



FY21

July 1, 2020 to June 30, 2021

Member PC Renewal



PO Box 7029 | Helena, Montana 59604 | Tel 877-667-7392 | Fax 406-457-4505 | www.msgia.org

4/22/2020

Karsen Drury
Cascade School District #3
PO Box 529
Cascade, MT 59421

RE: MSGIA Self-Insured Property and Liability Renewal

Dear Karsen and School Board Members,

I am pleased to present for you the MSGIA self-insured Property and Liability renewal effective July 1, 2020. Thank you for your continued support of MSGIA's School Leaders Insurance Pool. You are part of a growing movement of 191 elementary and high school district members with more interested school districts joining each year. The overall MSGIA membership expands beyond 410 elementary and high school districts.

MSGIA has been assisting school districts with self-insured coverage solutions since 1989, 31 years! The 2020-2021 school year marks the beginning of its 13th year for the property and liability program. This program is continually evolving, offering new enhancements in coverage and risk management tools for our members.

Our pool has partnered with strong reinsurance carriers that support our program with excellent AM Best ratings.

The program is endorsed by the Montana School Boards Association and supported by thousands of committed school district employees and school board members.

Our coverage package includes critical elements for all school districts in Montana such as, deadly weapons event coverage, cyber liability, and replacement cost coverage for certain classes of buses and other autos. We are pleased to partner with our members to address these risks and provide coverage that helps our members respond if an event occurs.

Cascade School District #3 is an important member of the MSGIA self-insured property and liability program. You have a voice in the coverage design, board management, and service offerings, because your voice matters. MSGIA strives to provide members with broad coverage, high service levels, and stable premiums, all at a competitive price.

Beginning its 32nd year of providing self-insurance solutions for its members, MSGIA is poised to continue to insure a bright future for Montana Public School Districts!

MSGIA

PO Box 7029 | Helena, Montana 59604 | Tel 877-667-7392 | Fax 406-457-4505 | www.msgia.org

I'm pleased to present your renewal premium for the 2020-2021 school year as follows

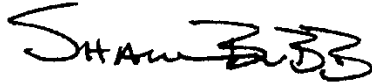
Total Premium	\$ 56,768
Multi-Line Discount	<\$ 2,838> (members in worker's compensation and property & liability)
Discounted Premium	\$ 53,930

Your allocated premium for transportation is 18.2%.

Please send renewal checks to the address listed on the enclosed invoice.

Thank you for your continued support!

Be Well and Be Safe!



Shawn F. Bubba, CIC, CPA
Director of Insurance Services



PO Box 7029 | Helena, Montana 59604 | Tel 877-667-7392 | Fax 406-457-4505 | www.msgia.org

To:
Cascade School District #3
Karsen Drury
PO Box 529
Cascade, MT 59421

PC Policy # PC-21-13011-1

PROPERTY & LIABILITY INSURANCE INVOICE

Date	DESCRIPTION	TOTAL
7/1/2020	Property & Liability Insurance for period 7/1/2020 to 6/30/2021 Total Premium FY21 Multi-Line Discount Discounted Premium for FY21	\$56,768 < \$2,838 > \$53,930
TOTAL DUE		\$53,930

Remit Total Due by **July 15, 2020**

A 1% late fee will apply for each month premium is not received by due date.

Make all checks payable to

MSGIA
PO Box 7029
Helena MT 59604

If you have any questions concerning this invoice, contact Jan Denke, 406.457.4500, jdenke@mtsba.org

Thank You



ACCOUNT SUMMARY

Your participation in our programs ensure the stability and success of all members. Through value-added benefits, premium coverages, and in-person trainings as assessments, we aim to provide you with a comprehensive, customized risk management program to meet the unique needs of your district.

191	Members in the Fund
1989	MSGIA Member Since
\$21,318,634	Total Insured Value (TIV)

Fiscal Year	Gross Premium	Multi-Line Discount	Net Premium
2020-2021	\$56,768	(\$2,838)	\$53,930

- FY21 Transportation Premium Allocation 18.2%



RENEWAL NOTICE SUMMARY

Cascade School District #3

COVERAGE YEAR: JULY 1, 2020 – JUNE 30, 2021

MEMBER#: 013011

Coverage	2020-2021
Property/Boiler & Machinery	included
General Liability	included
School Board Legal Liability	included
Employment Practices Liability	included
Auto Coverage	included
Crime/Fidelity	included
Cyber	included
Deadly Weapons Event Coverage	included
School Board Trustee Travel AD & D	included
Net Premium	\$53,930

Exposure	2020-2021
Building Values	\$16,440,771
Content Values	\$4,041,677
Outdoor Property Value	\$25,528
Bus Values	\$700,084
Vehicle Values	\$84,624
Mobile Equipment Values	\$25,950
# of Vehicles	18
# of Students	293
# of Employees	54



LOSS EXPERIENCE

Cascade School District #3

PROPERTY AND LIABILITY CLAIM SUMMARY

Fiscal Year	Frequency	Total Paid	Total Incurred
2017	1	\$165,217	\$165,217
2018	1	\$0	\$0

LOSS RATIO TRENDING

Fiscal Year	Loss Ratio
2017	381.0%
2018	0.0%



LOSSES BY COVERAGE TYPE

Cascade School District #3

Location Name	Claim Count	Open	Closed	Total Incurred	Open Incurred	Closed Incurred
2020						
2020 Total:	0					
2019						
2019 Total:	0					
2018						
Property	1	0	1	0	0	0
2018 Total:	1	0	1	0	0	0
2017						
Property	1	0	1	165,217	0	165,217
2017 Total:	1	0	1	165,217	0	165,217
Grand Total:	2	0	2	165,217	0	165,217



WHAT SETS US APART FROM THE REST?

Since 2009, the MSGIA property and liability pool has provided financial stability, superior member services, and the most comprehensive property and liability coverage for Montana’s public schools. We protect our members from the unpredictable complications and the unknown obstacles that arise in the public school landscape.

Unlike a commercial carrier or a traditional company, our members have a voice in the strategic direction of the Pool since it operates as a member owned and governed organization.

WHY MSGIA?

The MSGIA’s purpose is to provide our members with risk management tools and coverage options to help ensure their school operations run smoothly. It works in partnership with its member districts to provide coverage tailored specifically to meet the needs and support the safety of Montana’s public schools.

Valuable Services we offer in addition to our core coverages:

- Options for complete SafeSchools course content library for all school operational areas
- School Bus Driver training courses including CDL training and MAP-21 courses
- iPad based building hazard assessments
- Building property appraisals
- Playground safety inspections from on-staff Certified Playground Safety Inspectors
- In-district school board legal training with no additional costs for our members
- In-district coaches and sponsor’s training
- Member dashboard performance tracking tools
- Mobile app for easy auto claim reporting

Our comprehensive programs provide peace-of-mind to members and seamless continuation of your district’s daily functions to help you focus on what really matters – your students’ education success!





CYBER COVERAGE HIGHLIGHTS

The Pool has limits of **\$2,000,000** per member and provides 24/7 access to a dedicated breach response team.

Your cyber coverage package includes the following items listed below:

Network Security Assessment Services:

The MSGIA worked with the Center for Internet Security in Washington DC to develop a network self-assessment tool aimed at dramatically lowering districts risk factors related to the most common cyber security exposures.

Cyber Event Incident Response Plan:

Cyber experts know a timely response is critical in limiting the negative impacts of a cyber event on a school district. The MSGIA in consultation with Beazley Cyber Insurance experts has built a comprehensive cyber event response plan to bring your school district quickly back on-line after an event.

PRIVACY NOTIFICATION COSTS

Includes the resources to respond to a breach of personal information, like theft of electronic/hardcopy files, fraud-related incidents, and procedural errors, such as mistakenly posting personal information to a website

Coverage includes

- Forensic information technology
- Public relations services
- Notification and services to affected individuals
- Call center services
- Legal review
- Credit monitoring

DATA COMPROMISE LIABILITY

Provides coverage in the event of a lawsuit related to a breach of personal information.

Refer to policy language for a complete list of coverages, limits and sub-limits

DATA PROTECTION AND RECOVERY

Responds to a computer attack that damages data and systems.

CYBER EXTORTION/RANSOMWARE

Assists with responses to an extortion threat.

FRAUDULENT TRANSACTION/ SOCIAL ENGINEERING

Coverage for an insured having transferred, paid, or delivered any money or securities as a result of a fraudulent instruction provided by a person purporting to be a vendor, client or authorized employee

SYSTEMS FAILURE

Provides business interruption coverage that results from an event that is not necessarily caused by a breach, such as an electrical failure or IT error.



SCHOOL DEADLY WEAPONS EVENT COVERAGE

MSGIA and Ellis & Associates partnership offers “presidential-level protection” for members.

As school shootings and violence continue to dominate headlines and new stories, school safety continues to be on the mind for all administrators. In 2019, MSGIA partnered with Ellis & Associates – a nationally recognized expert in school violence prevention, planning and training – to enhance and expand our School Deadly Weapons Events coverage.

Although most schools have safety and security policies and procedure in place, the vast majority are under-prepared for a real emergency. Led by a team of former Secret Service agents and law enforcement leaders with decades of experience, Ellis & Associates develops comprehensive, prevention-focused safety and security programs for schools.

Members of MSGIA Platinum Risk Management WC option have access to Ellis & Associates pre-crisis security training and industry leading post-crisis response services and receive discounted rates on most of their offerings. Services include:

- Social media monitoring
- On-site and remote consultation support
- Crisis management leadership support
- Crisis communication support, message development and media training
- Coordination with MSGIA legal counsel and claims team
- Physical security vulnerability assessment services
- Event and post-incident management, as needed (press conference, security, re-openings, memorials, etc.)

In Fall 2019, Ellis & Associates provided, through MTSBA, keynote presentation on those topics at their annual Innovation Symposium in Helena.

To learn more about your district’s access to Ellis & Associates, contact your MSGIA team today.

MSGIA PC Pool Member Deadly Weapons Events Coverage

Coverage Trigger: An event involving the Named Insured where a weapon has been used or brandished at location of the Named Insured.

PER CLAIM COVERAGE LIMIT: \$1,500,000

SUBLIMITS:

Demolition, clearance memorialization	\$250,000
Extra expense	\$250,000
Threat	\$250,000
Medical Expense	\$25,000/person
Accidental Death & Dismemberment.....	\$50,000
Crisis Management Services	\$250,000
Counseling Services	\$250,000
Funeral Expenses.....	\$250,000
1 st Party Property Damage	\$250,000

Refer to policy language and declarations page for a complete list of coverages, limits, and sub-limits

RISK MANAGEMENT SERVICES

The Risk Management team offers customized, one-on-one consultations, site visits, assessments, training and workshops, and informational resources to help maintain site safety and identify potential risks and hazards.

MSGIA offers extensive property and liability risk management services.

CONSULTING & TRAINING SERVICES

- Customized risk management & hazard assessment plans
- Comprehensive playground inspections
- In-district employee trainings
- On-line Safe Schools Complete Course Listing (350)
- (New) 22 course pack on awareness trainings for prevention of sexual abuse and molestation claims in schools
- School Bus Safety: 25 Driver training courses, 7-part CDL training series, MAP-21 training supplement
- In-person Coaches and Sponsors Training
- Network Security Assessment tools
- Cyber Event Incident response plan consultation

UNIQUE COVERAGE ENHANCEMENTS

- Deadly Weapon Coverage Enhancement
- Replacement coverage for vehicles (4 years and newer)
- School Board Trustee travel AD & D coverage
- 2-hour School Board Legal Training
- Accidental breakage coverage for I-pads & I-readers
- Pre-Loss Investigation Expense Benefit: \$7,500

RESOURCES

- “In the Classroom” risk management publication
- Safe Schools Anonymous Tip Alert program discounts
- MSGIA Mobile App - easy auto claim reporting
- 2 hours of legal advice (pre-loss) support
- Legal contract review services
- Property appraisal services
- Boiler Inspection Services





SAFESCHOOLS EMPLOYEE TRAINING

Your membership gives you access to SafeSchools, the nation’s leading provider of school-specific, online training programs, at no extra cost to your district. We’ve worked with SafeSchools to offer a comprehensive curriculum addressing areas of high risk for your students and employees.



- Sexual Harassment: Staff to Staff
- Title VI Overview

The following list is a sampling of courses designed to help you create a safer environment for your students, staff and visitors and reduce the cost of claims. For a complete list of classes, log into your district’s SafeSchools account online:

- Asbestos Awareness
- Back Injury and Lifting
- Bloodborne Pathogens Exposure Prevention
- Classroom Safety
- Common School Employee Injuries
- Conflict Management
- First Aid
- Medication Administration: Epinephrine Auto Injectors
- Personal Protective Equipment
- School Intruders
- Slips, Trips and Falls
- Transportation Safety

Suicide Prevention and Awareness:

In the 2017 Legislative Session, HB 381 was signed into law by Governor Steve Bullock. This legislation requires school districts to take significant steps to address suicide prevention and response.

We offer three courses on the topic to help schools comply with this legislative directive.

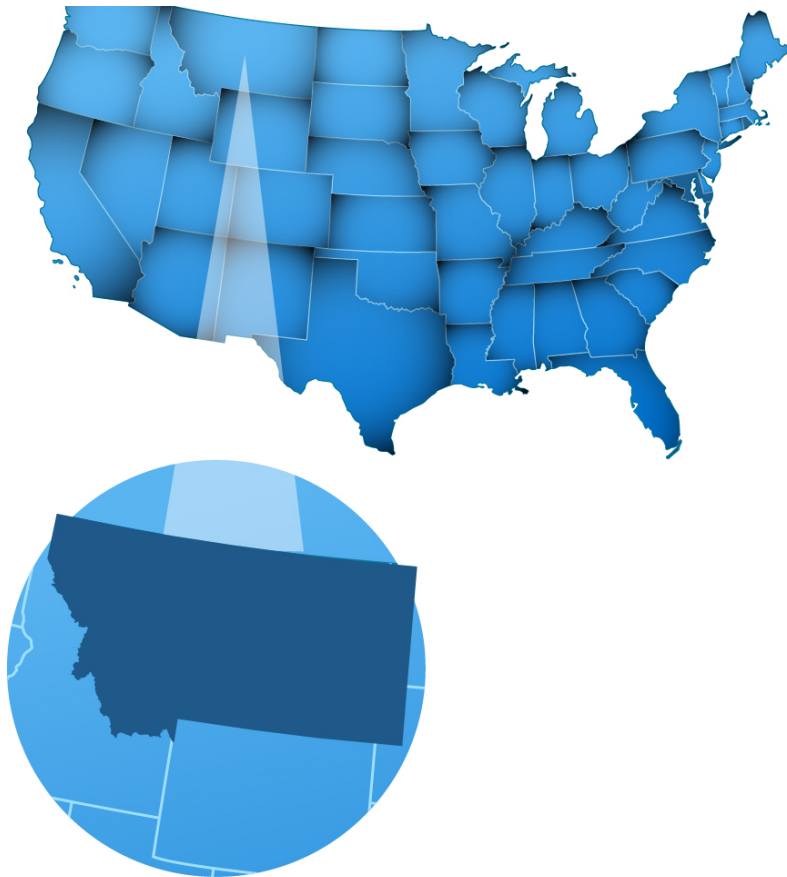
- Youth Suicide Awareness & Prevention Full Course – 39 min.
- Jason Flatt Act Youth Suicide Awareness Prevention – 2 hr.
- Jason Flatt Act – Raise School Community’s Awareness – 60 min.

DID YOU KNOW...

You can access over 350 continuing education courses online by using SafeSchools courses provided by MSGIA. Visit <http://msgia/safety-resources/training> and select your school for all courses.

Districts can upload your District Employee Handbook/Policy Book to ensure all employees have read, understand and acknowledge your policy!

TRENDS TO WATCH



NATIONAL PERSPECTIVE

- Hurricanes, wildfires, floods, and hailstorms continue to impact insurance carriers across the country.
- National attention drawn to workplace sexual assault and discrimination.
- Governmental entities continue to face community mistrust in the age of social media.
- Workplace and school violence create new challenges for entities to address.
- Cyber-attacks on school districts are on the rise.
- COVID-19: Disruptions for school Operations.

MONTANA PERSPECTIVE

- Micro storms intensity levels are increasing. Hail and high wind claim frequency statewide.
- As a result of high-profile cases, the Statute of Limitations for Criminal Sexual Conduct increased from age 21 to 27 in 2019. This change creates potential exposures for future sexual assault allegations to arise.
- Aging school facilities are creating property claim risks and liability for many school districts.
- Third-party contractors are omitting or including language in their contracts that leave districts at risk.



HOT TOPICS

TITLE IX

Title IX protects people from discrimination based on sex in education programs or activities that receive Federal financial assistance. With Title IX issues spotlighted in the news recently, it is important that districts understand the requirements and follow guidelines to make sure their schools are protected.

TRAIN

- District staff must understand Title IX obligations to ensure an education free of sexual misconduct, discrimination or harassment is provided to students.
- Provide comprehensive training to all employees and students.
- Train employees annually on how to identify, stop, and prevent sexual harassment, including sexual violence.
 - Any training should include the district's anti-discrimination policy and grievance procedures, how to file a complaint, and resources available to victims.

REPORT

- Report ALL reported or suspected sexual misconduct to the proper authorities.
- School personnel are mandatory reporters; failure to do so is punishable by law.

INVESTIGATE

- Districts have obligation to conduct a Title IX investigation, regardless of another authority conducting a separate investigation on any subsequent claim of sexual misconduct, retaliation, discrimination or harassment.

MONTANA PROPERTY LOSSES – WINTER FREEZE

Prolonged periods of deep freeze are becoming common during Montana winters. The following steps can reduce the likelihood of your district experiencing a loss:

- Conduct daily building walk throughs
- Ensure heat is circulating through classrooms; do not stack items on top of or next to vents.
- Be prepared when temperatures warm up, as it may expose the damage caused by deep freezes.
- Maintain heat in all portions of the building when below-freezing temperatures are expected.
- Allow water to trickle through pipes to prevent freezing.
- Have a relationship with a local restoration company to mitigate damage quickly if needed.

BOOSTERS, CLUBS, AND MORE...

The district's insurance coverage extends to the following list as they act within their scope of duties related to school business:

- Volunteers
- District-directed community organizations (PTOs, Boosters, etc.)
- Student clubs sponsored and supervised by the district



WHO TO CONTACT

GENERAL PROPERTY & LIABILITY SUPPORT QUESTIONS

Jan Denke, Customer Service Representative
(877) 677-7392 | jdenke@mtsba.org

RISK MANAGEMENT AND LOSS CONTROL

- Review potential hazards or risk exposures
- Coordinate training and other risk management resources
- Accessing Safe Schools online training courses
- Providing in-district trainings
- Request for safety posters

Harry Cheff, Risk Management Consultant
(406) 438-3693 | hcheff@mtsba.org

Annette Satterly, Risk Management Consultant
(406) 439-1271 | asatterly@mtsba.org

CLAIMS

- Discuss concerns regarding a claim or incident
- Questions about claim status and/or progress
- Questions about legal representation and defense

Matt Komac, Assistant Director, Property & Liability Pool Operations
(877) 667-7392 | mkomac@mtsba.org

Jeremy May, Property & Liability Claim Adjuster
(877) 667-7392 | jmay@mtsba.org

QUESTIONS ABOUT ACCESSING SAFESCHOOLS COURSES, RUNNING REPORTS, OR GENERAL SUPPORT

Danielle Chamberlain, SafeSchools, Client Success Coordinator
danielle.chamberlain@vectorsolutions.com | (800) 434-0154 ext. 7268

Allie Biggs, SafeSchools, Manager of Strategic Partnerships
allie.biggs@vectorsolutions.com | (513) 792-3941

Annette Satterly, MSGIA Risk Management Consultant
asatterly@mtsba.org | (406) 439-1271



FILING A PROPERTY AND LIABILITY CLAIM

Property and liability claim losses occurring for a MSGIA pool member should be reported as soon as an occurrence is known, or a claim is anticipated by the member. Early reporting will allow our staff adequate time to perform a thorough and complete claim investigation.

How To Report A Claim Online

- ✚ Report your claim online by going to www.msgia.org and clicking on “Report a Claim” at the top of the page. Select “Property and Liability”
- ✚ Click on the type of claim to access the correct form:
 - Auto Loss
 - Liability loss (school board legal claims or general liability claims)
 - Property Loss
 - Multiple (an example might be a bleacher collapse – this could have a general liability claim and a property claim included in the same event).
- ✚ Complete as much information as you can on the form, choosing for drop down boxes or lookup boxes.
- ✚ Once complete, click “Complete Incident”.
- ✚ The next screen that comes up gives you the ability to attach any supporting documents or photo. Click “Upload File” on the right side of the screen and choose the file(s) you wish to attach and “Save”
- ✚ Once you have completed the uploads, click “I’m Done” and everything is submitted to MSGIA.

You are done!

How To Report An Auto or Property Claim via Origami Risk Mobile App

- ✚ Download the free mobile app, Origami Risk Mobile
- ✚ Choose MSGIA as the Account Name
- ✚ Use 0 and the district 5-digit member number as the password
- ✚ Choose either Auto or Property form and complete as much information as possible
- ✚ You will have the ability to attach photos as well
- ✚ Submit the form

For in person phone support in completing your on-line claim, you can contact MSGIA staff by calling our toll-free line at 1.877.667.7392 and they will help walk you through the reporting process.



SCHOOL UNDERGROUND FUEL STORAGE TANK COVERAGE

ABOVE GROUND AND BELOW GROUND STORAGE TANK COVERAGE THROUGH ACE STORAGE TANK LIABILITY INSURANCE POLICY

MSGIA offers access to an affordable option for storage tank liability insurance. The program is available to members of the MSGIA property and liability pool.

State of Montana requires school districts having fuel storage tanks to demonstrate their financial responsibility for potential clean-up, or third-party liability, that results due to petroleum releases from underground storage tank systems on school property. The state guidance is found in Title 17, Chapter 17, Administrative Rules of Montana. This coverage program offers schools an affordable way to meet this requirement through a trusted partner of the MSGIA's property and liability pool, ACE Insurance Company.

The application can be completed on-line by following the link below:
<http://msgia.org/propertyliability/storage-tank-coverage>

Once the application has been completed, please print and sign the application. You may mail, fax, or scan and email the completed, signed application to Sandra Omari with Alliant Insurance Services. The underwriting process for a new application is normally completed within one week of submission.

It is the hope of MSGIA that this process will meet our members' needs and provide a low cost and simple option to meet the State of Montana's fuel storage insurance requirements.

You may mail, fax, or email applications to:

Sandra Omari, Assistant Account Manager
Alliant Insurance Services, Inc. 1301 Dove St, Suite 200
Newport Beach, California 92660
sandra.omari@alliant.com
Fax #: 619.699.0906
Phone: 949.756.0271



SCHOOL SPECIAL EVENTS COVERAGE

MSGIA SCHOOL LEADERS PROPERTY AND LIABILITY SELF INSURANCE POOL SCHOOL DISTRICT SPECIAL EVENTS COVERAGE

MSGIA knows that school districts are often asked by outside groups to use their facilities for a non-school event. An important part of this process is ensuring the group(s) understands your district's facility use rules and provides proof of liability insurance. MSGIA has worked to make this process easier for your community guests by establishing a special events insurance program through Alliant Specialty Insurance Group. Because of this relationship to our self-insured program, we have been able to secure very competitive rates for the special events coverage. The application for liability coverage for the event is just a single page and the rating process is simple and affordable for your community guests. School districts can work directly through their independent insurance agent to place this coverage as long as the district is a member of the MSGIA's School Leaders Property and Liability Pool.

An example of activities that could take advantage of the MSGIA special events program would be:

- 1) Regional sporting events hosted at the school gymnasium when a large number of guests will be traveling in and out of the school district facilities: Purchasing a special events policy to transfer liability risk to another policy is a good risk management approach for the district;
- 2) A non-profit charity requests to rent the gym for a weekend fundraising event;
- 3) A family wishes to use the kitchen, gym, and fields for a large family reunion for two days in the summer.

As stated, the premiums are low, application is simple, and the benefits are many.

Not all outside uses of the school district facilities would need the additional protection that is brought by a special events policy. Many activities, such as the ones noted below can be covered under the school district's base policy, with the use of appropriately worded and signed waiver of liability forms. Some examples of these activities would be:

- 1) Open gym night for the community;
- 2) Use of meeting space within the school for groups such as FFA, boy and girl scouts, or adult education classes;
- 3) Use of the school auditorium for a local community lecture or presentation by a community group.

If you have questions about obtaining special events coverage for your school district, please contact MSGIA for information about this program.



MSGIA Coverage Summary

Summary of Coverage - Cascade School District #3

Policy Period July 1, 2020 to June 30, 2021

Policy Number PC-21-13011-1

Property Coverage

Coverage by Location:	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible
			Repair or Replacement Cost, Actual sustained loss for time element coverage	
Building and Business Personal Property	\$500,000,000		Replacement Cost	\$1,000
Extra Expense	\$50,000,000		Actual Sustained Loss	
Transit Coverage	\$25,000,000			
Unscheduled Tax Interruption & Business Income	\$500,000		Actual Sustained Loss	
Property Of Others:				
Employees	\$1,000 per employee	\$50,000		
Students	\$750 per student	\$50,000		
Leased or Rented	included in blanket limit			
Earthquake	\$75,000,000	\$75,000,000		
Flood	\$75,000,000	\$75,000,000		
Flood - Zone A & V	\$5,000,000	\$5,000,000		
Building Ordinance	\$50,000,000			
Accidental Contamination	\$250,000 (Member Aggregate)	\$500,000 (Pool Aggregate)		
New Building Construction	\$25,000,000			
Newly Acquired locations	\$25,000,000 Flood coverage provided for zone A if scheduled			
Off premise Personal Property	\$1,000,000			

MSGIA

MSGIA Coverage Summary

Property Coverage-continued

<u>Coverage by Location:</u>	<u>Per Occurrence Limit</u>	<u>Aggregate Policy Limit</u>	<u>Valuation</u>	<u>Deductible</u>
Contractors Equipment	included in blanket limit		Actual Cash Value	
Unscheduled Landscaping	\$1,000,000 subject to \$25,000/25 gallon per tree			
Property schedule errors & omissions	\$50,000,000			
Money & Securities	\$2,500,000			
Unscheduled Fine Arts	\$2,500,000			
Unscheduled tunnels, bridges, sidewalks, roadways, street lights	\$750,000 (after \$500,000 member deductible)			
Unscheduled Animals	\$2,500,000 (sub-limit of \$50,000 per animal)			
Watercraft (under 27 feet)	\$2,500,000			
Notebook Computers	\$250 per notebook after \$2,500 member self-insured retention is met	\$7,500		
Jewelry, Furs, Precious Metals	\$500,000			
Fire Legal Liability	included in blanket limit			
Exclusions (including but not limited to):				
Seepage & Contamination				
Cost of Clean-up for Pollution				
Mold				



MSGIA Coverage Summary

Policy Period July 1, 2020 to June 30, 2021
Policy Number PC-21-13011-1

Boiler and Machinery Coverage

Coverage by Location:	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible
			Repair or Replacement except Actual Loss Sustained for all time element coverage	
Coverage limit per location	\$100,000,000			\$1,000
Extra Expense	included in blanket limit			24 hours
Expediting Expense	included in blanket limit			
Ammonia Contamination	\$10,000,000			
Water Damage	\$10,000,000			
Ordinance & Law	\$25,000,000			
Service/Utility/Off Premise Power Interruption - Including Consequential Damage/Perishable Goods/Spoilage	\$10,000,000			24 hours
Hazardous Substances/Pollutants/Decontamination	\$10,000,000			
Electronic Data Processing Media and Data Restoration	\$10,000,000			

Exclusions (including but not limited to):

- Testing
- Explosion, except for steam or centrifugal explosion
- Explosion of gas or unconsumed fuel from furnace of the boiler

Excluded Objects (including but not limited to):

- Insulating or refractory material
- Buried Vessels or piping

Special Provisions:

The MSGIA provides each member annual steam boiler inspections to ensure compliance with Montana law.

This coverage provides relief for machinery breakdowns and damage caused by electrical injury such as to telephone systems.



MSGIA Coverage Summary

Policy Period July 1, 2020 to June 30, 2021

Policy Number PC-21-13011-1

Crime Coverage

Coverage by Location:	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Employee Theft per Loss	\$500,000	\$500,000	\$1,000
Forgery or Alteration	\$500,000	\$500,000	\$1,000
Inside the Premise:			
Theft of money/securities	\$500,000	\$500,000	\$1,000
Robbery	\$500,000	\$500,000	\$1,000
Outside Premises	\$500,000	\$500,000	\$1,000
Computer Fraud	\$500,000	\$500,000	\$1,000
Money Orders & Counterfeit:			
Paper currency	\$500,000	\$500,000	\$1,000
Funds Transfer Fraud	\$500,000	\$500,000	\$1,000

Special Provisions:

- Inclusion of Treasurer as employees
- Bonded employees exclusion deleted endorsement
- Faithful performance losses are covered under \$500,000 limit
- Credit, Debit, or Charge Card forgery covered



MSGIA Coverage Summary

Policy Period July 1, 2020 to June 30, 2021

Policy Number PC-21-13011-1

Auto Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible (Comprehensive and Collision)	Symbol
* Coverage limit - Auto liability	\$2,000,000				1
Automotive Medical Payments	\$25,000 per person				2 & 8
* Uninsured Motorist	\$1,000,000				2 & 8
* Underinsured Motorist	\$1,000,000				2 & 8
* Hired & Non-Owned Automotive Liability	\$2,000,000				8 & 9
Hired Automobile Physical Damage	included in Property Blanket Limit				8
* Garage Keepers Legal Liability	\$500,000				9
Member Owned vehicles - Auto Physical Damage	included in Property Blanket Limit		Repair, ACV or Replacement Cost	\$500	2

Covered Auto Symbols

1	2	8	9
Any Auto	Owned Autos Only	Hired Autos Only	Non Owned Autos Only

Special Provisions:

Employees, Volunteers, and board members are added as additional insureds for automotive liability coverage
No additional premium for newly acquired vehicles during coverage term

* Some coverage limits provided are subject to MCA 2-9-108 (Limitation on Governmental liability) - please refer to your declaration page of the coverage document for specific application of these governmental provisions.



MSGIA Coverage Summary

Policy Period July 1, 2020 to June 30, 2021

Policy Number PC-21-13011-1

School Board Legal Liability Coverage/Employment Practices / Employee Benefit Liability Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
*Per Claim Coverage limit	\$2,000,000		\$1,000
School Board Legal Pre-Loss Investigation Coverage	\$7,500	\$7,500	

Forms and Conditions:

Claims Made Policy - with retro date effective through July 1, 1992

Additional Information:

The coverage under these sections applies to claims for civil rights, human rights commission complaints, EEOC, or other administrative hearings/forums. It also provides coverage for wrongful termination claims and other employment practices liability complaints.

* Some coverage limits provided are subject to MCA 2-9-108 (Limitation on Governmental liability) - please refer to your declaration page of the coverage document for specific application of these governmental provisions.



MSGIA Coverage Summary

Policy Period July 1, 2020 to June 30, 2021
Policy Number PC-21-13011-1

Defense of Non-Monetary Claims

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Per Claim Coverage limit	\$100,000	\$100,000	\$1,000

Forms and Conditions:

Claims Made Policy

Defense cost limits are provided for members where a claim is filed seeking no monetary damages from the school district



MSGIA Coverage Summary

Policy Period July 1, 2020 to June 30, 2021

Policy Number PC-21-13011-1

General Liability Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Per Claim Coverage limit	\$2,000,000	\$4,000,000	
Medical Payments (Excluding students)	\$5,000		
Personal/Advertising Injury limit	Included in GL coverage limit		
Products & Completed Operations	Included in GL coverage limit		
Student School to Work	\$25,000	\$250,000	

Coverage Trigger:

Occurrence

Special Coverage Provisions:

No audit provision for additional ADA after start of coverage term

Employees, volunteers, board members, PTA, PTO, and booster clubs covered as additional insureds

Personal Injury

Athletic participation

Host Liquor liability

Professional liability

Incidental medical malpractice

* Some coverage limits provided are subject to MCA 2-9-108 (Limitation on Governmental liability) - please refer to your declaration page of the coverage document for specific application of these governmental provisions.



MSGIA Coverage Summary

Policy Period July 1, 2020 to June 30, 2021

Policy Number PC-21-13011-1

Cyber Liability Coverage

<u>Coverage</u>	<u>Per Occurrence Limit</u>	<u>Aggregate Policy Limit</u>	<u>Deductible</u>
			\$1,000
Information Security & Privacy liability	\$2,000,000	\$2,000,000	
* Privacy Notification Costs	\$500,000	\$500,000	
Regulatory Defense & Penalties	\$2,000,000	\$2,000,000	
Website Media Content Liability	\$2,000,000	\$2,000,000	
Cyber Extortion	\$2,000,000	\$2,000,000	
Business Interruption	\$2,000,000	\$2,000,000	
Data Recovery Costs	\$2,000,000	\$2,000,000	

Coverage Trigger:

Occurrence

Special Coverage Provisions:

* Privacy Notification Cost per occurrence and annual aggregate limits are \$1,000,000 if Beazley services are used for this coverage element.



MSGIA Coverage Summary

Policy Period July 1, 2020 to June 30, 2021

Policy Number PC-21-13011-1

Business Travel Insurance Coverage

<u>Coverage</u>	<u>Per Occurrence Limit</u>	<u>Aggregate Policy Limit</u>	<u>Deductible</u>
Per Claim Coverage limit	\$100,000	\$1,000,000	\$0

Coverage Trigger:

Occurrence

Special Coverage Provisions:

This coverage provides \$100,000 of accident death and dismemberment coverage benefits for school board trustees while traveling for school board business.



MSGIA Coverage Summary

Policy Period July 1, 2020 to June 30, 2021

Policy Number PC-21-13011-1

Deadly Weapons Event Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Per Claim Coverage limit	\$1,500,000	\$7,500,000 (pool Aggregate limit)	\$1,000
Sub Limits:			
Demolition, Clearance, Memorialization	\$250,000		
Extra Expense	\$250,000		
Threat	\$250,000		
Medical Expenses	\$25,000/person	\$500,000 (annual pool Aggregate limit)	
Accident Death & Dismemberment	\$50,000	\$500,000 (annual pool Aggregate limit)	
Crisis Management Services	\$250,000		
Counseling Services	\$250,000		
Funeral Expenses	\$250,000		
1 st Party Property Damage	\$250,000		

Coverage Trigger:

An event involving the Named Insured where a weapon has been used or brandished at any location of the Named Insured. A weapon is broadly defined to include: a portable firearm, explosive device, knife, syringe, medical instrument, corrosive substance, or any other device. “Weapon” can also include vehicles, including armored or military vehicles used by an “Active Shooter”.

Special Coverage Provisions: Claims Made Policy

This coverage also provides a security vulnerability assessment for the district as well as an active shooter webinar training for all staff conducted by the coverage carrier’s security consulting vendor.



**MONTANA SCHOOLS GROUP INTERLOCAL AUTHORITY
MEMORANDUM OF COVERAGE
DECLARATIONS**

- 1. Member Entity:** Cascade School District #3
PO Box 529
Cascade, MT59421

- 2. Coverage Period:** **July 1, 2020 00:00:01 am
to 23:59:59 PM June 30, 2021**

- 3. Policy Number:** **PC-21-13011-1**

- 4. Maximum Tort Liability Coverage**

In accordance with the statutory limitations that have been enacted on governmental liability for damages in tort under the substantive law of Montana (see, Mont. Code Ann § 2-9-108), and subject to the conditions, limitations, and exclusions as set forth in the Memorandum of Coverage, the Maximum Tort Liability Coverage for any tort claim, excluding Defense Costs, shall be \$750,000 for each Claim and \$1,500,000 for each Occurrence during the Coverage Period. Should the statutory limits on tort liability be found by a matter of law, by operation of the statute, or by a final judicial determination of a Court of competent jurisdiction, to be inapplicable to a Claim or Occurrence or otherwise invalid, then the amounts described below in Sections 8a, 9a, 11a, and 11b in these Declarations shall apply.

5. Limits of Property:

a. Property	\$500,000,000 per occurrence
b. Earthquake	\$75,000,000 Pool aggregate limit
c. Flood	\$75,000,000 Pool aggregate limit
d. Flood Zone A and V	\$5,000,000 Pool aggregate limit (included in \$75,000,000 Flood Limit)
e. Extra Expense	\$50,000,000 per occurrence
f. Transit Coverage	\$25,000,000 per occurrence
g. Unscheduled Business Interruption, Rental Income, Tax Interruption & Tuition Income	\$500,000 per occurrence
h. (i) Personal Effects -- Officials/Employees	\$1,000 per employee/\$50,000 aggregate limit
(ii) Personal Effects -- Students	\$750 per student/\$50,000 aggregate limit
i. Building Ordinance	\$25,000,000 per occurrence
j. Personal Property Outside of the USA	\$1,000,000 per occurrence
k. Course of Construction & Additions	\$25,000,000 per project
l. Automatic Acquisitions	\$25,000,000 to \$100,000,000 for 120 days thereafter limited to \$25,000,000. (does not provide flood coverage for locations in Flood Zone A)
m. Off Premise personal property	\$1,000,000
n. Contractor's Equipment	Included in Blanket
o. Unscheduled landscaping	\$1,000,000 per occurrence (sub limit \$25,000/25 gallon per item)
p. Errors & Omissions	\$50,000,000 per occurrence
q. Money & Securities	\$2,500,000 per occurrence
r. Unscheduled Fine Art	\$2,500,000 per occurrence
s. Accidental Contamination	\$250,000 Pool aggregate limit
t. Unscheduled sidewalks, roadways, streets, street lights, tunnels, bridges, culverts and traffic signals	\$750,000 per occurrence (after \$500,000 deductible)
u. Unscheduled Animals	\$2,500,000 per occurrence (\$50,000 per occurrence sub-limit per animal)
v. Watercraft	\$2,500,000 per occurrence under 27 ft
w. Notebook Computers	\$250 per Notebook Computer/\$7,500 Member aggregate/\$30,000 Pool aggregate (subject to self-insured retention of \$2,500 per member)
x. Jewelry, Furs, Precious Metals	\$500,000 per occurrence
y. Terrorism	\$100,000,000 Pool aggregate limit
z. Claims Preperation Expenses	\$1,000,000 per occurrence

- 6. Limits of Boiler & Machinery:**
- | | |
|--|---------------------------|
| a. Coverage limit per occurrence | \$100,000,000 |
| b. Expediting Expense | Included in blanket limit |
| c. Hazardous Substance Decontamination | \$1,000,000 |
| d. Ordinance & Law | \$25,000,000 |
| e. Extra Expense | Included in blanket limit |
| f. Electronic Data Processing Media | \$10,000,000 |
| g. Service/Utility/Off Premises
Power Interruption – consequential
damage/perishable goods/
spoilage included | \$10,000,000 |
| h. Utility Service Interruption Deductible | 24hrs |
- 7. Limits of Crime:**
- | | |
|---|-----------|
| a. Employee Theft per loss | \$500,000 |
| b. Forgery or Alteration | \$500,000 |
| c. Inside the Premises
Theft of money/securities | \$500,000 |
| d. Inside the Premises –
Robbery | \$500,000 |
| e. Outside Premises - | \$500,000 |
| f. Computer Fraud | \$500,000 |
| g. Money Orders & Counterfeit
Paper currency | \$500,000 |
| Funds Transfer Fraud | \$500,000 |
- 8. Limits of Auto Coverage**
- | | |
|---|---|
| a. Coverage limit | The lesser amount of (1) \$2,000,000
per occurrence; or (2) the Maximum
Tort Liability Coverage |
| b. Automobile Medical Payments | \$25,000 per person |
| c. Uninsured Motorist | \$1,000,000 per occurrence |
| d. Underinsured Motorist | \$1,000,000 per occurrence |
| e. Hired & Non-Owned Automobile Liability | Included in per member occurrence
limit |
- 9. Limits of Public Entity Errors and Omissions, Employment Practices & Employee Benefits Liability:**
- | | |
|---------------------------------------|--|
| a. Coverage limit | The lesser of (1) \$2,000,000 per
occurrence or (2) the Maximum Tort
Liability Coverage |
| b. Basis of Coverage | Claims made basis with coverage for
prior acts going back retroactively to
July 1, 1992. |
| c. E&O Pre-Loss Investigation Expense | \$7,500 annual aggregate |

- 10. Non-Monetary Defense**
 - a. Coverage limit \$100,000 per occurrence/annual aggregate
 - b. Basis of Coverage Claims made basis with coverage for prior acts going back retroactively to July 1, 1992

- 11. Limits of General Liability:**
 - a. Coverage Limit The lesser of (1) \$2,000,000 per occurrence/\$4,000,000 annual aggregate; or (2) the Maximum Tort Liability Coverage
 - b. Medical Payments
 - i. Medical Payments \$5,000 per occurrence (students excluded)
 - ii. Student – School to Work \$25,000 per student per occurrence/\$250,000 annual aggregate

- 12. Deadly Weapons Event Coverage** \$1,500,000 per occurrence
\$7,500,000 Pool aggregate limit

- 13. Garage Keepers Legal Liability** \$500,000 per occurrence

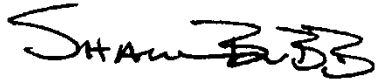
- 14. Cyber Liability** \$2,000,000 per occurrence/\$2,000,000 annual aggregate
 - a. Privacy Notification Costs \$500,000 per occurrence/\$500,000 annual aggregate
 - b. Regulatory Defense & Penalties \$2,000,000 per occurrence/\$2,000,000 annual aggregate
 - c. Website Media Content Liability \$2,000,000 per occurrence/\$2,000,000 annual aggregate
 - d. Cyber Extortion \$2,000,000 per occurrence/\$2,000,000 annual aggregate
 - e. Data Protection Loss & Business Interruption \$2,000,000 per occurrence/\$2,000,000 annual aggregate

- 15. Business Travel Insurance** \$100,000 per occurrence/\$1,000,000 annual aggregate

- 16. Member Deductibles:**
 - a. Auto Physical Damage/Garage Keepers \$ 500 per occurrence
 - b. Property, Inland Marine \$ 1,000 per occurrence
 - c. Boiler and Machine \$ 1,000 per occurrence
 - d. Crime and Employee Dishonesty \$ 1,000 per occurrence
 - e. Public Entity E & O, Employment Practices and Employee Benefits Liability \$ 1,000 per occurrence
 - f. Non-Monetary Defense \$ 1,000 per occurrence
 - g. Cyber Liability \$ 1,000 per occurrence
 - h. Deadly Weapons Event \$ 1,000 per occurrence

17. Total Annual Premium \$53,930

**FORMS AND ENDORSEMENTS:
FORMING PART OF THE POLICY
AT INCEPTION**





Director of Insurance Services

07/01/2020

Date

It is agreed that these Declarations and the Memorandums of Coverage together with any endorsements that may be added thereto constitutes the entire coverage agreement

Auto Coverage Identification Card	See Important Notice Below
<p>Policy Number: PC-21-13011-1</p> <p>Policy Period: 7/1/2020 to 6/30/2021</p> <p>Vehicle: Fleet Automatic Coverage</p> <p>Member Name and Address</p> <p>Cascade School District #3 PO Box 529 Cascade, MT 59421</p> <p>Insurance Company</p> <p>MSGIA PC Pool PO Box 7029 Helena, MT 59604-7029 (406) 457-4500 or 1-877-667-7392</p> <p style="text-align: center;">Report all accidents to MSGIA PC Pool as soon as possible</p>	<p style="text-align: center;">THIS CARD MUST BE KEPT IN THE INSURED VEHICLE AND PRESENTED UPON DEMAND</p> <p style="text-align: center;">In Case of Accident:</p> <p style="text-align: center;">**Obtain the following information:</p> <ol style="list-style-type: none"> 1. Name and address of each driver, passenger & witness. 2. Insurance company name & policy # for each vehicle involved 3. Document damages to all vehicles involved. <p style="text-align: center;">Ways To Report a Claim</p> <ol style="list-style-type: none"> 1. Go to MSGIA website at http://www.msgia.org/reportclaim and choose Auto Loss. 2. Download and use the MSGIA Mobile App through Origami Risk Mobile Forms (instructions below).

 FORMS	Reporting an Auto Claim using MSGIA Mobile App through Origami Risk Mobile Forms	 FORMS
<ol style="list-style-type: none"> 1. Before you go on a trip - school district drivers should go to either the Apple App store for IOS phones or the Google Play store for Android operating system phones. Search for "Origami Risk, LLC" then download the "Origami Mobile Forms" App. 2. If you are in accident– take photos and document the damages to the district vehicle and the other vehicle on your phone or iPad. You do not need the app open at this point. 3. Click on the app - At the "How would you like to log in" screen, <ul style="list-style-type: none"> Click on – "I have a 6-digit code" Enter: 013011 Click: "sign in" Click on the "+" sign in the upper right hand corner and it shows you the "Auto Loss Notice" and the "Property Loss Notice" – click on "Auto Loss Notice". 4. Complete the form as thoroughly as possible by section- Member Information, Member Contact, Accident Details (description of what happened), Accident Location, Member Driver Information, Vehicle Look Up (click blue button and select the district vehicle/bus from the listing of vehicles), then complete as much remaining information as possible. 5. Once you complete the loss notice – click on the camera at the bottom. Here you can either take a new photo of the damage or select a photo on your device to include with the loss notice. Then, select "Done" on the upper right of the screen. Select "Done" again. 6. Next you can- <ul style="list-style-type: none"> Submit the form-automatically sends the loss notice to MSGIA when you have cell coverage and claim is reported. You're Done! Save as Complete – saves the form for later submission, perhaps when you are in cell coverage. Save as Draft – allows you to save what you have done and allows you return to the app later to compete and send to MSGIA. Discard the form – deletes the form and you can start over. <p style="text-align: center;">MSGIA will not have the accident information until you SUBMIT the form!</p>		