



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	