



AIMS Board of Directors Meeting Item Cover Letter

Item:

Presented By:

Staff Recommendation:

Committee Approval:

Total Associated Cost:

Included in Budget?

Funding Source:

Over/Under Budget?

Amount Over/Under Budget?

Included in LCAP?

Which LCAP?



**AMERICAN INDIAN MODEL SCHOOLS
PACKAGE RENEWAL SUMMARY
9/01/2021**



Great American Assurance Company, Specialty Human Services Division is an American company headquartered in Cincinnati, OH. The company is an 'A' (excellent) rated carrier by A.M. Best insurance rating source. www.hsd.gaic.com
Great American is also one of leading companies in providing safety and loss prevention services for their policyholders.

LIABILITY (Occurrence form)

\$ 2,000,000	Commercial General Liability Aggregate
\$ 2,000,000	Products - Completed Operations
\$ 1,000,000	Personal and Advertising Injury
\$ 1,000,000	Professional Liability
\$ 1,000,000	Abuse and Molestation Coverage
\$ 1,000,000	<i>Employee Benefits Liability</i>
\$ 1,000,000	Each Occurrence
\$ 1,000,000	Damage to premises rented to you
\$ 20,000	Premises Medical
\$ 0	Deductible

Locations:

- 1) 171 12th St
- 2) 746 Grand Ave

General Liability Broadening Endorsement:

Human Services Violent Event Response \$250,000
Additional Insureds – Manager or Lessor of Premises, Volunteer Workers, Funding Sources, Contractual Obligations.
Blanket Waiver of Subrogation
Broadened Personal Injury – Mental Injury, Mental Anguish, Humiliation or Shock included in the definition of Bodily Injury.
Bail Bond - \$500 Maximum
Insured's Expenses incurred in defense of a claim or "suit" - \$500 per day



UMBRELLA: (covers over the General Liability, General Aggregate, Professional Liability, Abuse and Molestation, Auto)
\$ 4,000,000 Each Occurrence
\$ 10,000 Retained Limit (deductible)

AUTO:

\$ 1,000,000 Liability
\$ 1,000,000 Uninsured Motorists
\$ 1,000,000 Non-owned & Hired Auto Liability
\$ 5,000 Medical Payments
\$ 500 Comprehensive Deductible
\$ 500 Collision Deductible

Vehicles:

2019 Ford Transit
2019 Ford Transit
2019 Ford Transit

Comp and Collision

yes
yes
yes

PROPERTY:

171 12th Street

Building \$ 9,843,080
Business property \$ 925,781

746 Grand Ave

Business property \$ 156,000



Property Broadening Endorsement:

Business Income with extra expense	Included
Accounts Receivable	Included
Valuable papers	Included
Business Electronic Systems	Included
Arson Reward	\$ 50,000
Identity Theft	\$ 50,000
Spoilage	\$ 50,000
Workplace violence counseling	\$ 50,000
Water back up of sewer or drains	\$ 30,000
Communicable Disease	\$ 25,000
Employee Theft	\$ 10,000
Forgery or Alteration	\$ 2,500
Computer and Funds transfer	\$ 2,500
Property off premises	\$ 500,000
Property in transit	\$ 100,000
Money & Securities	\$ 2,500
Signs	\$ 50,000

Equipment Breakdown **\$ 11,180,269**

CRIME:

Employee Theft	\$ 50,000
Forgery & Alteration	\$ 50,000

The above includes fire & theft with replacement cost on contents. No flood or earthquake quoted. The deductible is **\$1,000**.



COST SUMMARY:	\$ 47,005.00	Package-Liability, Property & Crime	
	\$ 14,874.00	Auto	
	\$ 11,009.00	Umbrella	
	\$ 150.00	Broker fee	
	\$ 73,039.00	Total	Amount due now \$150

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Note: This is a summary. See policy for definitions, insuring agreements, and exclusions.

OPTIONS: COVERAGE ESTIMATES NOT INCLUDED IN ABOVE PRICING, BUT AVAILABLE (priced above)
\$ 450.00 Increasing Crime coverage to \$100,000 (higher limits are available)

Also available: Group medical, dental, Earthquake, Flood etc.