



Coverage Comparison Worksheet Casualty Program

| | Coverage | Associated School Boards of South Dakota Program Limits | Other Carrier Limits/ Additional Premium |
|-----|---|---|---|
| 1. | General Liability Coverage | | |
| 2. | General Aggregate Limit | Unlimited | \$ |
| 3. | Products/Completed Operations | \$5,000,000 | \$ |
| 4. | Each Occurrence | \$5,000,000 | \$ |
| 5. | Personal & Advertising Injury | \$5,000,000 | \$ |
| 6. | Damage to Premises | \$5,000,000 | \$ |
| 7. | Medical Expense - Non Students | No Coverage | \$ |
| 8. | Medical Expense - Students | No Coverage | \$ |
| 9. | Limited Pollution | Covered to limits noted above | |
| 10. | Employee Benefits Liability | \$5,000,000 | \$ |
| 11. | Deductible | None | \$ |
| 12. | Professional Health Care Services Liability | Miscellaneous Medical Malpractice - School Nurses, Student Nurses, Counselors, and Allied Health Nurses. For claims from third parties arising out of the scope of their duties | \$ |
| 13. | Fire Legal Liability | \$5,000,000 | \$ |
| 14. | Corporal Punishment Coverage | Yes | \$ |
| 15. | Non-Owned Watercraft & Aircraft Coverage | Yes | \$ |
| 16. | Personal & Advertising Injury Coverage arising out of broadcasting and publishing | No limitations for publishing and broadcasting | \$ |
| 17. | Additional Insured - Co-Employee | Yes | |

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| 18. | Additional Insured - | Associated School Board Members, Trustees, Elected or appointed members of the member, Employees, Student Teachers, Teaching Assistants, and Uncompensated Volunteers within scope of duty. | |
| 19. | Discretionary Employees | Part time, full time employees and volunteers covered | |
| 20. | Notice of Claim by insured is sufficient Notice | Must be reported within 60 days of the end of the period | |
| 21. | Unintentional Failure to Disclose Hazards Coverage | Provided | |
| 22. | Bodily Injury definition includes mental anguish | Yes | |
| 23. | Liberalization Clause | As changes are made to the M.O.C . The broadening wording automatically endorsed to all members | |
| 24. | Trampoline | Not Excluded | |
| 25. | All Defense Costs | Defense Cost in addition to limit of liability | |
| 26. | Host Liquor Liability included | Included | |
| 27. | Contractual Liability (Tort) | Included | |
| 28. | Newly formed or Acquired subsidiaries over whom the member exerts effective control | Included | |
| 29. | School Board Errors & Omissions | Included | |
| 30. | Auto Liability Coverage | | |
| 31. | Liability Any one Accident | \$5,000,000 | |
| 32. | Medical Payments | \$2,000 / \$25,000 | |
| 33. | Uninsured/Underinsured Motorist | \$1,000,000 | |
| 34. | Hired and Non-owned | \$5,000,000 | |
| 35. | Additional insured as required by contract | Yes | |
| 36. | Fellow Employee Coverage | Yes | |
| 37. | Lease Gap Coverage | Yes | |
| 38. | Notice of claim by insured is sufficient notice | Must be reported within 60 days of the end of the period | |
| 39. | Unintentional failure to disclose hazards coverage | Provided | |
| 40. | Physical damage coverage for temporary Substitute vehicle | Yes | |
| 41. | Employees as additional insured's | Yes | |
| 42. | Loss of earnings - | Not Covered - can provide if necessary | |

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| 43. | Garage keepers legal liability coverage | \$5,000,000 | |
| 44. | Pollution Coverage | Broadened for property damage of others | |
| 45. | Employees as covered persons- while driving their own vehicle on business of the member – excess coverage | Yes | |
| 46. | Bodily Injury includes mental anguish | Yes | |
| 47. | Umbrella Liability Coverage | | |
| 48. | Umbrella Liability Coverage | Additional limits can be purchased in excess of ASBPT's \$5,000,000 Liability Policy | \$ |
| 49. | Deductible | None | \$ |
| 50. | Underlying Coverage's: | General Liability, Employee Benefits Liability, Auto Liability, School Board Errors & Omissions, Sexual Abuse and Molestation | \$ |
| 51. | Professional Liability Coverage | | |
| 52. | School Board Errors & Omissions | \$5,000,000 Each Claim/Aggregate per member | |
| 53. | Deductible | Defense only \$5,000 / \$10,000 | \$ |
| 54. | Employment Related Practices | \$5,000,000 Each Claim/Aggregate per member | |
| 55. | Deductible | Defense only \$5,000 / \$10,000 | \$ |
| 56. | EEOC proceedings | Defense only, limit \$10,000 | |
| 57. | Claims seeking injunctive relief or other non-pecuniary relief | Defense only, limit \$10,000 | |
| 58. | Cyber Liability Coverage | | |
| 59. | Each and Every Claim (including Claims Expenses) | \$1,000,000 | |
| 60. | Aggregate (including Claims Expenses) | \$1,000,000 | |
| 61. | Retention Each and Every Claim (including Claims Expenses) | \$10,000 | |