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Summary of Insurance for **Gladstone School District 115**

July 1, 2020 – July 1, 2021

Prepared on July 30, 2020



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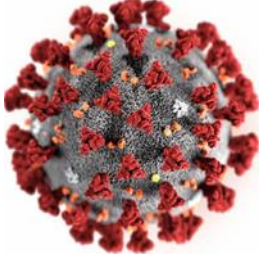
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EXECUTIVE SUMMARY

After nearly decade of insurance rate stability, the relatively soft market in property and general liability is gone and momentum continues to march towards a hard market increasing costs and constricting coverages. Prior to the COVID-19 Pandemic and economic shutdown, the losses in the US were larger and happening more often. Fires, floods, hurricanes, tornadoes and windstorms all are happening more often and with greater strength leading to losses that are hitting the reinsurance market's already crippled balance sheets.



Enter the COVID-19 pandemic and economic shutdown just a few months ago. The insurance market, much like other facets of our way of life is still working through what immediate and long-term effects this pandemic will have on our lives and financial markets. When insurance underwriters lose confidence in a risk or in the market, they are writing business in, they have two options: increase premiums or narrow their exposure to that risk (or the exit the market completely). Being a member of a healthy insurance pool in this market has allowed coverages to stay nearly identical to last year and at lower costs than those who are direct writers in the commercial space.

Generally, as a PACE pool member: For the 2020/2021 renewal, we are seeing the rates increase at a minimum of 17%. Most are experiencing 19%-21% increases because of increased property schedule values and annual budget numbers. Those with higher claims experience will see a further increase. Looking ahead, we expect the economy to further deteriorate leading pricing pressures to continue well into the next year. We believe rates will continue to grow and coverage will erode for at least the next 24 months. Examples: PACE is narrowing the coverage for **SAM** Sexual Abuse and Molestation coverage. If a participant who is a mandatory reporter fails in their duty to report abuse to the authorities as prescribed by law, coverage may now be excluded altogether. **Cyber** Coverage provided by PACE is getting a deductible (5k/25k) this year and the coverage may not be offered at all next year through PACE as losses and premiums continue to escalate. **Medical Clinics:** District run and operated medical clinics are now being excluded from coverage.

Reinsurance rates have increased substantially across coverage lines and we expect those same challenges to continue well into 2021 and perhaps 2022. The economic cooling will certainly lead to a downturn which in Oregon spells budget challenges to all public entities. We believe rates will continue to press upwards and coverage will erode for at least the next 12 to 18 months.

Property: The last 5 years have continued to see a parade of large national losses which are happening more often and with much greater power. These losses are driving global reinsurance rates much higher resulting in higher costs to you, the retail consumer. The Pools, in this instance, are protecting the District from the real shock in the market that we are seeing in our other self-insured customers but nonetheless, much higher premiums are being levied this year and more than likely the next.

Liability: The insurance market for liability exposures is also hardening. The above will likely lead to additional rate increases for 2020 and beyond. This is a compounding effect due to the following:

SAM – Sexual Abuse and Molestation – steep losses by the pools via jury awards, coverage restrictions, increased underwriting requirements. Genesis has agreed the licensed designated reporter and alternate licensed designated reporter not reporting will trigger the exclusion.

Traumatic Brain Injury – Long tail and difficult to underwrite.

Law Enforcement – Frequency and severity increasing/wrongful arrest/excessive use of force

Jail Related Claims: significant settlements /deaths from the lack of an initial medical evaluations

New Exposures – Scooters, Marijuana – changing legislation

Auto Claims – large settlements

Rising Medical Costs – at least 5% for 10 years.

Risking Litigation Expense – Business Income Loss Litigation as a result of COVID-19

Regulatory Expense – state regulation is a one-way street. Always more regulation, not less.

Low Interest Rates – insurers rely on investment for profit and are restricted in their investments to mostly bonds.

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SUMMARY OF PACE COVERAGE AGREEMENT CHANGES FOR 2020-2021

Cyber Coverage Change

Cyber claims have gone from an obscure and infrequent event to a rapidly escalating exposure. School districts, education service districts and community colleges are being specifically targeted. Over the past two years, PACE has paid over \$1 million in cyber claims and the trend is escalating. PACE has never charged any premium for the addition of the AIG Cyber. Due to other increases, we don't believe the timing is right for additional premium pressure.

Effective 7/1/2020, the PACE Cyber Coverage will include a \$5,000 per occurrence deductible with a \$25,000 per occurrence Cyber Extortion deductible.

Communicable Disease Exclusions

The Underwriting Department has been inundated with coverage questions in relation to the COVID-19 virus, mostly regarding Business Income Coverage. Although the PACE Property Coverage does provide up to \$5,000,000 of Business Income Coverage, the coverage is triggered by a direct physical loss or damage to a covered property. An order from the governor or governmental authority is not considered a **Covered Cause of Loss**, therefore coverage is *not* afforded under the PACE Property Coverage form.

Further to this point, even if there were direct physical loss to covered property, damage caused by a virus, thermal or biological contaminants, bacteria, or biological pathogens is specifically excluded.

Similarly, the PACE Educators Liability Coverage Document specifically excludes rendering services related to the maintenance of health, prevention of illness, and treatment of illness.

Both liability and property reinsurers are quickly moving to add required Communicable Disease Exclusions for this renewal. The 2020 PACE Property Coverage and PACE Educators Liability Coverage Documents will both include communicable disease exclusions.

PACE Educators Liability Coverage Document Update

Sexual Assault and Molestation (SAM) Coverage

For years, we have seen large verdicts regarding SAM claims in Washington and California. In Oregon, we have seen far too much of this type of abhorrent behavior but until recently we have been fortunate to avoid the large-dollar verdicts.

Liability reinsurers have been scrambling to address these issues by not writing schools, limiting coverage, switching to claims made and additions of reporting requirements. Our liability reinsurers led by Genesis are requiring PACE to add exclusionary language if legal required reporting requirements are not followed.

SAM Coverage will be excluded for any claim or suit when any administrator, official, trustee, director, officer, or board member of the Named Participant made responsible in an official capacity to prevent or report sexual misconduct failed to report such sexual misconduct when under a legal duty to do so.

Limited Hazardous Substance Coverage

The PACE Limited Pollution Coverage is being replaced with Limited Hazardous Substance Coverage. The primary changes are to more narrowly define the types of pollutants that are covered and to restrict coverage to a \$1 million annual aggregate cap for all PACE members combined during one policy period.

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Agent Coverage

The Oregon Tort Claims Act (OTCA) requires public bodies to indemnify their agents. However, PACE should not extend its liability coverage to agents who are already required to have their own insurance. PACE should not be in the position of defending and indemnifying individuals such as attorneys, architects and engineers who are hired on contract by PACE or PACE members. Especially when those contracts usually require the contractor to hold harmless and indemnify the PACE member.

The following coverage change to the PACE Liability Coverage Document will limit coverage to agents that PACE members are required to indemnify under the OTCA (ORS 30.262). It also restricts coverage for any agent who is required to carry their own professional liability insurance.

- **Agent means natural persons who are deemed to be agents of the Named Participant under ORS 30.265.**

Agents do not include individuals who are required by industry standards, governmental authorities, or licensing authorities to carry professional liability insurance.

- **Participant means the Named Participant and each of the following while acting under the direction and control of the Named Participant and within the course and scope of their duties as such:**
 - a. Members of the Board;
 - b. Executive Officers;
 - c. **Employees;**
 - d. **Agents of the Named Participant;**

Incidental Medical Practice Definition

We have discovered that some PACE members are operating medical and mental health like clinics in their districts. Some of these districts maybe incorrectly rely on the PACE Educators Liability Coverage as a substitute for their medical malpractice insurance.

PACE provides coverage for the traditional school nurses and even staff therapists, but school-based health clinics are specifically excluded under Exclusion K., with the exception of Incidental Medical Practice.

We are adding the following language to the Incidental Medical Practice definition to further clarify that health clinics are not covered:

Incidental Medical Practice does not include rendering treatment or medical services by a Participant at a behavioral health treatment agency, school-based health center, school-based health clinic, or similar health or mental health clinic, even if the person rendering treatment or medical services also separately performs services that would qualify as Incidental Medical Practice in other circumstances.

Incidental Medical Practice still includes coverage for the traditional school nurses and therapists acting in their course and scope of their duties for the Named Participant.

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Skeet Shoot Club

The current PACE armed security language is causing an unintended consequence for the skeet shooting clubs. Based on the liability language, the coach would need to be DPSST trained and certified or coverage could be compromised. It makes little sense to have a skeet coach or instructor take this armed security personnel training. There are several PACE members that sponsor these clubs and the list grows each year. Exclusion AF will not apply to coaches while participating in the Oregon State High School Clay Target League sanctioned practice or competition.

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PACE PREMIUM/RATE COMPARISON

Gladstone School District 115

2019/2020 to 2020/2021 Premium and Rate Comparison

| Coverage | 2019/2020 Policy Year | | | 2020/2021 Policy Year | | | 2019/2020 to 2020/2021 Changes | | |
|--------------|-----------------------|---------------|--------|-----------------------|---------------|--------|--------------------------------|------------------|---------------|
| | Premium | Exposure | Rate | Premium | Exposure | Rate | Premium Change | % Premium Change | % Rate Change |
| Property | \$97,552 | \$113,556,470 | 8.59 | \$115,625 | \$115,825,160 | 9.98 | \$18,073 | 18.53% | 16.20% |
| Liability | \$40,236 | 2,041 | 19.71 | \$45,616 | 1,961 | 23.26 | \$5,380 | 13.37% | 18.00% |
| Automobile | \$2,551 | 10 | 255.10 | \$2,831 | 10 | 283.10 | \$280 | 10.98% | 10.98% |
| Crime | \$3,070 | | | \$3,070 | | | \$0 | 0.00% | |
| Total | \$143,409 | | | \$167,142 | | | \$23,733 | 16.55% | |

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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SCHEDULE OF OTHER POLICIES

| Policy Number | Description | Effective Date | Issuing Company | Premium |
|----------------------|--------------------|-----------------------|--------------------------------|----------------|
| PFFD42223591003 | Foreign Package | 4/2/2020 – 4/2/2021 | ACE American Insurance Company | \$2,012.00 |

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POLICY INFORMATION

| Description | Term | Company |
|-------------|-----------------------------|---|
| Package | July 1, 2020 – July 1, 2021 | Property & Casualty Coverage for Education (PACE) |

NAMED INSURED

Named Insured: Gladstone School District 115

PROPERTY

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 | 25,000 |
| Business Personal Property | See Schedule | Replacement Cost | Special form | 25,000 |
| Mobile Equipment | See Schedule | Stated 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**

PACE Property Coverage Document

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ADDITIONAL COVERAGES

| Sublimits for Covered Property | | |
|---|-----------------|--|
| Coverage | Sublimit | Special Conditions |
| 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 |
| Sublimits for Additional Coverages | | |
| 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 |
| Expenses for Restoration or Modification of Landscaping, Roadways, Paved Surfaces and Underground Utilities | 500,000 | Lesser of Sublimit or 25% of Loss |
| Sublimits for Additional Coverages – Business Income & Extra Expense | | |
| 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 | |
| Sublimits for Coverage Extensions | | |
| Property in the Course of Construction | 5,000,000 | Per notification requirements in policy form |
| Newly Acquired or Property in the Course of Construction | 500,000 | Per notification requirements in policy form |
| Unscheduled Outdoor Property – Subject to Specified Causes of Loss | 250,000 | |
| Malicious Mischief or Vandalism to Tracks and Artificial Turf Fields | 250,000 | |
| Property in Transit | 500,000 | |

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SUMMARY

| Coverage | Sublimit | Special Conditions |
|--|-----------------|--|
| Accounts Receivable | 500,000 | |
| Property Damaged by Overflow of Sewers or Drains | 50,000 | |
| Covered Leasehold Interest | 100,000 | Lesser of sublimit or an amount pro-rated based on time between Loss and the earlier of: Lease Expiration, Re-occupancy of leased property; or lease of new property. |
| Valuable Papers & Records | 500,000 | Lesser of Sublimit or Cost to research, replace, or restore the lost information; Actual Cash Value in blank state of paper, tape or other media if records are not actually researched, restored or replaced. |
| Property Damaged by Computer Virus | 25,000 | |
| Miscellaneous Property Damaged by Specified Cause of Loss of Theft | 250,000 | Lesser of Sublimit or Appraised Value, Fair Market Value |

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EQUIPMENT BREAKDOWN/ BOILER & MACHINERY

| | |
|----------------------------------|--|
| Loc # | Description |
| 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

GOVERNMENT CRIME POLICY

| | |
|------------|---------|
| Limit | 500,000 |
| Deductible | 5,000 |

FORGERY OR ALTERATION COVERAGE

| | |
|------------|----------|
| Limit | Included |
| Deductible | 5,000 |

THEFT, DISAPPEARANCE & DESTRUCTION

| | |
|----------------------------|----------|
| Inside the Premises Limit | Included |
| Deductible | 5,000 |
| Outside the Premises Limit | Included |
| Deductible | 5,000 |

COMPUTER FRAUD COVERAGE

| | |
|------------|----------|
| Limit | Included |
| Deductible | 5,000 |

ADDITIONAL COVERAGES

| Coverage | Limit | Deductible |
|---|--------------|-------------------|
| Funds Transfer Fraud | Included | 5,000 |
| Faithful Performance of Duty | Included | 5,000 |
| Money Orders and Counterfeit Money | Included | 5,000 |
| Loss Investigation Expense | 25,000 | 5,000 |
| Impersonation Fraud (Social Engineering Coverage) | 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

GENERAL COVERAGE INFORMATION

| | |
|------------------------|--------------------------|
| Coverage Type | Cyber Liability Coverage |
| Occurrence/Claims Made | Occurrence |

COVERAGE/LIMITS

| Coverage | Limit | Deductible |
|---|--------------|-------------------|
| AIG Cyber Liability Coverage Limits: | | |
| Annual Coverage Period | 1,000,000 | |
| Annual Aggregate for All Named Participants | 5,000,000 | |
| AIG Cyber Liability Coverage Limits: | | |
| 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.

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

Insurer: AIG Insurance

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EDUCATORS LIABILITY

GENERAL COVERAGE INFORMATION

| | |
|------------------------|---------------------|
| Coverage Type | Educators Liability |
| Occurrence/Claims Made | Occurrence |

COVERAGE/LIMITS

| Coverage | Limit | Deductible | Deductible Basis |
|---------------------------------------|------------|------------|------------------|
| Educators Liability Each Occurrence | 20,000,000 | None | Per Occurrence |
| Educators Liability Per Wrongful Act | 20,000,000 | None | Per Occurrence |
| Educators Liability Annual Aggregate | 30,000,000 | None | Per Occurrence |
| Ethics Complaint Defense Costs | 25,000 | None | Per Occurrence |
| Premises Medical Expense | 5,000 | None | Per Occurrence |
| Limited Hazardous Substances Coverage | 250,000 | None | Per Occurrence |
| Applicators Pollution Coverage | 50,000 | None | Per Occurrence |
| Injunctive Relief Defense Costs | 25,000 | None | Per Occurrence |
| Fungal Pathogens (Mold) Defense Costs | 100,000 | None | Per Occurrence |
| OTSPC Defense Costs | 25,000 | None | Per Occurrence |
| Lead Sublimit Defense Costs | 50,000 | None | Per Occurrence |
| Violent Acts Crisis Expense | 50,000 | None | Per Occurrence |

Note: \$25,000 minimum deductible applies if PACE or approved legal counsel is **not** consulted prior to an employment termination. This now includes consultation prior to a demotion as well.

Definition of demotion: Compulsory reduction in an employee's rank or job title within the organizational hierarchy of a company, public service department, or other body, unless there is no reduction in pay.

PACE now requires a **72 hour notice** prior to adverse termination of employment, demotion, non-renewal, or suspension without pay and benefits of any employee of the District. PACE Legal can be contacted at pacelegal@osba.org.

May be Subject to Annual Audit

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

PACE School Violent Acts Coverage Document

PACE Educators Liability Coverage Document

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BUSINESS AUTO

COVERED AUTO SYMBOLS

| | |
|----------------------------|-----|
| Liability | 1 |
| Personal Injury Protection | 5 |
| Uninsured Motorist | 2 |
| Underinsured Motorist | 2 |
| Comprehensive | 7,8 |
| Collision | 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 Occurrence | 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 | | |
| Collision | Per Schedule | | |
| Hired Auto Physical Damage - Comprehensive | 100,000 | 100 | |
| Hired Auto Physical Damage - Collision | 100,000 | 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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WORKERS COMPENSATION

| Description | Term | Company |
|----------------------|----------------------------|------------------|
| Workers Compensation | July 1, 2020- July 1, 2021 | SAIF Corporation |

NAMED INSURED

Named Insured: Gladstone School District 115

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**

Oregon Cancellation Endorsement
 Catastrophe (other than Certified Acts of Terrorism)
 Terrorism Risk Insurance Prog Reauthorization
 Notification of Change in Ownership Endorsement
 Premium Payment Rating Plan Endorsement – Annual Prepay
 Premium Discount Endorsement
 Premium Due Date Endorsement
 Oregon Amendatory Endorsement
 Confidentiality Endorsement
 Political Subdivision Volunteers

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WORKERS COMPENSATION PREMIUM COMPARISON

| Code | Classification | Payroll | 2019 Renewal Term | | 2020 Renewal Term | |
|------|--|--------------|-------------------|-----------------|-------------------|-----------------|
| | | | Rate | Premium | Rate | Premium |
| 8868 | School - Professional Employee & Clerical | 9,624,800 | 0.35 | 33,687 | 0.29 | 27,912 |
| 9101 | School - All Other Employees | 869,800 | 2.61 | 22,702 | 2.45 | 21,310 |
| 9349 | School - Cafeteria/Kitchen Employees | 292,125 | 2.61 | 7,624 | 2.45 | 7,157 |
| 8868 | Volunteer Board Member | 11,250 | 0.35 | 39 | 0.29 | 33 |
| 8868 | Volunteer Teacher Aids | 29,125 | 0.35 | 102 | 0.29 | 84 |
| 8868 | Volunteer Office Clerical | 67,500 | 0.35 | 236 | 0.29 | 196 |
| | Payroll | \$10,894,600 | | | | |
| | Manual Contribution | | | 64,391 | | 56,692 |
| | Experience Modification | | | 0.61 | | 0.89 |
| | Modified Contribution | | | 39,278 | | 50,456 |
| | Annual Prepay Discount (3.5%) | | | (1,375) | | (1,766) |
| | Standard Premium | | | 37,904 | | 48,690 |
| | Premium Discount | | | (4,829) | | (6,610) |
| | Discounted Premium | | | 33,074 | | 42,080 |
| | Terrorism Premium | | 0.005% | 545 | 0.005% | 545 |
| | Catastrophe Premium | | 0.01% | 1,089 | 0.01% | 1,089 |
| | Total Premium | | | 34,709 | | 43,714 |
| | DCBS Assessment (Excludes Part Two & Federal Premium) | | 7.8% | 2,707 | 8.4% | 3,672 |
| | Total Premium & Assessments: | | | \$37,416 | | \$47,387 |

This is an overview of your insurance program. Policy terms, conditions and exclusions referred to in this Summary may be limited, please refer to your policy for all terms, conditions and exclusions that will govern. In the event of a difference, the policy will prevail. Higher limits may be available upon request.