

Insurance Proposal



For: Iowa Association
for Supervision and
Curriculum Development

(515)243-2707
303 Watson Powell Jr. Way (50309)
P.O. Box 4779
Des Moines, IA 50305-4779

Issued on 12/01/11
This proposal will be valid until 01/01/12

POLICY	EXPIRING POLICY	RENEWAL PROPOSAL
General Liability – Cincinnati Insurance		
Each Occurrence Limit	1,000,000	1,000,000
Products-Completed Operations Aggregate Limit	2,000,000	2,000,000
Damage to Property Rented to you	100,000	100,000
Medical Expense Limit	5,000	5,000
Hired & Non-Owned Auto	Included	Included
<p>The General Liability section protects you from a broad range of exposures. They include:</p> <ul style="list-style-type: none"> • Premises liability such as someone slipping and falling in your office. • Products liability such as someone eating bad food that you serve at an event. • Special Events must be endorsed or a Special Event Policy Written. 		
Crime - Travelers		
Employee Dishonesty	100,000	100,000
Deductible	500	500
<p>The Crime section protects you when an employee embezzles money from your organization.</p> <ul style="list-style-type: none"> • To add Computer Fraud and Funds Transfer Fraud with a limit of \$100,000, is available for an additional \$60 per year 		

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POLICY	EXPIRING POLICY	RENEWAL PROPOSAL
Directors & Officers – Cincinnati Insurance		
Limit of Insurance per loss	1,000,000	1,000,000
Aggregate for Each Policy Period	1,000,000	1,000,000
Coverage provided for the corporate entity, plus individual directors and officers, employees, and volunteers while acting on behalf of the organization.		
<ul style="list-style-type: none"> The Insurance Company has a duty to defend the organization. The Insurance Company pays on behalf of the organization. Defense costs are within limits. No deductible for individuals \$1,000 deductible for the organization 		
The Directors & Officers section defends your organization, directors and officers, as well as volunteers and employees from their respective decision-making capacities.		
<ul style="list-style-type: none"> Defense outside the limit is available for an additional \$115 per year 		

PREMIUM RECAP:	EXPIRING POLICY	RENEWAL PROPOSAL
General Liability	327	427
Crime	360	370
Directors & Officers	784	784
Total	1,471	1,581

Comments:

- Policies are written on a 3 year term with annual installments

This proposal contains a brief outline of coverages to be included in any policy that may be issued in the future. This is only a summary and the terms and conditions of any policy issued will take precedence over the proposal.