage Period	1,000,000	
Annual Aggregate for All PACE Members/Participants	5,000,000	
<b>AIG Cyber Extortion (Including Ransomware) Coverage Sublimits</b>		
Annual Coverage Period	200,000	
Annual Aggregate for All PACE Members/Participants	2,000,000	
<b>AIG Cyber Liability Coverage Limits:</b>		
Security and Privacy Coverage	Included	5,000
Event Management Coverage	Included	5,000
Media Content Coverage	Included	5,000
Network Interruption Coverage	Included	5,000
Cyber Extortion Coverage	Included	25,000

**Regardless of the number of Named Participants that experience loss, the most AIG will pay for this Cyber Liability Coverage in any one annual Coverage Period is 5,000,000. Cyber Extortion Coverage in any one annual Coverage Period is limited to 2,000,000.**

**FORMS OR SPECIAL CONDITIONS, INCLUDING BUT NOT LIMITED TO:**

Form Name  
 Insurer: AIG Insurance

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**EDUCATORS LIABILITY**


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**GENERAL COVERAGE INFORMATION**

<b>Coverage Type</b>	Educators Liability
<b>Occurrence/Claims Made</b>	Occurrence

**COVERAGE/LIMITS**

<b>Coverage</b>	<b>Limit</b>	<b>Deductible</b>	<b>Ded Basis</b>
Educators Liability Each Occurrence	20,000,000	0	Per Occurrence
Educators Liability Per Wrongful Act	20,000,000	0	Per Occurrence
Educators Liability Annual Aggregate	20,000,000	0	Per Occurrence
Ethics Complaint Defense Costs	25,000	0	Per Occurrence
OSHA Defense Costs	5,000	0	
Premises Medical Expense	5,000	0	Per Occurrence
Limited Pollution Coverage	250,000	0	Per Occurrence
Applicators Pollution Coverage	50,000	0	Per Occurrence
Injunctive Relief Defense Costs	25,000	0	
Fungal Pathogens (Mold) Defense Costs	100,000	0	
OTSPC Defense Costs	25,000	0	
Lead Sublimit Defense Costs	50,000	0	Per Occurrence
Violent Acts Crisis Expense	50,000	0	

NOTE: \$25,000 minimum deductible for terminations if PACE or approved legal counsel is not consulted prior to an employment termination.

May be Subject to Annual Audit

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**POLICY INFORMATION**


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Description	Term	Company
Excess Cyber Liability	July 1, 2021- July 1, 2022	AIG Specialty Insurance Company (Non-Admitted)

**NAMED INSURED**

Named Insured: Lincoln County School District

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**EXCESS CYBER LIABILITY/DATA BREACH**


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Limit of Liability	\$1,000,000
Total Premium	\$18,977

Media Content Insurance (MC)	
Sublimit of Liability	\$1,000,000
Retention	\$1,000,000
Continuity Date	November 18, 2020
Retroactive Date	November 18, 2020

CyberEdge Security and Privacy Liability	
Sublimit of Liability	\$1,000,000
Regulatory Action Sublimit of Liability	\$1,000,000
Retention	\$1,000,000
Continuity Date	November 18, 2020
Retroactive Date	November 18, 2020

CyberEdge Network Interruption Insurance	
Sublimit of Liability	\$1,000,000
Waiting Hours Period	12 Hours
Retention	\$1,000,000
Continuity Date	Not Applicable
Retroactive Date	Not Applicable

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CyberEdge® Event Management Insurance	
Sublimit of Liability	\$1,000,000
Retention	\$1,000,000
Continuity Date	Not Applicable
Retroactive Date	Not Applicable

CyberEdge® Cyber Extortion Insurance	
Sublimit of Liability	\$1,000,000
Retention	\$1,000,000
Continuity Date	Not Applicable
Retroactive Date	Not Applicable

12	139928	01/21	<b>RANSOMWARE EVENT SUBLIMIT AND COINSURANCE ENDORSEMENT</b> Ransomware Event Sublimit: \$100,000 Ransomware Event Coinsurance: 50%
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14	140383	03/21	<b>RETENTION AND OTHER INSURANCE CLAUSE AMENDED ENDORSEMENT (EXCESS COVERAGE PROVISIONS)</b> <ul style="list-style-type: none"> <li>- Applicable SIR #1: Per AIG PACE Policy Each Member Specific Limit of Liability</li> <li>- Applicable SIR #2 (No Available Underlying Coverage): \$150,000</li> <li>- Where AIG sits excess, endorsement will recognize the erosion of the applicable retention by any payments made under the available AIG PACE underlying program limits. If such limits are not available or exposure is not covered then SIR #2 will apply.</li> <li>- Coverage is specifically excess of any and all available coverage for the Named Insured under AIG PACE Cyber Liability Coverage</li> </ul> If the underlying Primary Policy is cancelled, non-renewed, or reduced in coverage then SIR #1 shall apply to all claims unless the Named Entity has provided the Insurer with full particulars of the cancellation and agreed to any additional premium and amendments to this policy relating to such cancellation, non-renewal or reduction of coverage; and the Insurer has ratified its acceptance of such change by endorsement to this policy.
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**BUSINESS AUTO**


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**COVERED AUTO SYMBOLS**

<b>Liability</b>	1
<b>Personal Injury Protection</b>	5
<b>Uninsured Motorist</b>	2
<b>Underinsured Motorist</b>	2
<b>Comprehensive</b>	7,8
<b>Collision</b>	7,8

- (1) Any Auto  
(2) All Owned Autos  
(3) Owned Private Passenger Autos  
(4) Owned Autos Other Than Private Passenger  
(5) All Owned Autos Which Require No-Fault Coverage  
(6) Owned Autos Subject to Compulsory U.M. Law  
(7) Autos Specified On Schedule  
(8) Hired Autos  
(9) Non-Owned Autos

**COVERAGES/LIMITS**

Coverage	Limit	Deductible Per Accident	Special Conditions
Auto Liability Coverage	500,000		
Non Owned & Hired Auto	500,000		
Excess Auto Liability Coverage	14,500,000		
Personal Injury Protection (PIP)	Statutory		Applies to Private Passenger Vehicles
Uninsured/Underinsured Motorist Bodily Injury	500,000		
Comprehensive	Per Schedule		Per Schedule
Collision	Per Schedule		Per Schedule
Hired Auto Physical Damage-Comprehensive	50,000	100	
Hired Auto Physical Damage Collision	50,000	500	

**FORMS OR SPECIAL CONDITIONS, INCLUDING BUT NOT LIMITED TO:****Form Name**

PACE Auto Liability and Excess Liability Coverage Document

PACE Auto Physical Damage Document

Vehicle Valuation:

- Buses 10 years old and newer – Replacement Cost
- Other vehicles 6 years old and newer – Replacement Cost
- All other vehicles – Functional Replacement Cost

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**POLICY INFORMATION**


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Description	Term	Company
Workers Compensation	July 1, 2021- July 1, 2022	SAIF Corporation

**NAMED INSURED**

Named Insured: Lincoln County School District

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**WORKERS COMPENSATION**


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**PART 1 WORKERS COMPENSATION STATE INFORMATION**

State

OR

**PART 2 EMPLOYERS LIABILITY INFORMATION**

Coverage	WC & Employer's liability
Each Accident	\$500,000
Disease-Policy Limit	\$500,000
Disease-Each Employee	\$500,000

**FORMS OR SPECIAL CONDITIONS, INCLUDING BUT NOT LIMITED TO:**

Form Name

Volunteer Coverage Endorsement

Catastrophe (other than Certified Acts of Terrorism) Premium  
End

Terrorism Risk Insurance Prog Reauthorization Act  
Disclosure End

Notification of Change in Ownership Endorsement

Premium Discount Endorsement

Premium Due Date Endorsement

Oregon Amendatory Endorsement

Confidentiality Endorsement

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**WORKERS COMPENSATION PREMIUM COMPARISON**


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Code	Description	2021 Payroll	20/21 Rates & Mod		21/22 Est Rates & Mod	
			Rate	Premium	Rate	Premium
8868	School-Professional Emp & Clerical	\$29,318,329	0.34	\$99,682.32	0.33	\$96,750.49
8868	Work Experience-No Manual Labor	\$0	0.34	\$0.00	0.33	\$0.00
9101	School-All Other Employees	\$1,542,343	2.84	\$43,802.54	2.66	\$41,026.32
9101	Work Experience-Manual Labor	\$0	2.84	\$0.00	2.66	\$0.00
	<b>Total Payroll</b>	<b>\$30,860,672</b>				
	<b>Manual Premium</b>			<b>\$143,484.86</b>		<b>\$137,776.81</b>
	Experience Rating		1.20	\$28,696.97	0.94	-\$8,266.61
	<b>Total Estimated Premium</b>			<b>\$172,181.83</b>		<b>\$129,510.20</b>
	Pre-Pay Credit		0.035	\$6,026.36	0.035	\$4,532.86
	<b>Total Standard Premium</b>			<b>\$166,155.47</b>		<b>\$124,977.34</b>
	Premium Discount		0.1666	\$27,681.50	0.1626	\$20,320.92
	Terrorism Premium		0.005	\$1,543.03	0.005	\$1,543.03
	Catastrophe Premium		0.010	\$3,086.07	0.010	\$3,086.07
	DCBS Assessment		0.084	\$12,020.66	0.090	\$9,835.70
	<b>Guaranteed Cost Estimated Total</b>			<b>\$155,123.73</b>		<b>\$119,121.22</b>

*Display doesn't match quote exactly due to rounding.*

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