



Request for Proposal

Insurance Agency/Brokerage Services

Issue Date: March 1, 2018

Issued By: City of Lenexa, Kansas
17101 W. 87th Street Parkway
Lenexa, Kansas 66219

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Proposals Due: 5 PM (CDT) March 30, 2018



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1. Introduction

The City of Lenexa, Kansas (the “City”) is requesting proposals to provide insurance agency/brokerage services to the City. The City’s insurance broker works closely with the City’s internal risk manager and legal department staff. The City’s current insurance program includes property and casualty and associated lines, crime, fiduciary, environmental, cyber-liability, and drone insurance. Workers Compensation insurance is handled separately by the Human Resources Department. The major insurance policies are on a November 1 to October 31 annual renewal calendar (an “insurance program year”).

Lenexa is a community located approximately 12 miles southwest of downtown Kansas City, Missouri. The City’s current population is estimated at roughly 52,000 and has increased significantly over the last five years. The City operates under a Mayor-Council form of government with a city administrator serving as the chief executive officer of the city. The City has a budget of approximately \$115 million for 2018 and over 500 full time employees. Operations include a Fire Department and Police Department, a robust Parks and Recreation Department, a Rec Center, and a Public Market.

2. General Information

A. Purpose

This Request for Proposal (“RFP”) provides guidelines for the submission of proposals to provide independent, responsible, and qualified insurance agency/brokerage services to the City. The City intends to select one respondent to act as the City’s insurance agent and broker but reserves the right to select multiple respondents as semifinalists to participate in a competitive market selection process as described in Section 3-D. The City intends to issue a contract for one year, with an option for the City to extend the contract for up to two (2) additional one-year periods, however, the term of the Agreement is not guaranteed and is subject to annual renewal and termination as provided in the contract document. The City’s agreement with its current insurance broker expires June 30, 2018.

3. Guidelines

A. Contact with City of Lenexa Employees

To ensure a fair and objective evaluation of all proposals, questions or inquiries about this RFP **must be submitted by email** to Peter Simonsen, Assistant City Attorney (contact information provided on the cover of this RFP). All questions must be submitted no later than **5 PM (CDT) March 16, 2018**. Responses to submitted questions will be made available by an addendum to this RFP (the “Q & A Addendum”) to all prospective respondents timely submitting the Addendum Request Form, which is attached as **Appendix A**. All prospective



respondents wishing to receive the Q & A Addendum must complete the Addendum Request Form and return it to Peter Simonsen by email no later than **5 PM (CDT) March 16, 2018**. Anyone submitting questions will automatically receive the Q & A Addendum and need not fill out the Addendum Request Form.

The City will issue the Q & A Addendum no later than **5 PM (CDT) March 20, 2018**.

Contact with other City employees regarding this RFP or the services requested may be grounds for disqualification.

B. Costs of RFP Preparation and Submission

Each respondent shall be responsible for all costs incurred to prepare and submit a response to this RFP (a “proposal”). Each respondent is solely responsible for all costs associated with respondent’s participation in the selection process, including but limited to, preparing a proposal, procuring and submitting any insurance quotations, underwriting, interviews with the City, conducting due diligence, and negotiating contract documents. This includes any costs of travel and accommodation for respondent’s personnel.

Respondents may withdraw their proposals by notifying Peter Simonsen via email at any time prior to the deadline for submission and the proposal may either be destroyed or returned to the respondent. After the deadline for submission, proposals become a record of the City and will not be returned. Upon opening, proposals are subject to public disclosure in accordance with Kansas law. Respondents must invoke any exemptions to disclosure provided by law in their proposals and must: (1) specifically identify the data or other materials to be protected; (2) state the reasons why exemption from public disclosure is necessary; and (3) provide a legal basis for the exemption. Simply stating the entire proposal is proprietary and confidential is not sufficient.

All proposals and supplementary materials submitted to the City during the selection process contemplated by this RFP will, upon opening, become the property of the City. Even though a respondent’s proposal may be rejected, the City reserves the right to utilize any concept or idea contained therein, without incurring any liability. The City reserves the right to share any proposals and supplementary materials submitted with City staff, other respondents, consultants, and members of the public in order to secure an informed opinion.

C. Interviews

During the evaluation and selection process, the City may, at its discretion, request any one or more respondents make oral presentations and participate in interviews with City staff. Such interviews will provide respondents with an opportunity to answer any questions the City may have about a respondent’s proposal. Not all respondents may be asked to participate in interviews.



Respondents asked to participate in interviews should come prepared to answer detailed questions about their proposal, the City's current insurance program, trends in the insurance market, and risk management issues associated with Kansas public entities. Respondents should bring necessary personnel to present on all aspects of their proposal. Respondents may also be required to provide written clarifications of their proposals, presentations, and interview responses at the request of the City.

D. Market Selection Process

The City intends to select one respondent to act as the City's insurance agent and broker and procure insurance for the 2018-2019 insurance program year but reserves the right to select multiple respondents as semifinalists to participate in a competitive market selection process. Respondents should indicate in their proposal if they are willing to participate in a market selection process if selected as a semifinalist and, if so, provide a ranked list of three (3) first dollar property and liability carriers the respondent would like to be assigned to procure quotes from and indicate if respondent would like to quote property and liability lines independently or as a package. If the City elects to utilize a market selection process for semifinalists, each respondent will be assigned at least one first dollar property and one first dollar liability carrier to ensure sufficient market coverage and avoid duplicate quotes. Respondents will be encouraged to solicit at least one additional first dollar quote from an unassigned carrier. The City reserves the right to modify this process and to request additional quotations for self-insured retention ("SIR") programs.

E. Negotiation and Contract

The City reserves the right to: (1) accept or reject any and all proposals and waive any technicalities or irregularities therein; (2) cancel the RFP process at any time prior to entering into a formal, written contract for services; (3) reject the response of a respondent that does not submit a proposal to the City's satisfaction; (4) select one or more respondents which, in the City's opinion, are the most advantageous to the City; and (5) negotiate any and all terms of the proposal. All respondents agree that rejection shall create no liability on the part of the City because of such rejection.

By submitting a proposal in response to this RFP, the respondent certifies that it has not divulged to, discussed, or compared its competitive proposal with other respondents and has not colluded with any other respondents or parties. Any prices and/or cost data submitted has been arrived at independently without consultation, communication, or agreement for the purpose of restricting competition.

By submitting a proposal in response to this RFP, the respondent further certifies that it has not employed or retained any company or person other than a bona fide employee working for the respondent to solicit or secure a contract with the City as a result of this RFP and that the respondent has not paid or agreed to pay any company or person, other than a bona fide employee of the respondent, any fee, commission, percentage,



brokerage fee, gifts, or other consideration contingent upon or resulting from a contract with the City as a result of this RFP.

The City anticipates entering into a contract with the respondent it deems submits the most advantageous proposal. However, the City may engage more than one respondent in separate, parallel contract negotiations to complete each respondent's respective offering. The City anticipates issuing a contract for a one (1) year term with an option for the City to extend for up to two (2) additional one (1) year periods. This anticipated term is not guaranteed and is subject to annual renewal and may be terminated as provided in the contract. The anticipated term is from July 1, 2018 to June 30, 2019.

This RFP is not an offer to contract or otherwise enter into any type of agreement (express, implied, or otherwise). No contract or agreement is binding until proposals are reviewed and accepted by the City, the contract terms are negotiated, and the final agreement is approved by the appropriate levels of authority within the City and executed by both parties. The City reserves the right to further negotiate any and all terms of the proposal.

4. Eligibility

To be eligible for consideration as the City's insurance broker, respondents must meet the following minimum requirements:

1. The respondent must be an established legal entity, licensed and authorized to do business in the State of Kansas.
2. The respondent must identify an individual who, if selected, will be designated as the primary broker ("Primary Broker") on the City's account. The Primary Broker must maintain a Kansas property and casualty agency license.
3. The Primary Broker must have a minimum of five (5) years' experience in providing the same or similar services as contained in this RFP.
4. The Primary Broker must be based in the Kansas City metropolitan area.
5. The respondent must have direct access to the following first dollar, public entity insurance carriers:
 - A. State National Insurance Company (BRIT Global Specialty USA)
 - B. OneBeacon Governmental Risk



C. Travelers

5. Scope of Services

The intent of this RFP is to solicit proposals from qualified respondents to provide insurance agency/brokerage services, which will include but not be limited to the following specific responsibilities:

A. Give the City access to the insurance marketplace

The primary responsibility of the City's insurance broker is to secure, on behalf of the City, insurance coverage that mitigates the City's risk in a comprehensive and fiscally responsible manner. The City is constantly striving to secure more comprehensive coverage and mitigate risk where economically appropriate. A successful respondent will share the City's drive to constantly improve the City's insurance program. Respondent must have access to the global insurance marketplace to secure quality insurance coverage for the City at a competitive price. Spreadsheets summarizing the City's current insurance program, including coverages, rates, limits, and premiums is attached as **Appendix B**. The specific services requested for securing insurance coverage include but are not limited to:

1. Beginning in January of each calendar year, establish a timeline for the insurance marketing and/or renewal process.
2. Work with the City in a comprehensive, proactive, and professional manner to formulate marketing and/or renewal goals, strategy, and objectives so that the City can obtain the best possible insurance quotes and secure the best insurance program.
3. Obtain from the City and maintain up-to-date property schedules and loss runs to submit to carriers.
4. Work with the City to timely complete any applications or underwriting forms.
5. Access all necessary insurance carriers either directly or by use of a secondary broker. The use of a secondary broker must be disclosed to the City.
6. Beginning in July of each calendar year, solicit initial marketing and/or renewal indications from carriers.
7. Beginning in August of each calendar year, provide the City with final marketing and/or renewal quotations from carriers, including complete pricing and coverage summaries for all lines in a format designated by the City. Currently, the City uses the spreadsheets attached as **Appendix B** to receive and review quotations and track changes to coverage and premiums.



8. Formally present to the City competitive quotations from each selected market.
9. Provide guidance to the City on selection of insurance policies, including guidance on acceptable limits, coverages, exclusions, coverage gaps, and deductibles.
10. Negotiate, on behalf of the City, directly with carriers to secure any requested endorsements, riders, limits, and policy amendments.
11. Bind coverage as instructed by the City. The major insurance policies are on a November 1 to October 31 renewal calendar (an “insurance program year”). Typically, the final recommendations of coverage are made to the City Council in late September and approved at the first regularly scheduled meeting in October.
12. Follow up with carriers for timely issuance of binders, policies, and endorsements.
13. Provide copies of all binders to the City prior to policy inception.
14. Receive and review from the carriers all policies, endorsements, invoices, and schedules to ensure accuracy and conformity with the quoted coverage.
15. Provide copies of all policies to the City no later than ninety (90) days after policy inception.
16. Keep the City informed of significant developments in the public entity insurance marketplace.
17. Monitor published financial information and ratings of the City’s current carriers and alert the City immediately if insurers’ status falls below established minimum guidelines.
18. Field questions from the City relating to coverage issues between the City and the carriers.
19. Work as a liaison between the City and the carriers.

B. Provide administrative support

The City’s insurance and risk management programs require timely and accurate administration. The City relies on its insurance broker for numerous administrative functions throughout the year. These are frequently time sensitive, detail-oriented tasks that require coordination and communication. The specific administrative services requested include but are not limited to:

1. Process requests for certificates of insurance, bonds, and auto identification cards as requested by the City.



2. Process endorsement as requested by the City.
3. Update limits and schedules as requested by the City.
4. Timely pay, on behalf of the City, all insurance premiums directly to the carriers.
5. Timely invoice the City quarterly for its property and liability package insurance premiums. Other, smaller lines of insurance may be billed annually. All invoices will be billed no later than forty-five (45) days prior to the due date to allow adequate time for payment.

C. Work with the City to manage risk and control costs

In addition to securing insurance coverage and administering the City's insurance program, the City relies on its insurance broker to be a resource for managing risk and controlling costs. The specific services requested for consulting on risk management issues include but are not limited to:

1. Work with the City to develop, recommend, negotiate, and implement cost-effective insurance and/or risk financing programs.
2. Provide expertise and advice to the City in risk management matters separate from but related to insurance.
3. Assist the City in managing its insurance and risk management programs, including loss reporting, insurance accounting, communications, and strategic planning.
4. Advise City staff on insurance related issues in City contracts, including appropriate risk transfer and insurance requirements.
5. Upon request, attend City Council meetings to provide information and recommendations regarding insurance related issues and policy selection.
6. Keep the City advised of developments in the field of public entity risk management.

6. Response

A. Acknowledgment of RFP Documents Form

All prospective respondents wishing to receive the Q & A Addendum must complete the Addendum Request Form attached hereto as **Appendix A** and return it to Peter Simonsen by email no later than **5 PM (CDT) March**



16, 2018. Anyone submitting questions will automatically receive the Q & A Addendum and need not fill out the Addendum Request Form.

B. Response Instructions and Deadline

The submitted proposal must follow the rules and format established within this RFP. Adherence to these rules will ensure a fair and objective analysis of all proposals. Failure to complete any portion of this request may result in rejection of the proposal.

Email one electronic copy of the proposal to must be submitted via email to Peter Simonsen by **5 PM (CDT) March 30, 2018.**

C. Proposal Outline

The outline of the proposal should correspond to the following:

Section A: Executive Summary

Provide a concise overview of the proposal.

Section B: Background and Qualifications

1. Describe your national, statewide and local service capabilities, and, with more specificity, your experience with Kansas municipalities. Provide a description of your general capabilities including information relating to company size, revenues, and staffing.
2. Describe any similar services provided to other municipalities in Kansas and Missouri and provide the name, years of service, and a reference for each.
3. Provide a concise description of qualifications, names, relevant experience, and office location of the individuals who will provide services to the City.
4. Identify the Primary Broker and any other staff who will participate in the daily administration of the City's account.
5. Indicate whether or not you meet each of the eligibility criteria listed in Section 4.
6. In the last five (5) years, have you ever had a contract for services with a public entity in Kansas or Missouri terminated for cause? If so, state the date of termination, the name of the public entity, and describe the circumstances surrounding the termination.



7. In the last three (3) years, have you ever had a contract for services with a public entity in Kansas or Missouri not renewed? If so, state the date of termination, the name of the public entity, and, if known, describe the circumstances surrounding the non-renewal.
8. If you intend to use the services of any other insurance agencies or brokers, then you must submit this information for each and every such entity and clearly identify their role.

Section C: Service Capabilities

Describe how the respondent will perform the Scope of Services by addressing each numbered item.

Section D: Insurance Marketplace

1. For each line of coverage set forth in **Appendix B**, list all insurance companies you would anticipate approaching to seek first dollar alternatives to the City's current insurance program, with your top three (3) listed first. For each insurance company listed, include the following:
 - A. Will the company be accessed directly or via a broker or wholesaler?
 - B. Do you currently have any governmental accounts with the carrier? If so, identify the number of accounts and average size of the governmental entity.
 - C. Does the carrier offer a multi-line "package" program? If so, note the applicable lines of coverage.
2. For property and casualty coverage, list all insurance companies you would anticipate approaching to seek self-insured retention alternatives to the City's current insurance program, with your top three (3) listed first. For each insurance company listed, include the following:
 - A. Will the company be accessed directly or via a broker or wholesaler?
 - B. Do you currently have any governmental accounts with the carrier? If so, identify the number of accounts and average size of the governmental entity.
 - C. Does the carrier offer a multi-line "package" program? If so, note the applicable lines of coverage.
 - D. What retention levels are offered between \$25,000 and \$250,000.
3. Identify the percentage of private vs. public sector lines of coverage you have written. Also provide the total property and casualty premiums placed annually for each of the last five (5) years.



4. For each of the last five (5) years, list the top five (5) insurers, both by number of policies and by total premiums, with whom your firm places its business.
5. For each of the last five (5) years, list the top five (5) insurers, both by number of policies and by total premiums, with whom your firm places its public entity business.
6. How would you approach a key market or proprietary program if you do not have a contract with that market and they typically do not utilize a broker?
7. How would you handle requests from the City to negotiate endorsements, riders, limits, and policy amendments? Specifically, within the last five (5) years have you ever negotiated and secured for a public entity any of the following? If yes, indicate the name of the client or clients and carrier or carriers:
 - A. Kansas Tort Claims Act Endorsement.
 - B. Right to select counsel.
 - C. Consent to settle.
 - D. Aggregate deductible limit.
8. If selected, how can you assure the City that you will provide the most comprehensive and competitive product for its consideration?

Section E: Insurance Program

1. What changes, if any, in carriers, lines, coverage, limits, and/or deductibles, would you recommend the City make to its current insurance program?
2. If the City elected to explore switching to a self-insured retention program, describe how you would approach constructing such a program and describe the program's structure (coverage lines, limits, etc.) and anticipated retention levels.
3. Does your firm offer any actuarial or other services that can be used to evaluate the feasibility of a self-insured retention program?
4. What do you perceive will be the greatest risk management challenge the City faces over the next 12 to 24 months? In the next five (5) years?



5. How would you address a request to join or consideration of an associational program or risk pool? Do you have any conflicts of interest with any associational program or risk pool?

Section F: Administration

Please describe your perceived role and capabilities in claims handling, assistance, and advocacy. Please also address your process for responding to requests for certificates of insurance; billing and paying insurance premiums; and your role in loss control.

Section G: Pricing

1. List all costs associated with your proposed services. No additional charges (such as sales tax, transportation, travel, out-of-pocket expenses, etc.) will be allowed unless specified on the proposal. All brokerage commissions or ancillary fees collected by the respondent shall be fully disclosed and credited to the City against the annual broker fee.
2. Include costs for individual years two (2) and three (3).
3. Indicate whether recurring costs are flat-rate or hourly.
4. Indicate whether you will agree to flat annual renewal. If not, indicate the limit of rate increase (e.g. not more than 10% per year.)
5. Include a proposed billing cycle/schedule.

Section H: References

Provide the name, addresses, and contact person of three (3) governmental entities in which respondent has provided the same or similar services in the last two (2) years. Respondent should try and provide the names of governmental entities in which the Primary Broker served as the Primary Broker for that entity.

7. Evaluation and Timeline

A. Evaluation

Proposals received will be reviewed by a Review Committee. Among other criteria, the City will evaluate the following to determine the most qualified proposal:

- Experience – The City will consider respondent’s experience and overall understanding of the City’s needs; the experience, background, and availability of the Primary Broker and his or her prior experience,



including with the City, if any; and the experience and availability of support staff for such the Primary Broker.

- Investment – The City wishes to be good stewards of taxpayer money, so, although not the only factor, high importance will be placed on the value received for the costs associated with respondent’s proposal, including the projected costs of the City’s insurance program with respondent.
- Capabilities – The City will consider the capabilities of the respondent in addressing the City’s needs and the Scope of Services.
- Proposed Plan – The City will consider the respondent’s proposed plan for addressing the City’s insurance and risk management needs.
- References – The City will consider the respondent’s reputation and the quality of references and similar work provided to public and private entities, particularly Kansas municipalities.
- Selection Process – Overall responsiveness and quality of the proposal, including any supplemental materials, oral presentations, and interviews.

B. Preliminary Timeline

- **March 1, 2018:** RFP released by the City of Lenexa.
- **5 PM (CDT) March 16, 2018:** Deadline to submit questions about RFP.
- **5 PM (CDT) March 16, 2018:** Deadline to submit Addendum Request Form.
- **5 PM (CDT) March 20, 2018:** Q & A Addendum provided by City to prospective respondents submitting questions or the Addendum Request Form.
- **5 PM (CDT) March 30, 2018:** Deadline to submit RFP responses (proposals).

Proposals received after the specified deadline will not be accepted. The City reserves the right to request follow-up information or clarification from any and all respondents under consideration.



Appendix A

ADDENDUM REQUEST FORM

I am requesting the City send me a copy of the Q & A Addendum and any other addenda that may be issued as part of this RFP.

Print or Type the Following Information:

Firm Name: _____

Address: _____

Name of Contact Person for this RFP: _____

Telephone No.: _____ Fax No.: _____

Email Address: _____

Please return this form by email no later than **5 PM (CDT) March 16, 2018** to:

Peter Simonsen
Assistant City Attorney
psimonsen@lenexa.com



Appendix B

SUMMARY OF CURRENT INSURANCE PROGRAM

Insurance Package Summary

	2017-18
PROPERTY	
Carrier:	BRIT (State National)
Policy Period:	11/01/17 - 10/31/18
Premium:	\$ 153,430
LIABILITY	
Carrier:	BRIT (State National)
Policy Period:	11/01/17 - 10/31/18
Premium:	\$ 95,020
AUTO	
Carrier:	BRIT (State National)
Policy Period:	11/01/17 - 10/31/18
Premium:	\$ 35,447
UMBRELLA/EXCESS	
Carrier:	BRIT (State National)
Policy Period:	11/01/17 - 10/31/18
Premium:	\$ 18,251
BRIT Package Total:	\$ 302,148
ENVIRONMENTAL LIABILITY	
Above Ground Storage Tank	
Carrier:	ACE TankSafe
Policy Period:	12/01/17 - 12/01/18
Premium:	\$ 350
ENVIRONMENTAL LIABILITY	
Underground Storage Tank	
Carrier:	Great American
Policy Period:	12/27/17 - 12/27/18
Premium:	\$ 295
FIDUCIARY LIABILITY	
Carrier:	Federal Insurance (Chubb)
Policy Period:	11/01/17 - 10/31/18
Premium:	\$ 4,110
CRIME	
Carrier:	Zurich (F&D)
Policy Period:	11/01/17 - 10/31/18
Premium:	\$ 6,074
CYBER LIABILITY	
Carrier:	BCS Insurance
Policy Period:	11/01/17 - 10/31/18
Premium:	\$ 20,090
DRONE LIABILITY	
Carrier:	Included in BRIT package
Policy Period:	
Premium:	
FINANCE DIRECTOR'S BOND	
Carrier:	Western Surety
Policy Period:	
Premium:	\$ 350
TOTAL INSURANCE COST:	\$ 333,417

Total Insurance Cost shown above does not include
costs of insurance brokerage services and risk

Property Insurance Summary

	2017-18	
CARRIER:	BRIT (STATE NATIONAL)	
Rating and Size:	A; IX	
Policy Period:	11/01/17 - 10/31/18	
Property Premium:	\$	153,430
Boiler & Machinery	Included	
Earthquake	Included	
Flood	Included	
Inland Marine	Included	
Windstorm or Hail	Included	
COVERAGE - OCCURRENCE COVERAGE	LIMITS	DEDUCTIBLE
Blanket Building and Personal Property:	\$ 143,637,764	\$ 25,000
Contractor's Equipment		
Scheduled:	\$ 4,856,803	\$ 5,000
Unscheduled:	\$ 718,264	\$ 1,000
Emergency Service Portable Equipment:	\$ 25,000	\$ 1,000
Fine Arts (Scheduled):	\$ 509,285	\$ 25,000
Misc. Equipment (Special Sublimit):	\$ 22,731,214	\$ 25,000
Streetlights:	\$ 7,658,000	
Traffic Signals:	\$ 1,765,000	
Warning Sirens:	\$ 757,614	
Trusses:	\$ 3,960,000	
Park Equipment:	\$ 7,462,700	
Telecommunications Equipment:	\$ 1,131,400	
Subtotal Sublimit Property:	\$ 22,734,714	
RATE		
Total Insured Value (Rating Basis):	\$ 172,478,330	
Average Rate per \$100 of Property:	0.088956102	
ADDITIONAL COVERAGE		
Automated External Defibrillator:	\$ 5,000	Policy Deductible
Collapse:	Limit Extended	Policy Deductible
Commandeered Property of Others:	\$ 250,000	Policy Deductible
Crime Reward (Excluding Arson):	\$ 25,000	Policy Deductible
Debris Removal of Covered Property:	25% of loss, or \$250,000	Policy Deductible
Emergency Evacuation Expense:	\$ 25,000	Policy Deductible
Emergency Real Estate Consulting Fee:	\$ 5,000	Policy Deductible
Employee Dishonesty:	\$ 50,000	\$ 250
Exterior Building Glass:	Included	Policy Deductible
Fire Department Service Charge:	\$ 25,000	\$ -
"Fungus", Wet Rot, Dry Rot, and Bacteria:	\$ 15,000	Policy Deductible
Inventory and Appraisal Cost for Claim:	\$ 10,000	Policy Deductible
Lease Cancellation Moving Expenses:	\$ 2,500	Policy Deductible
Money and Securities:	\$ 25,000	Policy Deductible
Pollutant Clean Up and Removal:	\$ 100,000	Policy Deductible
Preservation of Property:	Included	\$ -
State Forest Fire Expense:	\$ 25,000	Policy Deductible
Temporary Meeting Space:	\$ 1,000	\$ -
Water Damage, Other Liquid:	Included	Policy Deductible

Property Insurance Summary

EXTENSIONS		
Accounts Receivable:	\$ 250,000	Policy Deductible
Animals and Canines:	\$ 15,000	\$ 1,000
Appurtenant Buildings or Structures:	\$ 10,000	Policy Deductible
Arson Reward:	\$ 25,000	\$ -
Ordinance or Law		
Coverage A (Undamaged):	Inc. in Blanket	Policy Deductible
Coverage B (Demolition):	\$ 1,000,000	Policy Deductible
Coverage C (Increased Cost of Construction):	Included in B above	Policy Deductible
Business Income:	\$ 1,000,000	Policy Deductible
Extra Expense:	\$ 500,000	Policy Deductible
Business Income Loss of Tax Revenue:	\$ 100,000	\$ -
Change in Temperature:	\$ 50,000	Policy Deductible
Communications Towers:	\$ 100,000	Policy Deductible
Contractor's Equipment (non-owned):	\$ 250,000	Policy Deductible
Emergency Portable Equipment:	\$ 25,000	\$ 1,000
Employees Tools:	\$ 1,500	Policy Deductible
Fairs or Exhibitions:	\$ 50,000	Policy Deductible
Fine Arts (Unscheduled):	\$ 10,000	Policy Deductible
Fire Equipment Recharge:	\$ 25,000	\$ -
Footbridges and Appurtenant Structures:	\$ 25,000	Policy Deductible
Foundations/Machinery/Pools/Pipes:	Covered up to 100 feet	Policy Deductible
Golf Course Greens - Limited Perils:	\$ 100,000	Policy Deductible
Lock Replacement:	\$ 25,000	\$ 50
Newly Acquired or Constructed Property:	\$ 1,000,000	Policy Deductible
Non-owned Detached Trailers:	\$ 5,000	Policy Deductible
Outdoor Property:	\$ 500,000	Policy Deductible
Paved Surfaces:	\$ 100,000	Policy Deductible
Personal Computers, Communication . . .	\$ 500,000	Policy Deductible
Personal Effects:	\$ 50,000	Policy Deductible
Personal Property Off-Premises or in Transit:	\$ 100,000	Policy Deductible
Recertification Expense:	\$ 5,000	Policy Deductible
Rental Expense - Contractor's Equipment:	\$ 10,000	Policy Deductible
Retaining Walls:	\$ 10,000	Policy Deductible
Sign Coverage:	\$ 25,000	Policy Deductible
Spoilage:	\$ 25,000	Policy Deductible
Surface Water:	\$ 25,000	Policy Deductible
Theft Damage to Non-Owned Buildings :	\$ 50,000	Policy Deductible
Underground Sprinkler Systems:	Included	Policy Deductible
Underground Water Seepage:	\$ 10,000	Policy Deductible
Unnamed Locations:	\$ 250,000	Policy Deductible
Utility Services - Time Element:	\$ 50,000	Policy Deductible
Valuable Papers and Records:	\$ 500,000	Policy Deductible
Drone Physical Coverage	\$ 5,000	\$ 1,000
EQUIPMENT BREAKDOWN		
Equipment Breakdown:	Included in Building Limit	
Business Income:	\$ 1,000,000	
Extra Expense:	\$ 500,000	
Expediting Expenses:	\$ 250,000	

Property Insurance Summary

Hazardous Substances:	\$ 250,000	
Spoilage:	\$ 250,000	
Data Restoration:	\$ 250,000	
Service Interruption:	Included	
Deductible (Combined, All Coverages):		N/A
Deductible (Direct Coverages):		\$ 25,000
ADDITIONAL DETAILS		
Newly Acquired Locations		180 days
Extended period of Restoration		180 days
Inflation Guard		4%
TRIA Coverage		Rejected
Coinsurance		None
Risk of Direct Physical Loss		Yes
Notice of Non-Renewal		120 days
Notice of Cancellation		60 days
Waiver of Subrogation		No
Rebuild at Optional Location if Total Loss		Yes
Claims Handling Amendment		Yes
EXCLUSIONS		
Earth Movement		Excluded
Flood		Excluded
Government Action		Excluded
War		Excluded
Nuclear Hazard, Power Failure		Excluded
Artificially Generated Electrical Current		Excluded
Dishonesty		Excluded
Pollution		Excluded
Data Related Losses		Excluded
Terrorism		Excluded
Computer Date Related Losses		Excluded
Vehicles subject to motor Vehicle Registration		Excluded
Bridges, Roads, and Sidewalks		Excluded
Boats exceeding 50 ft in length		Excluded
Virus or Bacteria		Excluded
Boom Capacity Loss		Excluded
Computer Data Realtd Losses		Excluded

Liability Insurance Summary

	2017-18	
CARRIER:	BRIT (STATE NATIONAL)	
Rating and Size:	A; IX	
Policy Period:	11/01/17 - 10/31/18	
Liability Premium:	\$	95,020
General Liability Coverage	\$	38,784
Employee Benefits Administration	Included	
Law Enforcement Liability	\$	32,499
Public Officials Liability	\$	9,482
Employment Practices	\$	14,255
COVERAGE	LIMITS	DEDUCTIBLE
General Liability Coverage - Occurrence Coverage		
Each Occurrence Limit:	\$ 500,000	\$ 25,000
Specific Perils Damage to Premises Rented:	\$ 500,000	\$ 25,000
No Fault Medical Payments Limit:	\$ -	\$ -
Personal and Advertising Injury Limit:	\$ 500,000	\$ 25,000
Products and Completed Operations Aggregate:	\$ 2,000,000	
General Aggregate:	\$ 2,000,000	
Sexual Molestation Limit:	\$ 1,000,000	\$ 25,000
Sexual Molestation Aggregate:	\$ 1,000,000	
Employee Benefits Administration - Blended Coverage		
Each Employee Limit:	\$ 500,000	\$ -
Annual Aggregate:	\$ 2,000,000	
Law Enforcement Liability - Occurrence Coverage		
Each Person:	\$ 500,000	\$ 25,000
Each Law Enforcement Wrongful Act:	\$ 500,000	\$ 25,000
Annual Aggregate	\$ 2,000,000	
Public Officials Liability - Claims Made Coverage		
Each Public Official Wrongful Act:	\$ 500,000	\$ 25,000
Annual Aggregate:	\$ 2,000,000	
Employment Practices Liability - Claims Made Coverage		
Each Employment Practices Wrongful Act:	\$ 1,000,000	\$ 25,000
Annual Aggregate:	\$ 2,000,000	
DETAILS		
General Liability Coverage		
Includes		
Form is "pay on behalf" and includes "duty to defend"		Yes
Defense costs in addition to the limits of liability		Yes
Punitive damages included where allowed by state law		Yes
Broad form definition of insured		Yes
Blanket additional insured language for insured contracts		Yes
Coverage for employed EMT's and paramedics		Yes
Professional coverage included for employed engineers		Yes
Owned watercraft up to 50 feet in length		Yes
Expanded host liquor liability included		Yes
Pollution exclusion contains exceptions		Yes
Defense of indemnitee for insured contracts		Yes
Consent to settle required		No
Sexual mollestation endorsement		Yes
Kansas Tort Claims endorsement		Yes
Dam liability		Yes
Right to select counsel		Yes
Choice of counsel endorsement		No
Claims handling amendment		Yes
Stop Loss limit		No
Exclusions		
Damage from pollutants		Excluded
Aircraft, autos, and watercraft		Excluded
Attorney's professional services		Excluded

Liability Insurance Summary

Contractual liability	Excluded
Damage to property owned by insured	Excluded
Eminent domain	Excluded
Employer's liability	Excluded
Employment related practices	Excluded
Failure to supply utilities	Excluded
Law enforcement activities	Excluded
Liquor liability	Included
Medical professional services	Excluded
Aircraft products	Excluded
Personal and advertising injury	Excluded
Strike, riot, civil commotion, or mob action	Excluded
Underground storage tanks	Excluded
War	Excluded
Workers compensation	Excluded
Real property	Excluded
Asbestos	Excluded
Lead	Excluded
War and nuclear liability	Excluded
Data related losses	Excluded
Mold/fungus/bacteria	Excluded
Terrorism	Excluded
Fairs/circuses	Excluded
Fireworks	Excluded
Silica or silica related dust	Excluded
Trampolines	Excluded
Carnivals, circuses, and fairs	Excluded
Formulation of tax rates and collection of taxes	Excluded
Computer data related losses	Excluded
Drones	Included
Other Details	
TRIA Coverage	Rejected
Coinsurance	None
Risk of Direct Physical Loss	Yes
Notice of Non-Renewal	120 days
Notice of Cancellation	60 days
Subject to Audit	No
Rate:	N/A
Employee Benefits Administration	
Includes	
Form is "pay on behalf" and includes "duty to defend"	Yes
Defense costs in addition to the limits of liability	Yes
Retro Date:	Full prior acts
Kansas Tort Claims endorsement	Yes
Right to select counsel	Yes
Choice of counsel endorsement	No
Claims handling amendment	Yes
Stop Loss limit	No
Exclusions	
Dishonest, fraudulent, criminal, or malicious acts	Excluded
Bodily injury, property damage, or personal injury	Excluded
Failure of performance of contract	Excluded
Investment performance	Excluded
Workers comp, unemployment ins., SS, or SSDI benefits	Excluded
Wrongful termination	Excluded
Adverse employment action	Excluded
Employee discrimination	Excluded
Rate:	N/A
Law Enforcement Liability	
Includes	

Liability Insurance Summary

Line of Duty Death Benefit:	\$ 50,000	\$ -
Non-Monetary Defense:	\$ 10,000	\$ -
Form is "pay on behalf" and includes "duty to defend"	Yes	
Defense costs in addition to the limits of liability	Yes	
Punitive damages included where allowed by state law	Yes	
Approved moonlighting and mutual aid agreements covered	Yes	
Broad form definition of insured	Yes	
Broad claims coverage	Yes	
Consent to settle required	Yes	
Prior acts coverage available	Yes	
Deductible applicable to defense costs	Yes	
Plaintiff's attorneys fees included in damages	Yes	
Covers bodily injury, property damage, and personal injury	Yes	
Defense for criminal allegations until finding of fact	Yes	
Kansas Tort Claims endorsement	Yes	
Right to select counsel	Yes	
Choice of counsel endorsement	No	
Claims handling amendment	Yes	
Stop Loss limit	No	
Exclusions		
Pollution	Excluded	
War	Excluded	
Asbestos	Excluded	
Nuclear energy liability	Excluded	
Eminent domain	Excluded	
Workers compensation	Excluded	
Dumps, landfills, and hazardous waste premises	Excluded	
Employment related practices	Excluded	
Contractual liability	Excluded	
Declaratory actions and injunctive actions	Excluded	
Mold/fungus/bacteria	Excluded	
Lead	Excluded	
Computer data realted losses	Excluded	
Drones	Included	
Rate:	\$	361.10
Number of officers (rating basis):	90	
Public Officials Liability		
Includes		
Key individual replacement expenses	\$ 25,000	\$ -
Terrorist travel reimbursement	\$ 5,000	\$ -
Identity theft protection	\$ 5,000	\$ -
Form is "pay on behalf" and includes "duty to defend"	Yes	
Defense costs in addition to the limits of liability	Yes	
Retro Date:	Full prior acts	
Punitive damages included where allowed by state law	Yes	
Broad claims coverage	Yes	
Consent to settle required	Yes	
Includes all employees within scope of employment	Yes	
Includes volunteers within scope of volunteer activities	Yes	
Includes advisory boards and commissions	Yes	
Includes allged sexual harassment	Yes	
Plaintiff's attorneys fees included in damages	Yes	
Defense for criminal allegations until finding of fact	Yes	
Suit includes EEOC claim or equivalent state proceeding	Yes	
Kansas Tort Claims endorsement	Yes	
Right to select counsel	Yes	
Choice of counsel endorsement	No	
Claims handling amendment	Yes	
Stop Loss limit	No	
Exclusions		
Pollution	Excluded	

Liability Insurance Summary

War	Excluded
Asbestos	Excluded
Nuclear energy liability	Excluded
Eminent domain	Excluded
Workers compensation	Excluded
Dumps, landfills, and hazardous waste premises	Excluded
Law enforcement activities	Excluded
Strike, riot, civil commotion, or mob action	Excluded
Declaratory actions and injunctive actions	Excluded
Contractual claims	Excluded
Employment related practices	Excluded
Professional services	Excluded
Aircraft, autos, and watercraft	Excluded
Known dangerous circumstances	Excluded
Personal and advertising injury	Excluded
Mold/fungus/bacteria	Excluded
Lead	Excluded
Silica or silica related dust	Excluded
Formulation of tax rates and collection of taxes	Excluded
Computer Data Realtd Losses	Excluded
Rate:	N/A
Employment Practices Liability	
Includes	
Non-Monetary Defense:	\$ 10,000 \$ -
Workplace Violence Counseling:	\$ 5,000 \$ -
Back Wages included	\$ 10,000 \$ -
Form is "pay on behalf" and includes "duty to defend"	Yes
Defense costs in addition to the limits of liability	Yes
Retro Date:	Full prior acts
Punitive damages included where allowed by state law	Yes
Broad claims coverage	Yes
Sexual harassment, ADA, and Title VII claims covered	Yes
Back Wages included	Yes
Consent to settle required	Yes
Includes employees vs insured	Yes
EEOC coverage	No
Kansas Tort Claims endorsement	No
Right to select counsel	Yes
Choice of counsel endorsement	No
Claims handling amendment	Yes
Stop Loss limit	No
Exclusions	
Pollution	Excluded
War	Excluded
Asbestos	Excluded
Nuclear energy liability	Excluded
Eminent domain	Excluded
Workers compensation	Excluded
Dumps, landfills, and hazardous waste premises	Excluded
Bodily injury or damage to property	Excluded
Civil rights violations (other than employment related)	Excluded
Employee benefits	Excluded
Declaratory actions and injunctive actions	Excluded
Aircraft, autos, and watercraft	Excluded
Mold/fungus/bacteria	Excluded
Lead	Excluded
Silica or silica related dust	Excluded
Computer Data Realtd Losses	Excluded
Rate:	\$ 29.82
Number of employees (rating basis):	478

Auto Insurance Summary

	2017-18	
CARRIER:	BRIT (STATE NATIONAL)	
Rating and Size:	A; IX	
Policy Period:	11/01/17 - 10/31/18	
Auto Premium:	\$ 35,447	
COVERAGE - OCCURRENCE COVERAGE	LIMITS	DEDUCTIBLE
Liability Combined Single Limit:	\$ 1,000,000	\$ 25,000
Medical Expenses:	\$ 5,000	\$ 25,000
Uninsured Motorist:	\$ 50,000	
Underinsured Motorist:	\$ 50,000	
Excess Hired:	Included	\$ 25,000
Non-owned Liability Coverage:	Included	\$ 25,000
Physical Damage:	Per Schedule	\$ 10,000
Garage Keepers - Comprehensive:	\$ 20,000	\$500 \$2,500
Garage Keepers - Collision:	\$ 50,000	\$ 500
Kansas Personal Injury Protection	\$	-
RATE		
Total Number of Vehicles (Rating Basis):	225	
Average Rate per Vehicle:	\$ 157.54	
INCLUDES		
Fleet coverage endorsement	Yes	
Commandeered autos	Yes	
Newly acquired organizations	Yes	
Blanket additional insured wording for insured contracts	Yes	
Waiver of subrogation	Yes	
Fellow employee coverage	Yes	
Extended towing coverage	Yes	
Extended glass coverage	Yes	
Rental reimbursement	Yes	
Communication equipment	Yes	
Employee vehicle deductible reimbursement	Yes	
Blanket loss payable clause	Yes	
Medical payments	Yes	
Hired auto physical damage	Yes	
Cancellation period	120 days	
Replacement cost coverage for emergency vehicles	Yes	
Emergency response provider endorsement	Yes	
Covers emergency equipment attached to vehicles	Yes	
Covers electronic equipment in vehicles	Yes	
Right to select counsel	Yes	
Choice of counsel endorsement	No	
Claims handling amendment	Yes	
Stop Loss limit	No	
Kansas Tort Claims endorsement	Yes	
Waiver of Subrogation	Yes	
Newly acquired vehicles	Yes	
EXCLUSIONS		
Excluded drivers	Excluded	
Expected or intended injury	Excluded	
Workers compensation	Excluded	
Employer's liability	Excluded	
Property damage to property owned or transported by you	Excluded	
Pollution	Excluded	
Terrorism	Excluded	

Umbrella/Excess Insurance Summary

	2017-18
CARRIER:	BRIT (STATE NATIONAL)
Rating and Size:	A; IX
Policy Period:	11/01/17 - 10/31/18
Umbrella - Excess Premium:	\$ 18,251
COVERAGE - OCCURRENCE COVERAGE	LIMITS
Each Occurrence Limit:	\$ 5,000,000
Products-Completed Operations Aggregate Limit:	\$ 5,000,000
General Aggregate (Other than products-completed operations):	\$ 5,000,000
Retained Limit:	\$ 10,000
RATE	
Underlying premium (rating basis):	\$ 130,467
Rate:	\$ 0.1399
INCLUDES	
Coverage A is follow-form excess over underlying liability coverages	Included
Coverage B is umbrella liability with \$10,000 retained limit	Included
Aggregate limits follow form underlying policies	Included
Separate Aggregate protection (SILO aggregate) as respect to coverage A only	Included
Broad from knowledge of occurrence definition as respect to Coverage B only	Included
Defense costs in addition to the limits of liability	Included
EXCLUSIONS	
Workers compensation	Excluded
No fault auto	Excluded
Uninsured/Underinsured motorist coverage	Excluded
Disability	Excluded
Unemployment compensation laws	Excluded
Pollution	Excluded
Asbestos	Excluded
Physical damage to property in care custody and control	Excluded
Auto first party coverage	Excluded
Pollution (auto)	Excluded
Products Recall	Excluded
Data related losses	Excluded
Employment related practices exclusion	Excluded
Total pollution exclusion	Excluded
Professional liability exclusions	Excluded
Retained limit	Excluded
Terrorism	Excluded
Athletic participants	Excluded
Dam failure exclusion	Excluded
Failure to supply utilities	Excluded
Lead	Excluded
Silica or silica related dust	Excluded
Trampoline	Excluded
Nuclear	Excluded
Computer Data Related Losses	Excluded
ADDITIONAL DETAILS	
Dropdown coverage subject to underlying policy terms	Yes
Notice of Non-Renewal	120 days
Notice of Cancellation	30 days

Environmental Liability - Above Ground Storage Tank Insurance Summary

	2017-18	
CARRIER:	ACE TANKSAFE	
Policy Period:	12/01/17 - 11/31/18	
Environmental Liability Premium:	\$	350
COVERAGE - CLAIMS MADE COVERAGE	LIMITS	DEDUCTIBLE
Per tank incident limit:	\$ 1,000,000	\$ 5,000
Aggregate limit for all storage tank incidents:	\$ 1,000,000	\$ 5,000
Aggregate limit for legal defense expenses:	\$ 1,000,000	\$ 5,000
Annual aggregate:	\$ 2,000,000	
INCLUDES		
Broad form definition of claim	Yes	
TRIA Coverage	Yes	
Defense costs in addition to the limits of liability	No	
Includes third party and first party remediation costs	Yes	
Right to select counsel	No	
Consent to settle required	Yes	
Waiver of subrogation	No	
ENDORSEMENTS		
Schedule of covered tanks	Included	
Financial responsibility condition of endorsement	Included	
Closure, removal, or replacement amendatory endorsement	Included	
Terrorism Risk Insurance Act endorsement	Included	
Kansas Amendatory Endorsement	Included	
Trade or Economic Sanctions endorsement	Included	
OFAC Notice to policy holders	Included	
EXCLUSIONS		
Contractual liability	Excluded	
Employers liability	Excluded	
Fines and penalties	Excluded	
Punitive damages	Excluded	
First party property damage	Excluded	
Known conditions	Excluded	
Regulatory compliance	Excluded	
ADDITIONAL DETAILS		
Notice of Non-Renewal	60 days	
Notice of Cancellation	60 days	
Retro date:	12/01/14	

Environmental Liability - Underground Storage Tank Insurance Summary

	2017-18	
CARRIER:	GREAT AMERICAN	
Policy Period:	12/27/16 - 12/26/17	
Environmental Liability Premium:	\$	295
COVERAGE - CLAIMS MADE COVERAGE	LIMITS	DEDUCTIBLE
Per Environmental Accident:	\$ 500,000	\$ 10,000
Limit of Defense Costs per Incident:	\$ 100,000	
Aggregate Limit:	\$ 1,000,000	
INCLUDES		
Broad form definition of claim	Included	
Defense costs in addition to the limits of liability	Separate limit	
ENDORSEMENTS		
Schedule of covered tanks	Included	
Financial responsibility condition of endorsement	Included	
EXCLUSIONS		
Contractual liability	Excluded	
Employers liability	Excluded	
Fines and penalties	Excluded	
Punitive damages	Excluded	
First party property damage	Excluded	
Regulatory compliance	Excluded	
ADDITIONAL DETAILS		
Notice of Non-Renewal	60 days	
Notice of Cancellation	60 days	
Retro date:	Two Sites	

Fiduciary Liability Insurance Summary

	2017-18	
CARRIER:	FEDERAL INS (CHUBB)	
Rating and Size:	A++; XV	
Policy Period:	11/01/2017 - 11/1/2018	
Fiduciary Liability Premium:	\$ 4,110	
COVERAGE - CLAIMS MADE COVERAGE	LIMITS	DEDUCTIBLE
Each Claim:	\$ 1,000,000	\$ 10,000
Annual Aggregate:	\$ 1,000,000	
INCLUDES		
Broad form definition of claim	Yes	
Form is "pay on behalf" and includes "duty to defend"	Yes	
Defense costs in addition to the limits of liability	No	
Right to select counsel	No	
Consent to settle required	Yes	
Waiver of subrogation	No	
ENDORSEMENTS		
Plan purchaser protection endorsement	Included	
Claim endorsement to include non-monetary demands	Included	
EPCRS sanctions	Included	
Amended definition of insured	Included	
Amended duty to defend	Included	
Amended benefits due exclusion	Included	
Amended fraud exclusion	Included	
Amended definition of claim	Included	
Conent to settle endorsement	Included	
Amended punitive damages exclusion	Included	
Spousal Extension Endorsement	Included	
Kansas amendatory endorsement	Included	
Trustee - Non-Fiduciary Defense Costs	Included	
Cobra Extension Endorsement	\$	250,000
PPA Civil Money Penalties Endorsement	\$	250,000
Guaranteed Renewal Endorsement	Included	
Benefit Overpayment Coverage	Included	
HIPPA Extension Endorsement	\$	100,000
Public Entity Endorsement	\$	100,000
EXCLUSIONS		
Libel or slander	Excluded	
Bodily injury, mental or emotional distress	Excluded	
Contractual liability	Excluded	
Liability for failure to comply with laws	Excluded	
Fraud	Excluded	
Pollution	Excluded	
Fines or penalties	Excluded	
ADDITIONAL DETAILS		
TRIA Coverage	Rejected	
Subject to Audit	No	
Coverage for Defined Benefit Plan and 401(a)	Yes	
Retro Date:	03/06/01	

Crime Insurance Summary

	2017-18	
CARRIER:	ZURICH (F&D)	
Rating and Size:	A+; XV	
Policy Period:	11/01/17 - 10/31/18	
Crime Premium:	\$	6,074
COVERAGE - DISCOVERY	LIMITS	DEDUCTIBLE
Employee Theft - per loss:	\$ 500,000	\$ 10,000
Employee Theft - per employee:	Not covered	
Forgery and Alteration:	\$ 100,000	\$ 2,500
Inside Premises - Theft of Money and Securities:	\$ 50,000	\$ 1,000
Inside Premises - Robbery or safe Burglary of Other Property:	\$ 50,000	\$ 1,000
Outside Premises:	\$ 50,000	\$ 1,000
Computer Fraud:	\$ 250,000	\$ 5,000
Funds Transfer Fraud:	\$ 250,000	\$ 5,000
Money Orders and Counterfeit Paper:	\$ 50,000	\$ -
Faithful Performance	\$ 500,000	\$ 10,000
INCLUDES		
Broad form definition of loss	Yes	
Form is "pay on behalf" and includes "duty to defend"	N/A	
Defense costs in addition to the limits of liability	N/A	
Right to select counsel	No	
Consent to settle required	No	
Waiver of subrogation	No	
Coverage for city council and appointed officials	Yes	
Excess coverage for bonded employees	Yes	
Coverage for newly hired employees	Yes	
ENDORSEMENTS		
Kansas Amendatory Endorsement	Included	
Tax Collector Endorsement	Included	
Expenses incurred to establish amount of loss Endorsement	Included	
EXCLUSIONS		
Prior acts	Excluded	
Third party employee dishonesty	Excluded	
Government action	Excluded	
Accounting or arithmetic errors	Excluded	
Voluntary parting of property	Excluded	
Loss provable only by profit and loss comparison or inventory records	Excluded	
Any theft or criminal act committed by a partner of the insured	Excluded	
Loss due to employee dishonesty	Excluded	
Data related losses	Excluded	
Sanctions	Excluded	
ADDITIONAL DETAILS		
Notice of Non-Renewal	60 days	
Notice of Cancellation	30 days	
Retro Date:	N/A	

Cyber Liability Insurance Summary

	2017-18	
CARRIER:	BCS INSURANCE	
Rating and Size:	A-; IX	
Policy Period:	11/01/17 - 10/31/18	
Cyber Liability Premium:	\$	20,090
COVERAGE - CLAIMS MADE COVERAGE	LIMITS	DEDUCTIBLE
Privacy Liability:	\$ 2,000,000	\$ 15,000
Privacy Regulatory Claims Coverage:	\$ 2,000,000	\$ 15,000
Security Breach Response Coverage:	\$ 2,000,000	\$ 15,000
Security Liability:	\$ 2,000,000	\$ 15,000
Multimedia Liability:	\$ 2,000,000	\$ 15,000
Cyber Extortion:	\$ 2,000,000	\$ 15,000
Business Income and Digital Asset Restoration:	\$ 2,000,000	\$ 15,000
PCI DSS Assessment:	\$ 2,000,000	\$ 15,000
Cyber Deception Coverage	\$ 2,000,000	\$ 15,000
Annual Aggregate:	\$ 2,000,000	
INCLUDES		
Broad form definition of claim	Yes	
Form is "pay on behalf" and includes "duty to defend"	Yes	
Defense costs in addition to the limits of liability	No	
Right to select counsel	No	
Consent to settle required	Yes	
Waiver of subrogation	No	
Coverage for digital assets in control of service provider	Yes	
Privacy liability includes employee privacy	Yes	
Regulatory claims coverage includes regulatory fines and consumer redress funds	Yes	
Claim reporting exception	Yes	
ENDORSEMENTS		
Kansas Amendatory Endorsement	Yes	
EXCLUSIONS		
Prior and pending claims	Excluded	
Bodily injury or property damage	Excluded	
Intentional acts	Excluded	
Employment practices	Excluded	
Insured v insured	Excluded	
Criminal acts	Excluded	
Failure of telephone lines, data transmission lines, or connections	Excluded	
ERISA violations	Excluded	
Terrorism, with carveout for electronic acts of terrorism	Excluded	
Pollution	Excluded	
Patent infringement	Excluded	
Product recall	Excluded	
Seizure or confiscation of digital assets by governmental authority	Excluded	
Electromagnetic discharge	Excluded	
Contractual liability	Excluded	
Ordinary wear and tear and gradual degradation	Excluded	
Nuclear and radioactive contamination	Excluded	
ADDITIONAL DETAILS		
Notice of Non-Renewal	60 days	
Notice of Cancellation	20 days	
Retro Date:	Full prior acts	