



Scott Stults, Superintendent

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Request for Proposals for Cyber, Property, Casualty, and Liability Insurance

Sheridan County School District No. 2 is issuing a request for proposals (RFP) for cyber, property, casualty, and liability insurance for the district, commencing on July 1, 2025.

Documents related to this RFP can be accessed on our website at <https://scsd2.com/> under the News section. Requests for Information (RFI) shall be emailed to Brandon Finney at brandon.finney@scsd2.com no later than March 7, 2025 by 5:00 P.M.

All submitted proposals must be received by Sheridan County School District No. 2 at no later than 2:00 pm on March 28, 2025. Proposals shall be delivered via email to brandon.finney@scsd2.com. Only proposals received by the District at the time and date listed above will be considered. The successful proposal will be voted upon at the Board of Trustees meeting on May 5, 2025.

Sheridan County School District No. 2 reserves the right to reject any and all proposals deemed not in the best interests of the School District. The School District further reserves the right to cancel or amend the RFP materials and contract documents at any time and will notify all persons requesting proposal documents accordingly.

Proposal Submission Timeline

Item	Due Date
Issuance of Request For Proposal	2-21-25
Deadline to Submit Request for Information (RFI)	3-7-25
Response to Request For Information will be issued to all firms	3-14-25
Proposals Submissions	3-25-25
Interviews / Shortlist Proposals	4-1-25
Present to School Board	5-5-25

Proposal Submission Process

1. **Issuance of RFP** - The RFP will be published and made available on the district's website for firms to obtain.
2. **Deadline To Submit RFI'S**- Interested providers may submit questions regarding the RFP to brandon.finney@scsd2.com on or before March 7, 2025 at 5:00 P.M. Responses will be provided to all prospective firms.
3. **Proposal Submission** - Proposals must be emailed to Sheridan County School District No. 2 at brandon.finney@scsd2.com no later than 2:00 pm on March 25, 2025. Late submissions will not be considered.
4. **Proposal Review and Evaluation** - All proposals will be reviewed by the district's evaluation committee. Proposals will be assessed based on coverage options, cost, provider experience, and compliance with RFP requirements.
5. **Board Approval** - The selected proposal will be presented for approval at the Board of Trustees meeting on May 5, 2025.
6. **Contract Award and Execution** - Upon approval, the selected provider will be notified, and contract negotiations will commence. The contract will take effect on July 1, 2025.

Request for Broker

The school district is seeking a qualified insurance broker to secure competitive bids for comprehensive insurance coverage. The selected broker will be responsible for obtaining policies that adequately protect district assets, including property, machinery, and vehicles, while ensuring coverage for physical damage liability and school board legal matters. The broker should have experience in the education sector and a strong network of insurance providers to secure cost-effective and reliable coverage. Their role will include evaluating policy options, negotiating favorable terms, and ensuring the district has adequate protection against potential risks.

Insurance Coverage Requirements

1. **Cyber Insurance:** Cyber insurance coverage is required to protect the district against data breaches, cyberattacks, and other technology-related risks. The selected policy should include coverage for data loss, ransomware attacks, legal fees associated with breaches, and recovery costs for restoring compromised systems. Given the increasing reliance on digital platforms in education, this coverage is essential to safeguarding sensitive student and staff information.
2. **General Liability Insurance:** The district requires comprehensive insurance coverage to protect various assets and operational risks.
 - a. Property insurance must safeguard all district-owned buildings, machinery, and equipment against damage or loss due to fire, theft, vandalism, or natural disasters.
 - b. Auto insurance should cover district-owned vehicles, including buses and maintenance vehicles, for both physical damage and liability arising from accidents. Additionally, physical damage liability coverage is essential to address potential harm to third-party property caused by district operations.
 - c. To protect district leadership, school board legal liability insurance is necessary, covering claims related to governance decisions, employment practices, and allegations of wrongful acts. This comprehensive coverage ensures financial stability and continuity of district operations in the face of unexpected risks.

Claims Adjustment and Customer Service Expectations

Each firm shall have the ability to provide claims adjustment services. Customer service during the claims process is critical, and each firm shall outline how their claims department functions and how their customer service operates.

1. **Claims Processing** - The provider shall describe the step-by-step process for filing a claim, including required documentation, claim investigation procedures, and expected resolution timelines.
2. **Dedicated Claims Representative** - The provider must assign a dedicated claims representative to work directly with the district and provide consistent communication throughout the claims process.
3. **Response Time and Availability** - The provider shall specify their response time for claim initiation, status updates, and resolution. The firm must ensure accessibility for urgent matters, including emergency claim handling outside of normal business hours.
4. **Customer Support Services** - The firm shall describe the level of customer support available, including whether claims representatives are available by phone, email, or in person, and detail any online claim tracking tools that may be offered.
5. **Dispute Resolution** - The provider shall explain the procedures in place for resolving disputed claims, including any mediation or arbitration services offered.

Proposal Submission

Insurance Request for Proposal (RFP) - Fee Proposal Submission Form

SECTION 1: RESPONDENT INFORMATION

Company Name: _____
Address: _____
City, State, Zip: _____
Contact Person: _____
Phone Number: _____
Email Address: _____

SECTION 2: INSURANCE COVERAGE AND FEE PROPOSALS Provide fee proposals for the following insurance coverages. All fees should be quoted as annual premiums.

Coverage Type	Coverage Limit	Deductible	Annual Premium
Cyber Insurance			
Property			
Casualty			
Auto			
Umbrella			
TOTAL ANNUAL PREMIUM			

SECTION 3: ADDITIONAL INFORMATION

- Please indicate any pertinent / non-standard items as applicable ie wind hail, roof surfacing limitations etc.
- Please indicate any coverage exclusions or limitations
- Provide details on risk management services included

SECTION 4: CERTIFICATION AND SIGNATURE I hereby certify that the information provided in this proposal is accurate and that our company agrees to the terms outlined in the RFP issued by Sheridan County School District No. 2.

Authorized Representative Name: _____
Signature: _____
Title: _____
Date: _____

Supporting Documentation For Firms Review

1. Attachment A - Renewal Questionnaire from SRRP
2. Attachment B - Buildings Valuation Report
3. Attachment C - Vehicle Reports
4. Attachment D - Driver List
5. Attachment E - 5-Year Loss Run
6. Attachment F - Master SRRP Member Renewal Summary



ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

SRRP

2/10/2025 2:42:17 PM

Per Questionnaire Results

Facility Sheridan County School District #2

Number: 2025-2026

Code: 1304

Name: Renewal Questionnaire 2025-2026

Year: 2026

Responsible Party:

Question	Previous Result	Current Result
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BUILDERS RISK

Does the District anticipate any new building projects or additions being started during the policy year? No

No

What will be the occupancy of the new location?

What is the address of the new location?

What is the additional square footage?

What is the expected completed value of the new location?

What is the target Start Date of the new location?

What is the anticipated Completion Date of the new location?

Does the District anticipate any building renovations being started during the policy year? No

Yes

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

What is the name of the school?

- High School: Replacing auxiliary gym floor
-General Note: District performs major maintenance on all school buildings as needed to replace failing components.

What is the expected completed value?

- High School: Replacing auxiliary gym floor \$75,000
-General Note: District performs major maintenance on all school buildings as needed to replace failing components. \$3 million

What is the target Start Date?

- High School: Replacing auxiliary gym floor July 2025 TO August 2025
-General Note: District performs major maintenance on all school buildings as needed to replace failing components.
- July 2025 TO June 2026

What is the anticipated Completion Date?

- High School: Replacing auxiliary gym floor July 2025 TO August 2025
-General Note: District performs major maintenance on all school buildings as needed to replace failing components.
- July 2025 TO June 2026

LIABILITY EXPOSURES

VACANT BUILDINGS

Does your District have any VACANT buildings?

No

No

Type of Building?

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

Address?

Are the utilities on?

Do you have someone in the building at least monthly checking on the property?

SCHOOLS

# of Operating Elementary Schools (Including Early Childhood Centers)	6	6
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# of Operating Jr. High/Middle Schools	1	1
--	---	---

# of Operating High Schools	1	1
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# of Operating Alternative Schools	2	2
------------------------------------	---	---

# of Operating Night Schools		0
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STUDENTS

# of Pre-K Students	28	28
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# of Elementary Students (K thru 5th)	1,519	1,519
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ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

# of Jr. High School Students (6th thru 8th)	800	800
# of High School Students (9th thru 12th)	1,131	1,131
# of post High School age students enrolled in school programs? (ex. transition students)		
# of students in night school?		
EMPLOYEES		
# of Physical Ed Teachers	13	13
# of All Other Teachers	29	29
# of Other Full Time Employees	262	262
# of Other Part Time Employees	54	54
# of Board Members	9	9

PROFESSIONAL EMPLOYEES

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

# of District-employed Nurses-Full Time	7	7
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of District-employed Nurses-Part Time

of contracted Nurses-Full Time

of contracted Nurses-Part Time

# of District-employed Psychologists-Full Time	3	3
--	---	---

of District-employed Psychologists-Part Time

# of contracted Psychologists-Full Time	1	1
---	---	---

of contracted Psychologists-Part Time

# of District-employed Counselors-Full Time	12	12
---	----	----

of District-employed Counselors-Part Time

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of contracted Counselors-Full Time

of contracted Counselors-Part Time

of District-employed Social Workers-Full Time

of District-employed Social Workers-Part Time

of contracted Social Workers-Full Time

of contracted Social Workers-Part Time

BUDGETED REVENUES

Budgeted Revenues for the upcoming School year (excluding TRS pay on behalf amounts received from the state)	\$54,060,080.84	\$55,040,992.00
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SECURITY GUARDS

Does your District have security personnel on your premises?	Yes	Yes
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Are they YOUR DISTRICT employees?	No	No
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Employed # of Armed Security Personnel?

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

Employed # of Unarmed Security Personnel?

Do any of the employed Security Personnel have arrest authority?

How many have arrest authority?

Does your District contract out security personnel, local law enforcement, police department, sheriff personnel or a security firm as School Resource Officers?

Yes

Name of law enforcement, police department, sheriff personnel or security firm?

Sheridan Police Department Contracted Services for 1 Resource officer

Sheridan Police Department Contracted Services for 1 Resource officer

Contracted # of Armed Security Personnel?

1

1

Contracted # of Unarmed Security Personnel?

0

0

Do any of the contracted Security Personnel have arrest authority?

Yes

Yes

How many have arrest authority??

1

1

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

Does your District receive a certificate of insurance form from them and do they name your District as an additional insured? No No

ABUSE

Does your district follow all state statutes regarding reporting requirements of potential abuse? Yes Yes

Are certificates of insurance that include Sexual Abuse coverage and name District as additional insured obtained from contracted vendors that work with students? Yes Yes

Does the district have a written abuse prevention policy (ex. Mandated reporting)? Yes Yes

When one-on-one contact with students is unavoidable are rooms with floor to ceiling windows or open doors used? Yes Yes

Are only background checked employees/volunteers used on field trips? Yes Yes

For field trips, including transportation, are at least two (2) employees/volunteers required? Yes Yes

Are only parent/guardian approved individuals allowed to pick up Students? Yes Yes

Are incidents of potential abuse formally documented and looked into? Yes Yes

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

Are background checks performed on all employees? Yes Yes

Are background checks performed on all volunteers (ex. Raptor system)? Yes Yes

Are employee applications kept on file? Yes Yes

Do you require staff to complete abuse prevention training on an annual basis? Yes Yes

Do you require staff to complete mandated reporter training and maintain records showing compliance? Yes Yes

Are there avenues for anonymously reporting potential abuse? Yes Yes

Are District received reports of suspected abuse sent to police, child protective services or a similar agency? Yes Yes

DAY CARE

Do you operate a Day Care? No No

What is the average daily attendance?

What is the number of full-time employees?

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

What is the number of part-time employees?

Do you accept children of your employees?

Do you accept children of your students?

Do you accept children from the general public?

Are your operations a part of your early childhood learning curriculum?

MISCELLANEOUS LIABILITY EXPOSURES

Do any of your facilities have swimming pools?	Yes	Yes
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IF YES - # OF DIVING BOARDS	1	1
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Do you own/operate any Climbing Walls?	Yes	Yes
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Do you own/operate any High Ropes Courses?	Yes	Yes
--	-----	-----

Are Trampolines used by the district?	No	No
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~~ATTACHMENT A--RENEWAL QUESTIONNAIRE FROM SRRP~~

Does your District offer Wood Shop classes? Yes Yes

Are Auto Repair Classes Provided? No No

Average Number of vehicles worked on per year

**SPECTATOR FACILITIES, FOOTBALL, BASEBALL,
PLAYGROUNDS**

of Outdoor Spectator Facilities: 2 2

of Indoor Spectator Facilities: 8 8

of Football Fields: 2 2

of Baseball Fields (including Softball): 0

Approximate # of Acres: 134 134

of Playgrounds with equipment: 6 6

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of Playgrounds without equipment: 3 3

ARTIFICIAL FIELD TURF

Do you have artificial field turf on any of your fields? Yes Yes

If yes, Number of artificial turf fields? 1 1

If yes, Location of artificial turf fields? 1056 Long Drive Sheridan WY 1056 Long Drive Sheridan WY

Please note - the estimated "Total Replacement Cost" of all Artificial Turf - these values need to be included in your Statement of Values (located under the DATA COLLECTION BY LOCATION button within this system).

DRONES

Does your District own/operate any Drones? Yes Yes

If yes, how many Drones? 15 15

What are the Drones used for? Students Students

Who operates the Drones? Students Students

Do you comply with all local, state, and federal laws? Yes Yes

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

Does your District have any guidelines and/or written procedures?	Yes	Yes
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ATHLETIC PARTICIPATION STUDENT COUNT

of Interscholastic Badminton Participants

of Intramural Badminton Participants

of Interscholastic Badminton Coaches

# of Interscholastic Baseball Participants		35
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of Intramural Baseball Participants

# of Interscholastic Baseball Coaches		4
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# of Interscholastic Basketball Participants	88	88
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of Intramural Basketball Participants

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of Interscholastic Basketball Coaches

22

22

of Interscholastic Bass Fishing Participants

of Intramural Bass Fishing Participants

of Interscholastic Bass Fishing Coaches

of Interscholastic Bowling Participants

of Intramural Bowling Participants

of Interscholastic Bowling Coaches

of Interscholastic Boxing Participants

of Intramural Boxing Participants

of Interscholastic Boxing Coaches

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

# of Interscholastic CC Skiing Participants	45	45
# of Intramural CC Skiing Participants		
# of Interscholastic CC Skiing Coaches	2	2
# of Interscholastic Cheerleading Participants	25	25
# of Intramural Cheerleading Participants		
# of Interscholastic Cheerleading Coaches	1	1
# of Interscholastic Cross Country Participants	30	30
# of Intramural Cross Country Participants		
# of Interscholastic Cross Country Coaches	4	4
# of Interscholastic Diving Participants	31	31

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of Intramural Diving Participants

of Interscholastic Diving Coaches

2

2

of Interscholastic Equestrian Participants

of Intramural Equestrian Participants

of Interscholastic Equestrian Coaches

of Interscholastic Fencing Participants

of Intramural Fencing Participants

of Interscholastic Fencing Coaches

of Interscholastic Field Hockey Participants

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of Intramural Field Hockey Participants

of Interscholastic Field Hockey Coaches

of Interscholastic Football (Touch/Flag) Participants

of Intramural Football (Touch/Flag) Participants

of Interscholastic Football (Touch/Flag) Coaches

of Interscholastic Football (Tackle) Participants

88

88

of Intramural Football (Tackle) Participants

of Interscholastic Football (Tackle) Coaches

18

18

of Interscholastic Golf Participants

29

29

of Intramural Golf Participants

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of Interscholastic Golf Coaches

5

5

of Interscholastic Gymnastics Participants

of Intramural Gymnastics Participants

of Interscholastic Gymnastics Coaches

of Interscholastic Hockey Participants

of Intramural Hockey Participants

of Interscholastic Hockey Coaches

of Interscholastic LaCrosse Participants

of Intramural LaCrosse Participants

of Interscholastic LaCrosse Coaches

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of Interscholastic Martial Arts Participants

of Intramural Martial Arts Participants

of Interscholastic Martial Arts Coaches

of Interscholastic Pom Poms Participants

of Intramural Pom Poms Participants

of Interscholastic Pom Poms Coaches

of Interscholastic Rowing/Crew Participants

of Intramural Rowing/Crew Participants

of Interscholastic Rowing/Crew Coaches

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of Interscholastic Rugby Participants

of Intramural Rugby Participants

of Interscholastic Rugby Coaches

of Interscholastic Sailing/Boating Participants

of Intramural Sailing/Boating Participants

of Interscholastic Sailing/Boating Coaches

of Interscholastic Soccer Participants

78

78

of Intramural Soccer Participants

of Interscholastic Soccer Coaches

8

8

of Interscholastic Softball Participants

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of Intramural Softball Participants

of Interscholastic Softball Coaches

of Interscholastic Swimming Participants

31

31

of Intramural Swimming Participants

of Interscholastic Swimming Coaches

4

4

of Interscholastic Tennis Participants

34

34

of Intramural Tennis Participants

of Interscholastic Tennis Coaches

3

3

of Interscholastic Track Participants

316

316

of Intramural Track Participants

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

# of Interscholastic Track Coaches	22	22
# of Interscholastic Volleyball Participants	47	47
# of Intramural Volleyball Participants		
# of Interscholastic Volleyball Coaches	12	12
# of Interscholastic Water Polo Participants		
# of Intramural Water Polo Participants		
# of Interscholastic Water Polo Coaches		
# of Interscholastic Weightlifting Participants		
# of Intramural Weightlifting Participants		

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

of Interscholastic Weightlifting Coaches

of Interscholastic Wrestling Participants

31

31

of Intramural Wrestling Participants

of Interscholastic Wrestling Coaches

8

8

of Interscholastic Other (Specify) Participants

of Intramural Other (Specify) Participants

of Interscholastic Other (Specify) Coaches

AUTOMOBILE EXPOSURES

SUMMARY OF VEHICLES

District Owned and Leased Private Passenger Cars

13

13

Drivers Education Cars

Vans & Light Trucks (up to 10,000 lbs. gvwr)

23

23

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

Medium Trucks (10,001 to 20,000 lbs. gvw)

Heavy Trucks (over 20,000 lbs. gvw)

Do you run MVR's annually on all persons permitted to drive your owned/leased vehicles? Yes

Yes

School Buses: Seats: 0 -15

School Buses: Seats: 16-40

3

3

School Buses: Seats: 41-60

10

10

School Buses: Seats: 61-80

33

33

School Buses: Seats: 81-100

Do you run MVR's annually on all persons permitted to drive your owned/leased buses?

Grass/Farm Tractors (Non-Licensed)

3

3

ATTACHMENT A - RENEWAL QUESTIONNAIRE FROM SRRP

Non-Motorized Trailers (Non-Licensed)

3

3

BUS SERVICE

Is Bus service contracted?

No

No

Name of bus service

COMMENTS

We certify that, to the best of our knowledge, the information we are submitting is accurate.

Yes

Yes

Name and title of person certifying this information.

Brandon Finney
Business Manager

Brandon Finney Business Manager

Any additional comments?

Once you have COMPLETED your questionnaire, PLEASE CHECK "MARK AS COMPLETE" IN THE BOTTOM RIGHT CORNER AND THEN PRESS "SAVE" AT THE BOTTOM OF YOUR SCREEN TO SUBMIT YOUR QUESTIONNAIRE

COMPLETING THE QUESTIONNAIRE

To begin press EDIT on the right hand side of your screen and answer ALL questions in the CURRENT YEAR column, even if the answer has not changed from last year. - You may edit the Questionnaire as many times as necessary. Each time you complete your revisions, click SAVE at the top or bottom of your screen before exiting.

Attachment B - Buildings Valuation Report

District	Name	Building Type	Address 1	City	State	Zip	Building Value	Contents Value	Total Insured Value	Date Built	Sqr Ftg - Above Grnd	Story # - Above Grnd	Sprinkler System Type	% Sprinklered
SCSD2	2 Plex - Teacher Housing	Owned Space-Leased To Others	28 Brayton LN	Sheridan	Wyoming	82801	\$821,295	\$100,000	\$921,295	1939	3,000	1.00	None	0
SCSD2	4 Plex - Teacher Housing	Owned Space-Leased To Others	27 Brayton LN	Sheridan	Wyoming	82801	\$821,295	\$100,000	\$921,295	1978	4,000	1.00	None	0
SCSD2	Junior High	School	500 Lewis Street	Sheridan	WY	82801	\$48,047,029	\$3,707,100	\$51,754,129	01/01/2005	147,178	3.00	Full	100
SCSD2	Junior High Storage	Storage	500 Lewis Street, Rear	Sheridan	WY	82801	\$42,435	\$14,000	\$56,435	01/01/2003	600	1.00	None	0
SCSD2	Junior High Early Building	School	620 Lewis Street	Sheridan	WY	82801	\$21,981,330	\$775,000	\$22,756,330	01/01/1977	66,135	2.00	Full	80
SCSD2	Athletic Track	Athletic Facility/Stadium	620 Lewis Street	Sheridan	WY	82801	\$0	\$0	\$0	01/01/2008			None	
SCSD2	Henry A Coffeen Elem	School	1053 South Sheridan Avenue	Sheridan	WY	82801	\$17,706,004	\$965,800	\$18,671,804	01/01/2014	56,000	1.00	Full	100
SCSD2	Maintenance Building	Maintenance Building	1053 South Sheridan	Sheridan	WY	82801	\$41,003	\$20,000	\$61,003	01/01/2014	600		None	
SCSD2	Story School	School	103 Fish Hatchery Road	Story	WY	82842	\$1,824,705	\$206,200	\$2,030,905	01/01/1956	8,473	1.00	None	0
SCSD2	Story School Garage	Garage	103 Fish Hatchery Road	Story	WY	82842	\$41,007	\$10,000	\$51,007	01/01/1950	800	1.00	None	
SCSD2	Meadowlark Elementary	School	1410 Desmet Avenue	Sheridan	WY	82801	\$17,992,440	\$1,104,100	\$19,096,540	01/01/2012	55,265	2.00	Full	100
SCSD2	Maintenance Building	Maintenance Building	1410 Desmet Avenue	Sheridan	WY	82801	\$41,003	\$20,000	\$61,003	01/01/2012	600	1.00	None	
SCSD2	Bus Garage	Garage	1514 East Brundage Lane	Sheridan	WY	82801	\$2,503,665	\$725,200	\$3,228,865	01/01/1977	15,150	1.00	None	0
SCSD2	Sagebrush School	School	1685 Hill Pond Drive	Sheridan	WY	82801	\$14,438,509	\$1,079,400	\$15,517,909	01/01/1986	53,944	1.00	Full	100
SCSD2	Sheridan High School	School	1056 Long Drive	Sheridan	WY	82801	\$79,565,625	\$8,559,200	\$88,124,825	01/01/1987	235,306	2.00	Full	100
SCSD2	Sheridan High School Boiler Building	Mechanical Building	1056 Long Drive	Sheridan	WY	82801	\$1,506,443	\$150,000	\$1,656,443	01/01/1987	2,003	2.00	None	0
SCSD2	Sheridan High School Sports Equipment Storage	Storage	1056 Long Drive	Sheridan	WY	82801	\$74,261	\$114,000	\$188,261	01/01/1987	800	1.00	None	0
SCSD2	Stadiums/Bleachers	Athletic Facility/Stadium	1056 Long Drive	Sheridan	WY	82801	\$225,000	\$0	\$225,000	01/01/1997			None	
SCSD2	Sheridan High School Concessions	Restroom Building	1056 Long Drive	Sheridan	WY	82801	\$318,263	\$15,000	\$333,263	01/01/1998	1,586	1.00	None	0
SCSD2	Sheridan High School Equipment Storage	Storage	1056 Long Drive	Sheridan	WY	82801	\$68,957	\$35,000	\$103,957	01/01/1999	900	1.00	None	0
SCSD2	Electronic Scoreboard	Property In The Open	1056 Long Drive	Sheridan	WY	82801	\$10,000	\$0	\$10,000	01/01/1998			None	
SCSD2	Sheridan High School Athletic Track	Athletic Facility/Stadium	1056 Long Drive	Sheridan	WY	82801	\$700,000	\$0	\$700,000	01/01/1998	0	1.00	None	0
SCSD2	Sprinkler System	Property In The Open	1056 Long Drive	Sheridan	WY	82801	\$0	\$0	\$0	01/01/1998			None	
SCSD2	Football Lighting	Property In The Open	1056 Long Drive	Sheridan	WY	82801	\$430,000	\$0	\$430,000	01/01/1998			None	
SCSD2	Press Box	Press Box	1056 Long Drive	Sheridan	WY	82801	\$445,568	\$10,000	\$455,568	01/01/2008	1,000	3.00	None	0
SCSD2	Athletic Field Turf	Athletic Facility/Stadium	1056 Long Drive	Sheridan	WY	82801	\$1,100,000	\$0	\$1,100,000	01/01/2008	0	0.00	None	0
SCSD2	Wood Storage Bldg/Equip	Storage	1056 Long Drive	Sheridan	WY	82801	\$42,435	\$15,000	\$57,435	01/01/2011	600	1.00	None	0
SCSD2	Server Bldg & Equip	Other	1056 Long Drive	Sheridan	WY	82801	\$74,261	\$400,000	\$474,261	01/01/2011	360	1.00	None	0
SCSD2	Maintenance Building	Maintenance Building	744 Carrington	Sheridan	WY	82801	\$976,005	\$389,500	\$1,365,505		10,000	1.00	None	0
SCSD2	Highland Park	School	2 Mydland Road	Sheridan	WY	82801	\$14,724,945	\$955,700	\$15,680,645	01/01/2006	49,890	1.00	Full	100
SCSD2	Highland Park Maintenance Building	Maintenance Building	2 Mydland Road	Sheridan	WY	82801	\$45,115	\$20,000	\$65,115	01/01/2012	600	1.00	None	0
SCSD2	Administration Building	Administration/Offices	201 North Connor Street	Sheridan	WY	82801	\$4,954,286	\$500,000	\$5,454,286	01/01/2006	17,052	2.00	Full	100
SCSD2	New Woodland Park	School	1010 East Woodland Park Road	Sheridan	WY	82801	\$17,408,959	\$827,100	\$18,236,059	01/01/2009	55,000	1.00	Full	100
SCSD2	Maintenance Building	Maintenance Building	1010 East Woodland Park Road	Sheridan	WY	82801	\$32,949	\$20,000	\$52,949	01/01/2009	600		None	
SCSD2	Thore Building	School	822 South Frank Street	Sheridan	WY	82801	\$1,188,180	\$250,700	\$1,438,880	01/01/2004	9,600	1.00	None	0
SCSD2	Equipment Shed	Agricultural Building	1967 W. 5th Street	Sheridan	WY	82801	\$118,096	\$1	\$118,097	01/01/1963	2,280	1.00	None	0
SCSD2	Standalone Shop	Agricultural Building	1967 W. 5th Street	Sheridan	WY	82801	\$207,089	\$1	\$207,090	01/01/1972	4,000	1.00	None	0
SCSD2	Office Building	Agricultural Building	1967 W. 5th Street	Sheridan	WY	82801	\$416,248	\$1	\$416,249	01/01/1977	8,040	1.00	None	0
SCSD2	5th Street Building	Agricultural Building	1967 W. 5th Street	Sheridan	WY	82801	\$416,248	\$1	\$416,249	01/01/1970	8,040	1.00	None	0
SCSD2	West Greenhouse	Greenhouse	1967 W. 5th Street	Sheridan	WY	82801	\$193,110	\$1	\$193,111	01/01/2011	3,720	1.00	None	0
SCSD2	Center Green House	Greenhouse	1967 W. 5th Street	Sheridan	WY	82801	\$164,119	\$1	\$164,120	01/01/2006	3,170	1.00	None	0
SCSD2	East Greenhouse	Greenhouse	1967 W. 5th Street	Sheridan	WY	82801	\$113,899	\$1	\$113,900	01/01/1977	2,200	1.00	None	0
SCSD2	John C. Schiffer Collaborative School	School	1 Whitney Way - Sheridan College Science Center	Sheridan	WY	82801	\$7,617,083	\$2,000,000	\$9,617,083	07/01/2020	19,850	2.00	Full	100

ATTACHMENT C - VEHICLE REPORT

Fleet #	License No	VIN	Mileage (3/23/23)	years old (3/23/23)	Miles / year	mileage until 240k	years until 240k	Model Year	Model	Type	Size	Original Purchase Date	Replacement Date (17 yrs from model year)	Replacement Date (mileage)	replaced in years (age)	replaced in year (miles)	Replace Cost (3/23/23)
1	992	1BAKGCBA1FF309259	56,893	8	7112	183,107	25.7	2015	BB Propane	C	72 pass.	8/5/14	2031	2049	8	26	\$ 136,300.00
2	993	1BAKDCBA1GF319445	51,626	7	7375	188,374	25.5	2016	BB propane	C	54 pass.	7/1/2015	2032	2049	9	26	\$ 125,700.00
3	1019	4DRBUAAN8CB562908	102,404	11	9309	137,596	14.8	2012	IC Diesel	C	72 pass.	10/25/11	2028	2038	5	15	\$ 133,700.00
4	1007	4DRBUAAN5AB225030	129,392	13	9953	110,608	11.1	2010	IC Diesel	C	72 pass.	9/24/09	2026	2034	3	11	\$ 133,700.00
5	1038	1BAKGCPA9FF309258	62,786	8	7848	177,214	22.6	2015	BB Diesel	C	72 pass.	8/5/14	2031	2046	8	23	\$ 133,700.00
6	994	1BAKGCBA6JF342170	52,063	5	10413	187,937	18.0	2018	BB propane	C	72 pass.	8/17/17	2034	2041	11	18	\$ 136,300.00
7	1025	1BAKGCBAHF328766	51,208	6	8535	188,792	22.1	2017	BB propane	C	72 pass.	7/25/16	2033	2045	10	22	\$ 136,300.00
8	1000	1BAKGCPA5HF328764	85,030	6	14172	154,970	10.9	2017	BB Diesel	C	72 pass.	7/25/16	2033	2034	10	11	\$ 133,700.00
9	1004	1BAKDPCA6EF300153	163,271	9	18141	76,729	4.2	2014	BB Diesel	C	54 pass.	7/23/13	2030	2027	7	4	\$ 125,700.00
10	1036	1BAKGCSA8JF342171	84,786	5	16957	155,214	9.2	2018	BB Diesel	C	72 pass.	8/17/17	2034	2032	11	9	\$ 133,700.00
11	1002	4DRBUAAN9AB225029	205,027	13	15771	34,973	2.2	2010	IC Diesel	C	72 pass.	9/3/09	2026	2025	3	2	\$ 133,700.00
12	995	1BAKGCPA7HF328765	79,381	6	13230	160,619	12.1	2017	BB Diesel	C	72 pass.	7/25/16	2033	2035	10	12	\$ 133,700.00
13	1030	1BAKGCPA2DF292106	117,419	10	11742	122,581	10.4	2013	BB Diesel	C	72 pass.	8/3/12	2029	2033	6	10	\$ 133,700.00
14	1600	4DRBUAAN19B100457	139,580	14	9970	100,420	10.1	2009	IC Diesel	C	72 pass.	7/28/08	2025	2033	2	10	\$ 133,700.00
15	1599	1BAKGCSA1MF377008	42,199	2	21100	197,801	9.4	2021	BB Diesel	C	72 pass.	7/8/20	2037	2032	14	9	\$ 133,700.00
16	1024	1BAKGCSA1JF342173	60,069	5	12014	179,931	15.0	2018	BB Diesel	C	72 pass.	8/17/2017	2034	2038	11	15	\$ 133,700.00
17	1016	1BAKGCPA4DF292107	104,594	10	10459	135,406	12.9	2013	BB Diesel	C	72 pass.	8/3/12	2029	2036	6	13	\$ 133,700.00
18-wheel chair	1219	1BAKFCSA5LF363520	31,338	3	10446	208,662	20.0	2020	BB Diesel	C	60 pass.	5/15/19	2036	2043	13	20	\$ 144,500.00
19	2944	4DRBUAAN1CB617179	93,470	11	8497	146,530	17.2	2012	IC Diesel	C	72 pass.	8/15/11	2028	2040	5	17	\$ 133,700.00
20	1023	1BAKDPCA7GF319443	121,364	7	17338	118,636	6.8	2016	BB Diesel	C	54 pass.	7/1/15	2032	2030	9	7	\$ 125,700.00
21-sped	1010	4DRBUAAL3BB370163	133,937	12	11161	106,063	9.5	2011	IC Diesel	C	36 pass.	10/8/10	2027	2033	4	10	\$ 135,100.00
22	1012	1BAKGCBA8FF309260	78,872	8	9859	161,128	16.3	2015	BB Propane	C	72 pass.	8/5/14	2031	2039	8	16	\$ 136,300.00
23	1033	4DRBUAAN7AB223036	129,504	13	9962	110,496	11.1	2010	IC Diesel	C	54 pass.	9/3/09	2026	2034	3	11	\$ 125,700.00
24	1048	1BAKGCSA7NF388502	12,342	1	12342	227,658	18.4	2022	BB Diesel	C	72 pass.	10/20/21	2038	2041	15	18	\$ 133,700.00
25	1218	1BAKDCA8LF363288	24,880	3	8293	215,120	25.9	2020	BB Diesel	C	54 pass.	5/15/19	2036	2049	13	26	\$ 125,700.00
26	1220	1BAKDCA8LF363289	20,762	3	6921	219,238	31.7	2020	BB Diesel	C	54 pass.	5/15/19	2036	2055	13	32	\$ 125,700.00
27	1005	1BAKBCPA0EF300154	119,093	9	13233	120,907	9.1	2014	BB Diesel	C	36 pass.	7/23/13	2030	2032	7	9	\$ 119,800.00
28	1037	1BAKGCSAXJF342172	32,521	5	6504	207,479	31.9	2018	BB Diesel	C	72 pass.	8/17/2017	2034	2055	11	32	\$ 133,700.00
29	1021	1BAKBCBA2GF319444	23,306	7	3329	216,694	65.1	2016	BB Propane	C	42 pass.	7/1/15	2032	2088	9	65	\$ 120,300.00
30	999	1BAKGCSA0MF369613	15,750	3	5250	224,250	42.7	2020	BB Diesel	C	72 pass.	8/19/19	2036	2066	13	43	\$ 133,700.00
31	2943	4DRBUAANXCB617178	63,109	11	5737	176,891	30.8	2012	IC Diesel	C	72 pass.	8/15/11	2028	2054	5	31	\$ 133,700.00
32	1029	1BAKGCPA5EF300152	77,917	9	8657	162,083	18.7	2014	BB Diesel	C	72 pass.	7/23/13	2030	2042	7	19	\$ 133,700.00
33	997	1BAKACPH9FF309257	33,791	8	4224	206,209	48.8	2015	BB Diesel	C	30 pass.	8/5/14	2031	2072	8	49	\$ 118,400.00
42-15 yr, 200k	3345	1GNSKKEC3GR305703	73,346	7	10478	126,654	12.1	2016	Chevy	suburban	9 pass.	4/5/16	2031	2035	8	12	\$ 70,000.00
48-15yr, 200k	3086	1GKW2PEG5DR265845	86,882	10	8688	113,118	13.0	2013	GMC	suburban	9 pass	3/20/13	2028	2036	5	13	\$ 70,000.00
53 (mechanic truck, no mileage)	2675	3C63R3GJ9RG132533	4,500		#DIV/0!	195,500	#DIV/0!	2004	Ford	truck	3 pass.	5/6/14	2019	#DIV/0!	-4	#DIV/0!	\$ 80,000.00
60	1026	1BABNB6AORF391225	24,000	2023	12	216,000	18207.0			D			17	20230	-2006	18207	\$ 180,000.00
61-backup wheelchair	1041	1BABECPA3DF292105	48,921	10	4892	191,079	39.1	2013	BB Diesel	D	48 pass	8/3/12	2029	2062	6	39	\$ 144,500.00
62	1006	1BABNBCA6HF328763	102,313	6	17052	137,687	8.1	2017	BB Diesel	D	72 pass	7/25/16	2033	2031	10	8	\$ 191,970.00
63	1001	1BABNB6A6LF366899	49,533	3	16511	190,467	11.5	2020	BB Diesel	D	72 pass.	9/9/19	2036	2035	13	12	\$ 191,970.00
64	1224	1BABNB6A2LF363286	60,050	3	20017	179,950	9.0	2020	BB Diesel	D	72 pass.	5/15/19	2036	2032	13	9	\$ 191,970.00
65	1015	1BABNB6A4MF369608	47,667	3	15889	192,333	12.1	2020	BB Diesel	D	72 pass.	10/8/19	2036	2035	13	12	\$ 191,970.00
66	1009	1T7YU4E2691103703	175,828	14	12559	64,172	5.1	2009	Thomas Diesel	D	72 pass	4/14/08	2025	2028	2	5	\$ 191,970.00
67	1011	1BABNB6AXLF358742	63,109	4	15777	176,891	11.2	2019	BB Diesel	D	72 pass	10/12/18	2035	2034	12	11	\$ 191,970.00
68	1207	1BABNB6A4LF363287	54,535	3	18178	185,465	10.2	2020	BB Diesel	D	72 pass.	5/17/19	2036	2033	13	10	\$ 191,970.00
69	1045	1BABNBCA6EF300151	129,138	9	14349	110,862	7.7	2014	BB Diesel	D	72 pass.	7/23/13	2030	2031	7	8	\$ 191,970.00
Mechanic Large Tools (3510)																	
Column Lifts (4)	N/A							2006				3/16/2006					\$ 48,000.00
Total Reimbursable Annu																	
Non-Reimbursable Vehicles (3590)																	
40	792	1G1ZD5ST5JF106855	23,256	5	4651	176,744	38.0	2018	Chevy Malibu	car	4 pass.	4/30/18	15 year replacement 2033	200k mileage 2061	10	38	\$ 50,000.00
41	1035	1GKS2GKDXNR357009	5,357	1	5357	194,643	36.3	2022	GMC Yukon	yukon	8 pass.	8/25/22	2037	2059	14	36	\$ 70,000.00
43	791	1G1ZH5SX5HF167088	19197	6	3200	180803	56.5	2017	Chevy Malibu	car	4 pass.	4/30/18	2032	2080	9	57	\$ 50,000.00
44	1051	1GKGK26K37R252445	201,895	16	12618	-1,895	-0.2	2007	GMC Yukon	yukon	9 pass.	9/13/06	2022	2023	-1	0	\$ 70,000.00
45	2900	3FAHPOCG5BR213753	119,475	12	9956	80,525	8.1	2011	ford fusion	car	4 pass	1/11/2011	2026	2031	3	8	\$ 50,000.00
46	2901	3FAHPOCG3BR213752	118,487	12	9874	81,513	8.3	2011	ford fusion	car	4 pass	1/11/2011	2026	2031	3	8	\$ 50,000.00
47	3344	2GKFLSEK8G6283194	52,792	7	7542	147,208	19.5	2016	gmc terrain	terrain	4 pass	4/5/16	2031	2043	8	20	\$ 60,000.00
49	795	1G1ZD5ST3JF155309	22061	5	4412	177939	40.3	2018	Chevy Malibu	car	4 pass	4/30/2018	2033	2063	10	40	\$ 50,000.00
54	3354	3C6LR5AT8GG284936	55948	7	7993	144052	18.0	2016	Dodge 2500	truck	2 pass.	5/31/16	2031	2041	8	18	\$ 60,000.00

ATTACHMENT D - DRIVER LIST

QTY	DRIVER	CONTRACT DAYS	DAILY DUTIES (M-F)
1	Allen, Kristin	175	Route 16 (4hrs)
2	Anderson, Shelley Sue	175	Route 2 (4hrs)
3	Baumgartner, Steve	175	Route 9 (4hrs)
4	Boyles, Alan	175	Route 20 (4 hrs)
5	Brantz, Steven	175	Route 23 (4.25 hrs)
6	Brown, Michael	175	Route 11 (4 hrs)
7	Davis, Tina	175	Route 21 (4 hrs)
8	Dolzadelli, Eddie	175	Sub Driver
9	Dunham, Patrick	175	sub driver
10	Gostas, Demetrius	175	Route 6 (4 hrs)
11	Green, Jared	175	Route 22 (4 hrs)
12	Johnson, Rebecca	175	Route 12 (4 hrs)
13	Johnson, Robert	175	Route 13 (4 hrs)
14	Jolovich, Misty D.	175	Route 15 (4.25 hrs)
15	Labounty, Brandan	175	Rotator
16	Lingenfelter, Patricia	175	Rotator
17	Looper, Dustin	175	Route 24 (4 hrs)
18	Maakestad, James L.	175	Rotator
19	MacDonnell, Terri	175	Route 8 (4.25 hrs)
20	McGinnis, James J.	175	Route 19 (4 hrs)
21	Paige, Casey	175	Route 27 (4 hrs)
22	Purcella, Harvey	175	Route 1 (4 hrs)
23	Reeves, LaRae	175	Route 14 (4 hrs)
24	Reeves, Mark	175	Route 17 (4 hrs)
25	Schaff, Ruth A.	175	Route 4 (4 hrs)
26	Small, Tim	175	Rotator
27	Small, Charles	175	Route 3 (4 hrs)
28	Trangmoe, Anthony	175	Rotator
29	Ulery, Aleta	175	Route 7 (4 hrs)
30	Popke, Greg	175	Route 10 (4 hrs)
31	mower, casey	175	Sub
32	Wells, Valerie	175	Route 5 (4 hrs)
33	Webb, Devlon (open)	175	
34	Williams, James "Scott"	175	Rotator + Delivery
35	Willson, Ivan	175	Rotator
36	Yates, Carolyn A.	175	Route 18 (4 hrs)
37	shane bayse	175	Sub driver
38	carla ambler	175	Sub driver
39	sarah brown	175	sub para
40	Rhonda weber	175	para (route 15)
41	alethea reed-carter	175	para (route 21)
42	lesia hahn	175	para (route 18)
43	Castle, Jason	175	sub driver

ATTACHMENT E - 5 YEAR LOSS RUN

Below is a conceptual list of loss runs. The district will issue hard copy loss runs in the form of addendum once information is gathered.

CONCEPTUAL LOSS RUN REPORT

DATE	ACCIDENTS
11-22-21	Car backed into bus
12-6-21	Truck high sign at McDonalds
1-2-22	Waterline break at High School
5-19-22	Passenger car clipped another car
8-13-22	Partition fell over on citizen visiting school
8-28-22	Bus turning left clipped another car
12-20-22	District vehicle backed into another car at the High School
2-2-23	Bus accident
6-1-23	Vehicle accident
8-23-23	Vehicle accident
9-27-2023	Vehicle accident
10-23-23	Vehicle accident
10-24-23	Student accident on playground
12-8-23	Bus clipped utility trailer
1-13-24	Vehicle accident
1-17-24	Bus backed into vehicle
1-24-24	Vehicle accident
4-10-24	Vehicle accident
4-15-24	Student accident at Junior High School
6-3-24	Vehicle hit pole in parking lot
9-12-24	Hail Damage
10-7-24	Passenger car hit bus

ATTACHMENT F - MASTER SRRP MEMBER RENEWAL SUMMARY



School
Risk
Retention
Program

Property and Casualty Insurance Renewal Proposal 07/01/24 to 07/01/25

**Presented May 23, 2024
By SRRP**

This Renewal Proposal is an outline of the coverages provided by SRRP and its insurers/reinsurers. It does not include all terms, coverages, exclusions, limitations, or conditions of the actual contracts. The contracts must be read for those details and are available upon request.



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I. Director Summary

On July 1, 2024 SRRP begins its 21st year of service to Wyoming Public School Districts, and we are honored to continue providing services to you all.

As we began the SRRP 2024\2025 renewal process, we have continued for the past 6 years to see a “hard” market for public entities. It is clear that challenges continue on the property side of the market, but we also are seeing challenges on the casualty side of the market due to rising automobile claims, and social inflation and “nuclear” jury awards on general liability claims.

On the property side of the market, the large double digit rate increases are not as prevalent as in past years, but rate increases are still more moderate in part due to the following reasons:

- Wild fires, freezes and convective storms continue to plague the market. In fact during the second quarter of 2023 the Midwest saw catastrophic claims on 88 of 90 days. The Midwest is the new loss leader for property claims.
- The reinsurance market is experiencing its most dislocated market since 2005. This is having a direct impact on both how much protection carriers themselves can afford, and as a direct result, the limits they can offer to clients.
- Insurance to value is still part of the conversation in 2024. If clients have not had a recent appraisal within 3 years, carriers are mandating that risks get an updated appraisal.

The continued increases in loss costs and the factors driving nuclear verdicts and social inflation in casualty claims are at the fore front of concern for carriers and reinsurers. The carriers are taking a hard line stance on their books of businesses and rate increases and limit decreases are due to a few of the following reasons:

- Automobile continues to be a loss leader. Lack of qualified bus drivers in schools is driving up claims not only from a frequency stand point but from a severity standpoint.
- Increased practices such as third party litigation spending and strategies such as time limit demands are becoming the new norm.
- Legal advertising and attorney spending has reached nearly 1 billion annually. Those levels have never been seen before and are expected to continue to rise.

For SRRP’s liability reinsurance, we heard from the reinsurance carrier Great American Insurance Company back in February. It was brought up that they were seeing some significant movement on cases involving sexual abuse, automobile liability and general liability from prior policy terms. Not only from SRRP but from other programs across the country. They initially wanted an increase of around 10%. We were able to demonstrate SRRP’s strong MOC and our commitment to loss prevention and claim mitigation. As a result we were able to secure a 7% rate increase.

For SRRP’s property reinsurance we also heard from Travelers Insurance Company back in February. Due to the changing climate and continued increase in the Midwest, Travelers was also looking to increase the rate by 10%. We tried to secure an alternative option with Chubb Insurance. However, they were not willing to provide a quote at this time due to the amount of locations in catastrophic wind/hail prone areas. We were able to negotiate a very competitive renewal with Travelers at 4.4% rate increase overall.

Our longtime carrier partner, XL, provided a competitive renewal for the Boiler & Machinery coverage. However, while Chubb did not provide a quote on the property, they did provide a very aggressive and competitive quote on the boiler. Not only did they come in with almost 20% premium decrease, they also lowered the member deductible from \$5,000 to \$2,500. We are highly recommend moving the Boiler and Machinery from XL to Chubb.



Property and Casualty Insurance Proposal

Pollution and Crime all have nominal increases largely due to the exposure increases of TIV and employee counts.

SRRP's 2024/2025 renewal pricing, limits and deductibles remain very competitive. We are pleased to see districts approaching SRRP and looking to change from their less competitive standalone programs. These districts recognize that SRRP offers more than just cost savings. They appreciate our comprehensive coverage offerings and tools we provide to help improve their claims processes and ensure the safety of their schools.

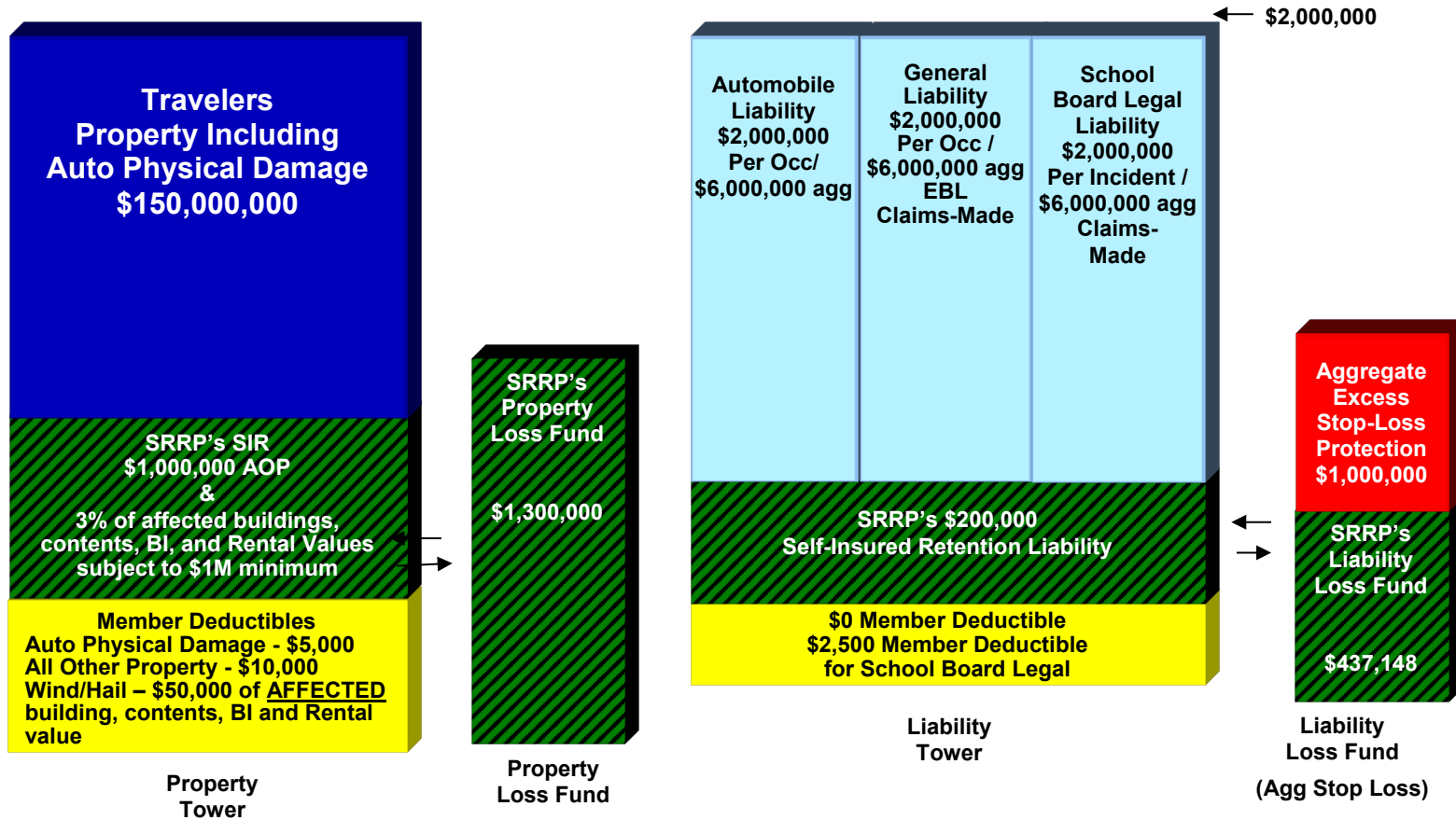
SRRP continues to build upon its status in the Self-Insured pool world as one of the premier Scholastic Risk Management Cooperatives.

We would like to thank you and your staff for your support and cooperation you exhibit to our team.

Yours Truly,

Terry Sterling
Director of Financial Services
Wyoming School Support Services, Inc.
2323 Pioneer Avenue
Cheyenne, WY 82001
Phone: 307-634-1112
terry@wsba-wy.org

II. Structure Chart – Reinsurance – 07-01-2024/2025





Property and Casualty Insurance Proposal

III. Participating Members

Big Horn County School District #1 *	Lincoln County School District #1 *
Big Horn County School District #2	Niobrara County School District #1 *
Big Horn County School District #3	Park County School District #1
Big Horn County School District #4	Park County School District #6
Carbon County School District #2 *	Park County School District #16
Converse County School District #1 *	Platte County School District #1
Converse County School District #2	Sheridan County School District #1
Crook County School District #1	Sheridan County School District #2
Fremont County School District #1	Sheridan County School District #3
Fremont County School District #2 *	Sublette County School District #1 *
Fremont County School District #6	Sublette County School District #9 *
Fremont County School District #14	Uinta County School District #4 *
Fremont County School District #21	Uinta County School District #6 *
Goshen County School District #1 *	Washakie County School District #2
Laramie County School District #2 *	Weston County School District #7 *

*Including its recreation district with respect to liability coverage.



IV. Property Coverage (Including Vehicle Damage)

Reinsurer: Travelers Indemnity Company – AM Best Rating: A++XV
 Policy No. PROP2024
 Term: 07/01/24 to 07/01/25

Description of Coverages and Limits:

This coverage will pay for direct damage to school district property (including personal property in your care that you are obligated to insure), resulting loss of income, and extra expenses necessary to avoid or minimize a disruption to your operations.

Maximum Limit – Any One Occurrence \$150,000,000

Covered Locations (and within 1,000 feet)
 Per statement of values on file with company

Sub-limits (apply per occurrence unless otherwise indicated)

Earthquake– annual aggregate Excludes high hazard zone, none of which are in WY.	\$24,000,000
Flood – Annual Aggregate A \$1,000,000 annual aggregate sublimit applies to locations wholly or partially within NFIP flood zones prefixed A&D during Certificate term	\$24,000,000
Debris Removal – lesser of 25% of direct loss or ...	\$10,000,000
Accounts Receivable	\$5,000,000
Civil or Military Authority – 30 days (24 hour waiting period)	\$1,000,000
Contingent Time Element	\$5,000,000
Demolition and Increased Cost of Construction Coverage A – loss in value due to demolition of undamaged parts of building Coverage B – cost to demolish and clear site of undamaged parts of building Coverage C – increased cost of repair or replacement of damaged and undamaged parts of building	No sublimit \$25,000,000 \$25,000,000
Electronic Data and Media (including PC's and laptops)	\$25,000,000
Errors and Omissions	\$5,000,000
Extended Period of Indemnity (including soft costs for property under construction)	365 days
Extra Expense	\$5,000,000
Fine Arts (\$10,000 maximum per item, breakage for named perils, excludes damage from restoration, repair and retouching processes)	\$1,000,000
Fire Brigade Charges	\$250,000
Ingress/Egress Coverage – 30 days (24 hour waiting period)	\$1,000,000
Leasehold Interest	\$1,000,000
Limited Pollution Coverage – annual aggregate (specified perils)	\$250,000
Miscellaneous Unnamed Locations (excludes earthquake, named storms and flood in SFHA's)	\$5,000,000
Newly Acquired Property – 90 days (excludes earthquake, named storms and flood in SFHA's)	\$25,000,000
Ordinary Payroll	30 days
Professional Fees (TPA expenses subject to \$25,000 annual aggregate and \$5,000 per claim)	\$100,000
Off Premises Service Interruption Direct Damage and Time Element (24 hour waiting period)	\$5,000,000
Personal Property in Transit – Per Occurrence/Conveyance Direct Damage (excluding by mail)	\$1,000,000



Property and Casualty Insurance Proposal

IV. Property Coverage (Including Vehicle Damage)

Description of Coverages and Limits:

Sub-limits (apply per occurrence unless otherwise indicated)

Valuable Papers & Records	\$5,000,000
Soft Costs – per project	\$500,000
Rental Value	\$5,000,000
Royalties	\$500,000
Outdoor Trees and Shrubs (\$5,000 maximum per item)	\$100,000
Exhibition, Exposition, Fair or Trade Show	\$50,000
Contractors Equipment (\$50,000 maximum per item)	\$3,000,000
Personal Property of Officers and Employees (excluding vehicles)	No sublimit
Property Removed from Covered Locations for Repair or Servicing	No sublimit
Expenses to Protect Property from Imminent Danger of Covered Loss	\$250,000
Vehicle Physical Damage (\$200,000 maximum any one vehicle) Covered Vehicles – those you own, operate, or are required to insure and are designed and principally used to transport people or property.	\$5,000,000
Vehicle – Temporary Transportation Rental Expense (maximum \$100 per day/48 hour deductible)	\$2,000
Vehicle – Temporary Replacement Per Vehicle (up to 30 days)	\$25,000
Vehicle – Towing, Storage and Debris Removal	\$25,000
Automatic Acquisition Per Vehicle Cap to 365 Days	\$200,000
Property in the Course of Construction – Frame Projects Excluded	\$2,500,000
Margin Clause	115%

Deductible:

- \$5,000 per occurrence Auto Physical Damage
- \$10,000 All other Property (AOP/Real Property)
- \$50,000 per affected unit per occurrence all members for wind/hail.
 - “Unit of Insurance” as used herein shall mean and shall apply separately to:
 - Each building or structure
 - Personal property within each building or structure
 - Personal property in the open
 - Business Income values
 - Rental values

Covered Causes of Loss

- All Risk – subject to policy terms, conditions and exclusions. Includes terrorism (other than biological and chemical terrorism). Excludes equipment breakdown. Excludes fungus, wet rot, dry rot or bacteria, with exceptions. Excludes loss due to virus or bacteria. Excludes computer related losses due to dates or times, with exceptions for ensuing loss.

Valuation

- Replacement cost for direct damage losses, except as indicated otherwise
- Replacement Cost Coverage does not apply to roofs. Roofs 20 years and older will be valued on an Actual Cash Value Basis
- Valuable papers & records and electronic data & media – includes the cost to research, gather and assemble information
- Leasehold improvements and leasehold interest – as described in SRRP’s coverage agreement
- Fine arts – lesser of repair/replacement cost or appraised value
- Accounts receivable – includes collection expenses, interest on loans, and other reasonable expenses to recreate records
- Property in transit – invoice + freight
- Vehicles and contractors equipment – actual cash value
- Business income – actual loss sustained
- Extra expense – necessary expenses to avoid or minimize interruption of business



IV. Property Coverage (Including Vehicle Damage)

Coverage Enhancements

- Mortgagees, Loss Payees, and Additional Insureds – per certificates on file with the company
- Territory – the United States, its territories & possessions, Puerto Rico, and Canada
- Exception to asbestos removal exclusion for asbestos damaged by specified perils
- Exception to computer related malfunction perils for ensuing specified perils
- Automatic waiver of subrogation if required in writing prior to loss



V. Equipment Breakdown/Boiler & Machinery Coverage

Insurer: Federal Insurance Company (Chubb)
 A.M. Best Rating A++ XV
 Policy No. TBD
 Term: 07/01/24 to 07/01/25

Description of Coverages and Limits:

This coverage will pay for a breakdown to covered equipment.

Breakdown means the following direct physical loss that causes physical damage to covered equipment and necessitates its repair or replacement: 1. Electrical failure including arcing; 2. Failure of pressure or vacuum equipment; or 3. Mechanical failure including rupture or bursting caused by centrifugal force.

Covered Equipment means any: 1. Equipment designed and built to operate under internal pressure or vacuum other than weight of contents; 2. Communication equipment and computer equipment; 3. Fiber optic cable; or 4. Any other electrical or mechanical equipment that is used in the generation, transmission or utilization of energy. This applies to equipment you own or is in your care, custody and control and for which you are legally liable.

Computer equipment means: 1. Your programmable electronic equipment that is used to store, retrieve and process data; and 2. Associated peripheral equipment that provides communication including input and output functions such as data transmission.

Limit Per Breakdown \$150,000,000

Covered Locations (and within 1,000 feet)
 Per schedule on file with company

Sub-limits (per occurrence unless otherwise indicated)

Property Damage	Blanket Limit
Business Income with Extra Expense Extended Period - Unlimited	Blanket Limit
Expediting Expenses	Blanket Limit
Extra Expenses	Included, no deductible applicable unless specifically endorsed.
Ammonia Contamination	\$100,000
Debris Removal	25% of the Property Damage loss subject to the Property Damage Limit plus \$100,000.
Dependent Business Premises	\$5,000,000
Off Premises Property Damage	\$5,000,000
Preparation Of Loss Fees – Property Damage	\$50,000
Preparation Of Loss Fees – Business Income	\$50,000
Unintentional Errors or Omissions Property Damage	\$5,000,000
Miscellaneous Unnamed Locations	\$2,500,000
Electronic Data	p/o \$250,000 Blanket Limit Shown Below
Expediting Expenses	p/o \$250,000 Blanket Limit Shown Below
Fungus Clean up Or Removal	\$50,000 (30 Consecutive Days)
Blanket Ingress And Egress	\$5,000,000
Blanket Loss Of Utilities	\$5,000,000
Pair And Set	\$50,000
Pollutant Clean Up or Removal – Property Damage	\$50,000
Pollutant Clean up Or Removal – Business Income	\$50,000

V. Equipment Breakdown/Boiler & Machinery Coverage

Ordinance or Law	Included
Public Safety Service Charges	p/o \$250,000 Blanket Limit Shown Below
Blanket Spoilage – Scheduled Locations	\$5,000,000 plus p/o \$250,000 Blanket Limit Shown Below
Blanket Spoilage – Utility Owned Equipment	\$5,000,000 plus p/o \$250,000 Blanket Limit Shown Below
Blanket Water Damage	\$5,000,000 plus p/o \$250,000 Blanket Limit Shown Below
Newly Acquired Premises protection at new locations, all scheduled coverage applies.	180 Days or the number of days shown in the declarations
\$250,000 BLANKET LIMIT OF INSURANCE <ul style="list-style-type: none"> • Electronic Data • Expediting Expenses • Public Safety Service Charge • Spoilage-Scheduled Locations • Spoilage-Utility Owned Equipment • Water Damage 	

Description of Coverages and Limits:

Deductible

- \$2,500 combined – Property Damage and Business Income
- \$0 – Extra Expense
- 24 Hours – Loss of Utilities

Valuation

- Direct damage – repair or replacement cost
- Business income – actual loss sustained, including ordinary payroll
- Extra expense – additional costs to avoid or minimize suspension of business
- Media and electronic data – includes cost to research, replace, recreate or restore and reprogram

Coverage Enhancements

- Alternative Power Generating Systems – included in Business Income with Extra Expense
- Alternative Water Systems – included in Business Income with Extra Expense
- Brands and Labels – Included with Property Damage
- Jurisdictional inspection included
- Joint loss agreement included



VI. Crime Coverage

Insurer: Hiscox Insurance Company, Inc.
 A.M. Best Rating A XI
 Policy No. UC21343059.24
 Term: 07/01/24 to 07/01/25

Description of Coverages	Limits
Employee Theft Limit (retention each loss \$5,000)	\$250,000
Forgery or Alteration Limit (retention each loss \$5,000)	\$250,000
On Premises Limit (retention each loss \$1,500)	\$50,000
Outside Premises Limit including transit (retention each loss \$1,500)	\$50,000
Computer Tech Fraud Limit (retention each loss \$5,000)	\$250,000
Funds Transfer Tech Fraud Limit (retention each loss \$5,000)	\$250,000
Cyber Deception Limit (retention each loss \$5,000)	\$100,000
Claims Expense Limit (no retention)	\$5,000
Money Orders and Counterfeit Money Limit (retention each loss \$1,500)	\$50,000
Telephone Toll Fraud Limit (retention each loss \$1,500)	\$50,000

Coverage Enhancements

- Definition of employee includes a person you compensate by salary, wages, or commissions that you have the right to direct and control while performing services for you; members of your board of directors or board of trustees; members of committees; a non-compensated officer; a former employee, director, or trustee retained as a consultant; a guest student or intern; a volunteer; a temporary or leased employee; and an attorney while performing legal services for you.
- Territory – worldwide
- Governmental Conversion Endorsement – Faithful Performance of Duty
- Subsidiary means any corporation or LLC you own or directly control greater than 50%
- Employee theft includes benefit plans not subject to ERISA \$250,000 (no deductible)
- Forgery or alteration includes checks, credit cards, and counterfeit

Exclusions/Limitations

- Full Compliance with the Provisions, Conditions, and Other Terms Under which Any Credit, Debit, or Charge Card was Issued is Required
- Coverage Terminates for Any Employee when you Become Aware of Any Dishonest or Fraudulent Act by that Person Involving Money, Securities, or Other Property in an Amount in Excess of \$10,000 as Described in the Policy
- Inside premises and outside premises coverages sub-limited to \$10,000 for precious metals, stones, furs, and valuable papers
- Computer fraud coverage sub-limited to \$10,000 for valuable papers
- Definition of employee does not include a fiduciary (as defined) for theft from covered benefit plans if the fiduciary is an agent, broker, factor, commission merchant, consignee, independent contractor, or representative.



VII. General Liability and Auto Liability Coverage

Reinsurer: Great American Insurance Company
A.M. Best Rating A+ XV
Policy No. LIAB2024
Term: 07/01/24 to 07/01/25

Description of Coverages and Limits:

This coverage will protect you against lawsuits arising from bodily injury, property damage, and personal injury.

Bodily injury means - physical injury, sickness, disease, disability or death sustained by a person and includes resulting mental injury.

Property damage means – physical injury to or destruction of tangible property including loss of use of the property.

Personal injury means – injury that a person may suffer to his reputation, character or feelings resulting from false arrest, detention or imprisonment; malicious prosecution; wrongful entry into, or eviction of a person from a room, dwelling or premises a person occupies; libel, slander or other defamation; or humiliation.

Limits of Liability

The immunity and claims limits set forth in the Wyoming Governmental Claims Act shall apply. For claims where there is an exception to immunity those limits are:

To any claimant for any number of claims arising out of a single transaction or occurrence	\$250,000
For all claims of all claimants arising out of a single transaction or occurrence	\$500,000
For all other covered claims – each occurrence	\$2,000,000/\$6,000,000 aggregate
Auto medical payments sublimit – per occurrence	\$3,000

Note – the limits of liability stated above are specific to each stated coverage part but the most we will pay in any one occurrence involving the combined liability coverage agreement, regardless of the number of coverage parts involved, is \$2,000,000.

Deductible Each Occurrence
None

Coverage Enhancements

- Defense costs are provided in addition to limits
- Defense costs include costs of defending claims for which there is no coverage due to immunity under the Wyoming Governmental Claims Act up through dismissal of such claims or any appeal thereof
- Definition of bodily injury includes resulting mental injury
- Territory – United States (including its territories and possessions) and Canada
- Covered organizations include – any not-for-profit or public entity your school board or governing body controls; any subsidiary, affiliate, or related entity; any person or organization as required by written contract and approved by us; and any person or organization you agree to indemnify by contract, but only for your own negligence, excluding any recreation district that is not specifically included.

VII. General Liability and Auto Liability Coverage

Coverage Enhancements (continued)

- Covered persons include – trustees, your governing board, and officers (officers include corporate officers, superintendent, associate or assistant superintendent, principal, assistant principal, personnel director, dean, school attorney or administrator)
- Covered persons include at your option – any employee, school resource officer, law enforcement officer, student teacher, teaching assistant, or volunteer
- Covered persons include for general liability – any student while participating in a supervised internship program, work-study program, or nursing program in fulfillment of educational program requirements
- Covered persons include – permissive users of an automobile you own, rent, lease or borrow
- Covered persons include – an employee, student teacher, teaching assistant or volunteer using their own auto for business purposes on an excess basis
- Covered persons include – any permissive user, including students, operating an automobile left with you for service, repair, storage or safekeeping in your automotive repair or technology curriculum
- Exception to exclusion for intentional injury or damage for reasonable force to protect persons or property, police or security officers (armed and unarmed), and corporal punishment
- Joint ventures included to the extent of your control (a joint venture means a sharing or a combination of money, efforts, skill, or knowledge in a common undertaking, enterprise, or activity involving joint control in which you have an interest)
- 75% of defense costs up to a maximum of \$100,000 aggregate per member for lawsuits asserting a request for injunctive or other non-pecuniary relief
- Covered professional services include – academic, vocational or guidance counseling services, athletic trainer services, student nursing services, and nursing services; any services by students in practicum or internship programs under direct supervision of nursing or other allied health instructors; and teaching or instructional services by nurses or allied health professionals
- Liquor liability included (unless a liquor license is required by law)
- Exception to watercraft exclusion for – non-submersible watercraft less than 26' that are not jet skis; rowing or sculling shells; chartered with crew for recreational purposes for less than 12 hours on a U.S. Coast Guard approved and commercially licensed vessel; and loading or unloading of any watercraft at your premises
- Exception to the pollution exclusion for – fumes resulting from a hostile fire or building HVAC equipment; laboratory chemicals; swimming pool chemicals; cleaning supplies; pesticide and herbicide application to grounds; spill of fuels or lubricants from a covered auto resulting from an accident; and spill of pollutants not contained in your covered auto resulting from an accident off your premises – however coverage is void if covered by a pollution policy.
- Employers' stop gap liability included
- Uninsured motorists and underinsured motorists included
- Sexual acts per perpetrator(s) - excluding liability of a covered person who committed an unlawful act, sexual assault, sexual or physical abuse, or sexual molestation and those with knowledge of such actual or alleged acts
- Certified Acts of Terrorism

Exclusions/Limitations (in addition to standard form exclusions/limitations)

- Punitive, exemplary or multiplied damages or penalties exclusion
- Refusal to accept reasonable settlement limitation.
- Aircraft liability exclusion
- War, asbestos, lead, silica, mold, and radioactive or nuclear materials exclusions
- Uninsured/Underinsured Motorists – excess of other insurance and not to exceed specified combined total
- Retail fueling station exclusion (with exception for internship or work-study program hazards)



VII. School Board Legal Liability and Employment Practices Liability Coverage

Reinsurer: Great American Insurance Company
A.M. Best Rating A+ XV
Policy No. LIAB2024
Term: 07/01/24 to 07/01/25

Description of Coverages and Limits:

This coverage is provided on a "claims-made" basis. This means coverage applies only to claims that are made against you during the coverage period arising out of occurrences that take place on or after the retroactive date of none / full retroactive coverage is provided.

This coverage will protect you against lawsuits arising from wrongful acts.

Wrongful act means – any actual or alleged error, omission, act, misstatement, neglect, or breach of duty in the discharge of duties and includes wrongful employment practices.

Wrongful employment practices means – a wrongful act with respect to your employee or prospective employee as employer or by a person or organization for whose acts you are liable, including wrongful failure to hire, retain or promote; wrongful demotion, termination, discipline or failure to grant due process; or wrongful discrimination in the terms or conditions of employment, including sexual harassment.

Limits of Liability

The immunity and claims limits set forth in the Wyoming Governmental Claims Act shall apply. For claims where there is an exception to immunity those limits are:

To any claimant for any number of claims arising out of a single transaction or occurrence	\$250,000
For all claims of all claimants arising out of a single transaction or occurrence	\$500,000
For all other covered claims – each occurrence	\$2,000,000/\$6,000,000 aggregate

Note – the limits of liability stated above are specific to each stated coverage part but the most we will pay in any one occurrence involving the combined liability coverage agreement, regardless of the number of coverage parts involved, is \$2,000,000.

Deductible Each Claim
\$2,500

Coverage Enhancements

- Defense costs are provided in addition to limits
- Defense costs include costs of defending claims for which there is no coverage due to immunity under the Wyoming Governmental Claims Act up through dismissal of such claims or any appeal thereof
- Territory – United States (including its territories and possessions) and Canada
- Covered organizations include – any not-for-profit or public entity your school board or governing body controls; and any subsidiary, affiliate, or related entity, excluding any recreation district that is not specifically included.

VII. School Board Legal Liability and Employment Practices Liability Coverage

Coverage Enhancements (continued)

- Covered persons include at your option – any employee, school resource officer, law enforcement officer, student teacher, teaching assistant, or volunteer
- Covered persons include – trustees, your governing board, and officers (officers include corporate officers, superintendent, associate or assistant superintendent, principal, assistant principal, personnel director, dean, school attorney or administrator)
- Joint ventures included to the extent of your control (a joint venture means a sharing or a combination of money, efforts, skill, or knowledge in a common undertaking, enterprise, or activity involving joint control in which you have an interest)
- 75% of defense costs up to a maximum of \$100,000 aggregate per member for lawsuits asserting a request for injunctive or other non-pecuniary relief
- 75% of defense costs up to a maximum of \$10,000 aggregate per member for administrative hearings or proceedings for EEOC or OCR
- Exception to breach of contract exclusion applies to individual employment contract that is a wrongful employment practice
- Exception to violation of Fair Labor Standards Acts or similar laws that regulate the wages or hours of employment or awards of back salary or other compensation exclusion applies to Equal Pay Act or any retaliation for exercising any rights or duties under any such law
- Employee benefits liability included for an unintentional error or omission in the administration of a covered benefit plan (excluding the handling of payroll deductions or failure to make contributions)
- Sexual acts per perpetrator(s) - excluding liability of a covered person who committed an unlawful act, sexual assault, sexual or physical abuse, or sexual molestation and those with knowledge of such actual or alleged acts
- Certified Acts of Terrorism

Exclusions/Limitations (in addition to standard form exclusions/limitations)

- Punitive, exemplary or multiplied damages or penalties exclusion (an exception applies to penalties imposed under the Civil Rights Act of 1991 as compensation for discrimination in employment)
- Refusal to accept reasonable settlement limitation.
- Aircraft liability exclusion
- War, asbestos, lead, silica, mold, pollution, radioactive or nuclear materials exclusions
- Liability of a covered person who committed an unlawful act, sexual assault, sexual or physical abuse, or sexual molestation exclusion (including those with knowledge of such actual or alleged acts)
- Liability arising out of diving boards and starting blocks at swimming pools that do not meet current national and state minimum depth requirements or other applicable safety standards exclusion
- Pending and prior litigation, and notice of circumstances to prior insurers exclusion (prior to joining SRRP)
- Administrative proceedings exclusions (including special education hearings, employment hearings, DOE hearings and proceedings before state and federal agencies including EEOC, OCR, and the Wyoming Department of Employment with EEOC and OCR exception noted above)
- ERISA and similar laws exclusion
- Issuance, management, payment, transfer, or performance of financial instruments exclusion
- IEP or special education claims brought under state or federal law exclusion
- Retail Fueling Station Exclusion (with exception for internship or work-study program hazards)

Miscellaneous

- Extended discovery period available for 24 months – requires written notice within 60 days of end of coverage term and payment of an additional premium (not to exceed 200%)



VIII. Pollution Clean-up and Liability

Insurer: Ironshore Specialty Insurance Company
A.M. Best Rating A XIV
Policy No. ISPILLSB97G5004
Term: 07/01/24 to 07/01/25

Description of Coverages and Limits

A. Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses

To pay on your behalf Loss that you become legally obligated to pay as a result of Claims for Bodily Injury, Property Damage or Remediation Expenses arising from a Pollution Incident, if the Claim is first made against you and reported to the carrier in writing during the policy period.

B. First Party Remediation Expenses

To pay on your behalf Remediation Expenses arising from a Pollution Incident on or under a Covered Property if 1. the Pollution Incident is first discovered by a Responsible Insured and reported to the carrier in writing during the policy period, and 2. the Pollution Incident is promptly reported by you to the appropriate governmental authority as required by Environmental Laws.

C. Emergency Response Expenses

To pay on your behalf Emergency Response Expenses incurred in response to an imminent and substantial threat to human health or the environment. The Emergency Response Expenses must: (i) arise from a Pollution Incident that first commences during the policy period; (ii) be incurred within 7 days of the commencement of such Pollution Incident; and (iii) be reported to the carrier within 14 days of the commencement of such Pollution Incident. The Pollution Incident giving rise to the Emergency Response Expenses must be unexpected and unintended.

A, B & C Each Incident Limit of Liability	\$1,000,000
A, B & C Aggregate Limit of Liability	\$2,000,000
Deductible Each Incident - \$25,000	

D. Business Interruption

To pay your Business Interruption Expenses and Extra Expenses during the Period of Interruption that directly result from a Pollution Incident on or under a Covered Property, provided that such Pollution Incident results in Remediation Expenses covered under this policy. This coverage only applies if the Pollution Incident is first discovered by a Responsible Insured and reported to the carrier during the Policy Period, and such Pollution Incident results in Remediation Expenses covered under this policy.

D. Limit – Lesser of \$2,000,000 or 365 days
Deductible – 5 days

E. Disinfection Event Expenses

To pay on your behalf Disinfection Expenses arising from a Disinfection Event if the Disinfection Event is first discovered by a Responsible Insured during the Policy Period and reported to the carrier in writing (as described in the policy).

E Each Incident Limit of Liability	\$1,000,000
E Aggregate Limit of Liability	\$2,000,000
Deductible Each Incident - \$25,000	

Policy Aggregate Limit – applicable to all coverages and all members combined	\$2,000,000
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Per Member Aggregate Limit – subject to A., B., and C. the most we will pay for all loss, business interruption expenses, and extra expenses shall not exceed \$1,000,000.

VIII. Pollution Clean-up and Liability

Select Definitions

Loss means : 1. A monetary judgment, award or settlement of compensatory damages arising out of Bodily Injury or Property Damage; 2. Punitive, exemplary or multiplied damages, and civil fines, penalties and assessments to the extent insurable by law, arising from Bodily Injury or Property Damage; 3. Legal Costs; 4. Remediation Expenses; 5. Emergency Response Expenses; and 6. Disinfection Expenses.

Claim means a demand, notice or assertion of a legal right alleging liability or responsibility on your part.

Remediation Expenses means: reasonable and necessary expenses, including approved Legal Costs, to investigate, remove, dispose of, abate, contain, treat, neutralize, monitor or test soil, surface water, groundwater or other contaminated media: 1. To the extent required by Environmental Laws governing your liability or responsibilities to respond to a Pollution Incident; or 2. In the absence of items in 1. above, to the extent recommended in writing by an Environmental Professional; or 3. to the extent incurred by the government or any political subdivision, other than you, to the extent you are liable for such expenses. Remediation Expenses also includes Restoration Costs.

Pollution Incident means: 1. The presence of Mold Matter; and 2. The discharge, dispersal, release, escape, migration, or seepage of Pollutants on, in, into, or upon land and structures thereupon, the atmosphere, any watercourse or body of water including surface water, or groundwater. Pollution Incident includes the illicit abandonment of Pollutants at a Covered Property provided that such abandonment was not committed by you and without knowledge of a Responsible Person.

Covered Property means any location owned, leased, rented, operated or occupied by you.

Responsible Insured means: 1. Your manager or supervisor responsible for environmental, health and safety, legal or risk management affairs; 2. Your principal or dean, or an assistant principal or dean; and 3. Your superintendent or equivalent school or school district supervisor.

Emergency Response Expenses means reasonable and necessary costs, charges and expenses, including Legal Costs, incurred in response to an imminent and substantial threat to human health or the environment and incurred within 7 days of the commencement of the Pollution Incident giving rise to such costs, charges and expenses to investigate, remove, dispose of, abate, contain, treat or test soil, surface water, groundwater or other contaminated media.

Business Interruption Expenses means – 1. Net profit or loss, including Rental Value; and 2. Continuing normal operating expenses incurred by you during the Period of Interruption, including payroll expense – due to the reasonable and necessary interruption of your operations at a Covered Property during the Period of Interruption (and as further described in the policy).

Extra Expenses means reasonable and necessary expenses incurred by you, over and above your continuing normal operating expenses, during the Period of Interruption, that you would not have incurred had there been no Pollution Incident discovered at the Covered Property, provided expenses are incurred solely to avoid or minimize the interruption of business and to continue operations: 1. At the Covered Property; or 2. At replacement or temporary location(s), including: a. relocation expenses, including expenses associated with alternate educational, including portable classrooms, or athletic facilities; b. any associated increase in transportation costs; and c. costs to equip and operate the replacement or temporary location(s) (and as further described in the policy).

Disinfection Expenses means reasonable fees and costs incurred by you to clean and disinfect a Covered Property after any Disinfection Event, provide that such fees and costs are incurred within 30 days of discovery of the Disinfection Event by a Responsible Insured.

Disinfection Event means any case or series of cases of the MRSA virus or other communicable virus, bacteria or disease that requires reporting of such case or series of cases to any governmental or public health care oversight agency or entity.

VIII. Pollution Clean-up and Liability

Coverage Enhancements

- Wyoming Governmental Claims Act endorsement
- Insured includes any past or present director, officer, partner, employee, temporary worker or leased worker
- Pollution includes biological agents
- Includes certified acts of terrorism
- Includes transportation of cargo by auto, railcar, train, watercraft or aircraft

Exclusions/Limitations (in addition to usual exclusions/limitations)

- Refusal to consent to settlement limitation
- Choice of legal counsel limitation
- Newly acquired properties exclusion (can be deleted if notified within 90 days and an application is completed and accepted)
- Capital improvements exclusion (can be deleted for any improvements if environmental reports indicate no previous contamination)
- Asbestos, PCB's and Lead-Based Paint exclusion (with exceptions for bodily injury liability, property damage liability, remediation expenses for soil, surface water and groundwater, and remediation expenses within any structure that are the direct result of a Pollution Incident – and as further described in the policy)
- Criminal fines, criminal penalties, and criminal assessments exclusion
- Responsible Insureds intentional disregard, deliberate, knowing, willful or dishonest non-compliance with Environmental Laws exclusion (with exceptions)
- Pollution Incidents known prior to the inception date exclusion
- Waste processing, treatment or disposal exclusion (with exception for non-owned disposal site handling of waste from a Covered Property)
- Underground storage tanks exclusion – exceptions apply to: 1. Closed or abandoned in place in accordance with all applicable Environmental Laws, 2. Removed prior to policy inception, and 3. UST's scheduled by endorsement
- Pollutants Definition Amendatory Endorsement – Not to Include PFAS

Scheduled UST's:

Member	Location	Install Date	Capacity	Contents	Retro Date
Converse County School District #2	120 Boxelder Trail, Glenrock	1983	10,000	Diesel	None
Converse County School District #2	120 Boxelder Trail, Glenrock	1983	10,000	Unleaded	None
Converse County School District #2	120 Boxelder Trail, Glenrock	1983	10,000	Diesel	None
Fremont County School District #2	700 North 1 st St, Dubois	2012	12,000	Diesel	None
Fremont County School District #2	700 North 1 st St, Dubois	1996	1,000	Propane	None
Fremont County School District #2	700 North 1 st St, Dubois	1996	1,000	Propane	None
Fremont County School District #2	700 North 1 st St, Dubois	2014	1,000	Propane	None
Fremont County School District #2	314 Helmer St, Dubois	2016	1,000	Propane	None
Fremont County School District #2	314 Helmer St, Dubois	2016	1,000	Propane	None
Goshen County School District #1	2602 W. E Street, Torrington	1986	8,000	Diesel	None
Goshen County School District #1	2602 W. E Street, Torrington	1986	6,000	Unleaded	None
Goshen County School District #1	2602 W. E Street, Torrington	1986	4,000	Diesel	None
Lincoln County School District #1	1525 3 rd West Ave, Kemmerer	1989	1,500	Diesel/Gasoline	None
Lincoln County School District #1	1525 3 rd West Ave, Kemmerer	1989	1,500	Diesel/Gasoline	None

VIII. Pollution Clean-up and Liability

Miscellaneous

- Limits and deductibles are inclusive of legal fees and expenses
- A \$100,000 deductible applies to Mold Matter and Legionella
- Deductibles for scheduled UST's increase as they age: 20-25 year old installation - \$50,000; 25-30 year old installation - \$100,000; 30-35 year old installation - \$250,000; 35-40 year old installation - \$300,000 and 40 or older - \$400,000

UST Specific Exclusions

- UST alterations (removal, replacement, repair, or upgrade) exclusion if the UST was installed more than twenty years ago
- Voluntary site investigation exclusion applies to UST's installed more than 20 years ago