

ATTACHMENT A

RFP 251-23-292

Current Insurance Summary



WAKE COUNTY
PUBLIC SCHOOL SYSTEM

INSURANCE SUMMARY

COVERAGE
General Liability including Data Compromise, School Leaders Errors and Omissions Liability, Health Occupation Student Professional Liability, Employee Benefits Liability, Law Enforcement Liability and Sexual Misconduct Liability Company: <i>Liberty Mutual Fire Insurance Company (a Liberty Mutual company)</i>
Automobile (Other than Driver Education) Company: <i>LM Insurance Corporation (a Liberty Mutual company)</i>
Drivers Education Automobile (no liability deductible) Company: <i>Employers Insurance Company of Wausau (a Liberty Mutual company)</i>
Umbrella Company: <i>Liberty Insurance Corporation (a Liberty Mutual company)</i>
Excess Workers Compensation (\$850,000 Retention) Company: <i>Safety National Casualty Corporation</i>
Property Company: <i>Travelers Indemnity Company</i>
NFIP Flood Company: <i>American Bankers Insurance Company of Florida</i>
Assault/Active Shooter Company: <i>National Union Fire Insurance Company (an AIG company)</i>
Cyber Liability Company: <i>Westchester Surplus Lines Insurance Company (a Chubb company)</i>

GENERAL LIABILITY

Company: The Netherlands Insurance	
A.M. Best rating: A XV (Excellent)	
Limit of Liability:	
\$3,000,000	General Aggregate Limit
\$3,000,000	Products-Completed Operations Limit
\$1,000,000	Personal and Advertising Injury Limit
\$1,000,000	Each Occurrence Limit
\$500,000	Damage to Premises Rented to You Limit
\$15,000	Medical Expense Limit (<i>Any One Person</i>) Students are excluded
Included	Health Occupation Training Student Professional Liability
Deductible:	
\$250,000	Deductible per Claim including Defense Costs

SCHOOL LEADERS ERRORS & OMISSIONS LIABILITY

Company: The Netherlands Insurance	
A.M. Best rating: A XV (Excellent)	
Limit of Liability:	
\$1,000,000	Each Wrongful Act
\$3,000,000	Aggregate Limit
\$100,000	Aggregate Defense Expense - Non-Monetary Relief
Deductible:	
\$100,000	One "Wrongful Act" Deductible including Defense Costs

SEXUAL MISCONDUCT & MOLESTATION LIABILITY

Company: The Netherlands Insurance	
A.M. Best rating: A XV (Excellent)	
Claims Made Coverage: Limit of Liability:	
\$2,000,000	Legal Liability Each Loss Including Innocent Party Defense
\$3,000,000	Annual Aggregate
Deductible:	
\$250,000	Deductible per Claim including Defense Costs

OTHER CASUALTY LINES:

Company:	The Netherlands Insurance
A.M. Best rating:	A XV (Excellent)

EMPLOYEE BENEFITS LIABILITY

Limit of Liability

\$1,000,000	Each Claim
\$3,000,000	Aggregate for Each Annual Policy Year
\$1,000	Each Employee Deductible

HEALTH OCCUPATIONS TRAINING – STUDENT PROFESSIONAL LIABILITY

Limit of Liability

\$1,000,000	Each Wrongful Act Limit
\$3,000,000	Aggregate Limit

LAW ENFORCEMENT LIABILITY

Limit of Liability

\$1,000,000	Each Wrongful Act Limit
\$3,000,000	Aggregate Limit
\$100,000	Aggregate Defense Expense Amount – Non-Monetary Relief
\$10,000	Each Wrongful Act Deductible

AUTOMOBILE (OTHER THAN DRIVER EDUCATION VEHICLES)

Company: The Netherlands Insurance	
A.M. Best rating: A XV (Excellent)	
Limit	Description of Coverage
\$1,000,000	Bodily Injury and Property Damage Combined Single Limit of Liability
\$1,000,000	Uninsured Motorists
\$1,000,000	Underinsured Motorists
\$2,000	Medical Payments Coverage
\$500	Comprehensive Deductible per Auto
\$500	Collision Deductible per Auto
Included	Hired and Non-Owned Liability
Included	Hired Auto Comprehensive Coverage with \$100 Deductible per Auto
Included	Hired Auto Collision Coverage with \$250 Deductible per Auto
Included	Yellow Buses and Maintenance Vehicles Endorsement – Liability coverage is provided only when the NC State Tort Claims Act is not providing coverage. Comprehensive and Collision is not covered under this policy unless the individual unit is added to the policy. Provide vehicle information if Comprehensive and Collision coverage is desired.
Included	School Business Auto Endorsement
Included	Employees as Insureds
Included	Electric Vehicle Endorsement (provides coverage for EV Challenge events which involve racing of the electric vehicle)
Included	Pollution Liability (Form CA 9948)
\$50,000	Garage keepers Comprehensive Coverage with \$500 deductible
\$50,000	Garage keepers Collision Coverage with \$500 deductible <i>This coverage is at Apex High School, Broughton High School, East Wake High School, Enloe High School, Garner High School, and Wake Forest High School</i>
Deductible:	
\$250,000	Liability Deductible per Claim including Defense Costs

The Driver Education Policy is excluded on this policy.

AUTOMOBILE – DRIVER EDUCATION

Company: Peerless Insurance	
A.M. Best rating: A XV (Excellent)	
Limit	Description of Coverage
\$1,000,000	Bodily Injury & Property Damage Combined Single Limit of Liability Symbol 2
\$1,000,000	Uninsured Motorist
\$1,000,000	Underinsured Motorists
\$2,000	Medical Payments Coverage
\$500	Comprehensive Deductible per Auto
\$500	Collision Deductible per Auto
No Liability deductible applies	

The Main Auto Policy is excluded on this policy.

UMBRELLA

Company: Peerless Insurance	
A.M. Best rating: A XV (Excellent)	
Limit	Description of Coverage
\$4,000,000	Each Occurrence Limit
\$4,000,000	General Aggregate Limit
\$4,000,000	Products and Completed Operations Aggregate Limit
\$10,000	Self-Insured Retention - Each Occurrence
This Umbrella provides additional liability coverage following the primary policy limit for: <ol style="list-style-type: none"> 1. Automobile Liability – Regular Policy 2. Automobile Liability – Drivers Education Policy 3. General Liability 4. School Leaders Errors and Omissions Liability 5. Employers Liability 6. Employee Benefits Liability 7. Health Student Professional Liability 8. Law Enforcement Liability 	

EXCESS WORKERS' COMPENSATION

Company: Safety National Casualty Corporation				
A.M. Best rating: A++ XIV (Superior)				
CODE	CLASSIFICATION	2020/2021 AUDITED PAYROLL	2021/2022 ESTIMATED PAYROLL	2022/2023 ESTIMATED PAYROLL
8868	Schools: Professional Employees	\$336,475,693	\$309,001,844	\$426,311,338
9101	Schools: All Other Employees	\$31,170,127	\$39,215,249	\$36,539,114
	Total Payroll:	\$367,645,820	\$348,217,093	\$462,850,452

CYBER LIABILITY – \$350,000 Retention

Company: Westchester Surplus Lines Insurance Company	
A.M. Best rating: A++ XV (Superior)	
Maximum Single Limit of Insurance	\$1,000,000
Maximum Policy Aggregate Limit of Insurance	\$1,000,000

**WAKE COUNTY PUBLIC SCHOOL SYSTEM
PROPERTY**

Company: The Travelers Indemnity Company	
A.M. Best rating: A++ XIV (Superior)	
Limit	Description of Coverage
\$5,552,470,027	Real Property and Business Personal Property
\$1,811,509	Equipment
\$5,554,281,536	Total Insured Values
\$350,000,000	Catastrophe Limit

NFIP FLOOD COVERAGE

Company: American Bankers Insurance Company of Florida (NFIP Flood Program)	
A.M. Best rating: A XIII (Excellent)	

Coverage Address: 2200 S. Wilmington Street, Raleigh, NC 27603-2542

Building Limit: \$500,000 with \$5,000 Deductible

Contents Limit: \$500,000 with \$5,000 Deductible

Coverage Valuation: Actual Cash Value

**WAKE COUNTY PUBLIC SCHOOL SYSTEM
ASSAULT/ACTIVE SHOOTER**

Company:	National Union Fire Insurance of Pittsburgh, Pa.
A.M. Best rating:	A XV (Excellent)

Coverage	Limits of Liability
Expenses	
Each Insured Event	\$250,000
Sublimit – Clean-up Costs Associated with an Assault	\$50,000
Sublimit – Relocation Expense Associated with an Assault	\$50,000
Each Policy Period	\$500,000
Judgments, Settlements and Defense Costs	
Each Insured Event	\$250,000
Each Policy Period	\$500,000
Business Interruption Costs	
Each Insured Event	\$250,000
Sublimit – Loss of Attraction	\$50,000
Each Policy Period	\$500,000
Death or Dismemberment	
Each Insured Person	\$100,000
Each Insured Event	\$500,000
Consultant Expenses	
Each Insured Event	Unlimited
Each Policy Period	Unlimited
Aggregate Limit each Insured Event	
Each Insured Event	\$1,000,000
Each Insured Event – Off Premises	\$250,000