



School Insurance Specialists
MASB-SEG Property/Casualty Pool

Member's Name: Blue Water Middle College Academy
 Member's Address: 499 Range Road
 Marysville, MI 48040
 Account Number: 74914
 Coverage Reference #: PC-03411-201507 as of 7/1/2015
 Coverage Period: 12:01 A.M. on the dates of 7/1/2015 - 7/1/2016

Member Coverage and Contribution Summary

	<u>Contribution</u>
<u>Property</u>	\$211.00
Crime	Included
Employee Dishonesty Blanket Bond	Included
Inland Marine	Included
Data Breach	Included
SafeGuard ^(SM) (Terrorism & School Violent Acts)	Included
<u>Liability</u>	\$5,431.00
Commercial General Liability	Included
Excess Liability	Included
SafeGuard ^(SM) (Terrorism & School Violent Acts)	Included
 <u>Educators Legal Liability</u>	 \$6,403.00
Total:	\$12,045.00

Endorsement Reason

On July 02, 2015 an endorsement was created with an effective date of July 01, 2015. The endorsement was for the following reason: Correct Student FTE count. This endorsement resulted in a refund of **-\$6,130.00**.

Coverage Forms and Endorsements: CG-101-0715; GC-101-0712; CP-201-0712; CP-301-0713; CP-101-0715; SafeGuard-101-0715; EO-101-0715; XS-101-0712; IM-101-0712;



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Property Declaration

Basic Coverage(s):	Coinsurance / Loss Settlement:	Limit(s):
Buildings and Property in the Open (PIO)	Blanket Agreed Value	Limit of Coverage shown on the Property Statement of Values minus a \$1,000 deductible
Business Personal Property (BPP)	Blanket Agreed Value	Limit of Coverage shown on the Property Statement of Values minus a \$1,000 deductible
Replacement Cost	Buildings, PIO & BPP	

Additional Coverage(s):	Deductible / Occurrence:	Limit(s):
Business Income & Extra Expense	\$1,000	\$1,000,000 / Occurrence
Debris Removal	\$1,000	25% of loss or \$250,000 / Occurrence, whichever is less
Fire Department Service Charge	\$0	\$25,000 / Occurrence
Fungus, Wet Rot, Dry Rot or Bacteria	\$1,000	\$100,000 / Occurrence
Pollutant Clean Up and Removal	\$1,000	\$50,000 / Occurrence
Coverage Extension(s):	Deductible / Occurrence:	Limit(s):
Accounts Receivable	\$1,000	\$150,000 / Occurrence
Earth Movement	\$1,000	\$100,000 / Occurrence \$100,000 / Coverage Year
Electronic Data	\$1,000	\$25,000 / Occurrence \$25,000 / Coverage Year
Fine Arts - Non-Scheduled	\$1,000	\$50,000 / Occurrence
Library Restocking Cost	\$1,000	\$25,000 / Occurrence
Newly Acquired Business Personal Property	\$1,000	\$1,000,000 / Building

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Property Declaration (continued)

Coverage Extension(s):	Deductible / Occurrence:	Limit(s):
Newly Acquired Real Property	\$1,000	\$1,000,000 / Building
Non-Owned Detached Trailers	\$1,000	\$5,000 / Occurrence
Off Premises Utility Service Interruption - Direct Damage	\$1,000	\$25,000 / Occurrence
Ordinance or Law	\$1,000	Limit of Coverage shown on the Property Statement of Values
Outdoor Property (PIO) Non-Scheduled	\$1,000	\$100,000 / Occurrence
Personal Effects and Property of Others	\$0	\$2,500 / Person \$25,000 / Occurrence
Preservation of Property	\$1,000	Limit of Coverage shown on the Property Statement of Values
Property in Transit	\$1,000	\$50,000 / Occurrence
Property off Premises	\$1,000	\$50,000 / Occurrence
Valuable Papers	\$1,000	\$150,000 / Occurrence
Water / Flood / Wind Driven Rain	\$1,000	\$1,000,000 / Occurrence \$1,000,000 / Coverage Year
Flood Zone A or AE - Limitation		\$100,000 / Occurrence \$100,000 / Annual Aggregate

Cyber Liability / Data Breach

Coverage Extension(s):	Deductible / Occurrence:	Limit(s):
Data Compromise - Response Expenses	\$1,000	\$100,000 / Occurrence \$100,000 / Annual Aggregate
Legal and Forensic IT Review Sub-limit		\$10,000 / Occurrence
Data Compromise - Defense & Liability	\$0	\$100,000 / Occurrence \$100,000 / Annual Aggregate
MASB-SEG Pool-Wide - Annual Aggregate		\$5,000,000

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Crime Declaration

Coverage(s):	Deductible / Occurrence:	Limit(s) / Occurrence:
Employee Dishonesty Blanket Bond	\$250	\$100,000
Computer Fraud	\$250	\$100,000
Forgery or Alteration	\$250	\$150,000
Funds Transfer Fraud	\$250	\$100,000
Inside the Premises- Robbery or Safe Burglary of other Property	\$250	\$20,000
Inside the Premises- Theft of Money & Securities	\$250	\$20,000
Outside the Premises- Theft of Money & Securities	\$250	\$20,000

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Inland Marine Declaration

Coverage(s):	Deductible / Occurrence:	Limit(s) of Coverage:
Data / Voice Technology Property	\$500	\$91,087.02
	Total:	\$91,087.02

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Commercial General Liability Declaration

Coverage(s):	Deductible / Occurrence:	Limit(s):
A. Bodily Injury / Property Damage	\$0	\$1,000,000 / Occurrence No Annual Aggregate
B. Personal and Advertising Injury	\$0	\$1,000,000 / Offense No Annual Aggregate
C. Premises Medical Payments	\$0	\$5,000 / Person \$25,000 / Occurrence
D. Employee Benefits Liability* Retro-active Date 7/1/2002	\$1,000	\$1,000,000 / Claim \$3,000,000 / Annual Aggregate
E. Law Enforcement Legal Liability	\$0	\$1,000,000 / Wrongful Act No Annual Aggregate
F. Sexual Misconduct	\$0	\$1,000,000 / Occurrence \$1,000,000 / Annual Aggregate
Fire Legal Liability	\$0	\$500,000 / Occurrence

*Claims Made Coverage

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Excess Liability Declaration

Schedule of Underlying Coverage

Underlying Coverage(s):	Required Limit of Coverage:	
Commercial General Liability Coverages A, B, C, D, E and F	\$1,000,000 C.S.L.*	
Employers' Liability - Part B**	\$1,000,000 C.S.L.*	
Coverage(s):	Deductible / Occurrence:	Limit(s):
Commercial General Liability Coverages A, B, C, D and E	\$0	\$4,000,000 / Occurrence No Annual Aggregate
Employers' Liability - Part B**	\$0	\$4,000,000 / Claim No Annual Aggregate
Commercial General Liability Coverage F - Sexual Misconduct	\$0	\$4,000,000 / Occurrence \$4,000,000 / Annual Aggregate

*C.S.L. = Combined Single Limit

** Employers' Liability - Part B applies only to MASB-SEG Workers' Compensation Fund Coverage.

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SafeGuard^(SM) Program Declaration

Specified Coverage(s):	Deductible / Occurrence:	Limit(s):
Terrorism Property Protection:	\$1,000	\$150,000,000 Pool Wide per Occurrence and Aggregate Limit with a \$25,000,000 per Occurrence and Aggregate Sub-limit for Biological and Chemical Terrorism
Terrorism Liability Protection:	\$0	Combination of Members CGL and Excess limit not to exceed \$5,000,000
School Violent Acts Coverage:		
Crisis Expenses Limit	\$0	\$1,000,000 / Occurrence \$1,000,000 / Annual Aggregate
Limit per Victim	\$0	\$30,000 / Event
Upgrading Expenses	\$0	\$100,000 / Event
Extra Expense	\$0	\$100,000 / Event
Death Benefit Limit	\$0	\$10,000 / Victim

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Educators Legal Liability Declaration

Coverage(s):	Deductible / Claim:	Limit(s):
Wrongful Act	\$5,000	\$1,000,000 / Claim \$1,000,000 / Coverage Year
Non-Monetary Relief Defense Costs	\$0	\$100,000 / Claim \$100,000 / Coverage Year
Special Education Defense Costs	\$0	\$100,000 / Claim \$100,000 / Coverage Year

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Property Statement of Values

Description and Location of Property	Agreed Value		
323 Erie Street Port Huron, MI 48061			
Acheson Technology Center	Structure	\$0.00	□
Furnishings & Equipment at Acheson Technology Center	Contents	\$16,074.18	□
	Limit of Coverage:	\$16,074.18	

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Inland Marine Schedule of Values

Data/Voice Technology Property

Mixed Computers & iPads in Acheson Technology Center at 323 Erie Street,
Port Huron \$91,087.02

Limit of Coverage for Data/Voice Technology: \$91,087.02

Total: \$91,087.02

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