

Independent School District #485 is requesting proposals for insurance coverage for the time period July 1, 2005 through June 30,2006. Proposal should include additional coverage recommendations for the district using the form provided. The district reserves the right to modify coverage amounts based upon recommendations for adequate insurance coverage from each agent, but the coverage amounts listed should be used for the basis of the quote for fair comparison, and premium for each coverage should be listed by category. The district also reserves the right to request additional information, and negotiate premiums with any or all agents or companies after all quotes have been received.

Any inquiries regarding information provided should be directed to Shauna Anderson, Business Manager, ISD 485, PO Box 5, Royalton, MN, 56373. E-mail sanderson@royalton.k12.mn.us, phone (320) 584-5531, fax (320) 584-5218.

Summary of Coverage Requested:

- Property
- Liability
- Terrorism (if not included as endorsement with another coverage)
- Crime
- Inland Marine
- Automobile
- Umbrella
- Errors and Omissions
- Employee Benefits
- Employment Practices
- Other

**Property**

Brief description of current insurance valuation of property covered (\$1,000 deductible per occurrence). Blanket buildings and business personal property. Replacement cost.

Property values are subject to change based upon fixed asset appraisal information, which is expected to be available prior to the start of the policy period.

<b><u>Property</u></b>	<b><u>Value</u></b>	<b><u>Personal Property</u></b>
Garage	21,100	10,200
Garage	6,300	5,700
Garage	6,300	5,700
Pole shed/bus garage	70,100	0
Pole shed w/office	29,200	23,000
Concession stand w/bathrooms	23,400	2,300
Football field/press box	7,600	1,200
Property in the open: fencing	100,000	
Property in the open: scoreboard	5,900	
Property in the open: Field lights	59,000	
Property in the open: Tennis courts w fencing and lights	70,100	
Elementary School	6,717,195	2,216,674
Elementary School playground fencing	12,000	
Elementary School playground equipment	45,400	
High School plus boiler room	9,776,771	3,226,334
<b>Grand Total</b>		<b>22,441,474</b>

**Liability**

Limits currently in place:

Each occurrence limit	\$1,000,000
Damage to premises rented to you limit	100,000 any one premises
Medical Expense limit	5,000 any one person
Personal and Advertising aggregate limit	1,000,000
General Aggregate limit	2,000,000

Rating basis: Faculty 54, K-8 enrollment 457, 9-12 enrollment 262

**Crime**

Employee theft limit \$ 10,000 per occurrence (no deductible)

**Inland Marine** (\$ 500 deductible)

Musical instruments and band uniforms valued at \$ 64,000

**Automobiles**

Liability	\$1,000,000
PIP	
Uninsured Motorists	\$ 1,000,000
Underinsured Motorists	\$ 1,000,000
Comprehensive	\$ 100 deductible
Collision	\$ 500 deductible

Schedule of Automobiles

<b><u>Year Make</u></b>	<b><u>Type of Vehicle</u></b>	<b><u>Cost Price New</u></b>
1980 Chev Pickup	Light Truck (Liability Only)	
1994 Chev Astro Van	School Bus - Public	18000
1995 Chev Astro Van	School Bus - Public	18000
1991 Int'l Bus	School Bus - Public	44000
2002 Int'l Bus	School Bus - Public	59700
1992 Int'l Bus	School Bus - Public	49000
1993 Int'l Bus	School Bus - Public	30000
1994 Int'l Bus	School Bus - Public	46000
1994 Int'l Bus	School Bus - Public	46000
1995 Int'l Bus	School Bus - Public	46000
1999 Int'l Bus	School Bus - Public	51000
2000 24FT Norberg Enclosed Trailer	Trailer	6000
2002 GMC Blubird Bus	School Bus - Public	59755
1995 Chev Pickup	Light Truck	20000
2001 Int'l Bus	School Bus - Public	57436
1992 Bluebird 16 pass w/lift	School Bus - Public	40000
2002 Dodge Wagon Van	School Bus - Public	16000
2004 IC 77 Pass bus	School Bus - Public	61965

Proposal should include coverage for cost of hire in the event a vehicle is borrowed or rented from a dealership or other party.

**Umbrella**

Retained Limit	\$ 10,000
Occurrence Liability	\$ 1,000,000
Aggregate Limit	\$ 1,000,000

**Errors and Omissions** (\$ 1,000 deductible each claim)

Each loss limit	\$ 1,000,000
Each claimant	\$ 1,000,000
Aggregate for policy term	\$ 1,000,000

**Employee Benefits** (\$ 1,000 deductible each claim)

Each Claim limit	\$ 1,000,000
Aggregate limit	\$ 2,000,000

**Employment Practices**

Coverage not currently in place, please quote.

**Other**

Additional recommendations for insurance coverage.

ROYALTON PUBLIC SCHOOLS  
Independent School District No. 485  
Royalton, MN 56373

REQUEST FOR PROPOSALS  
for  
Insurance coverage

**RESPONSE FORM – Page 1**

Proposals Due: June 13th, 2005, 2:00 p.m. CST, in a sealed envelope labeled “Insurance Proposal” in the lower left-hand corner of the envelope, at the District Office of ISD 485, located at 120 S Hawthorn Street, Royalton, MN 56373, 320-584-5531. Mailed proposals should be sent to ISD 485, Attn: Shauna Anderson, PO Box 5, Royalton, MN 56373. If you are unable to meet the June 13th deadline, please contact Shauna Anderson as soon as possible.

Proposal Submitted By:

Firm Name: \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Representative:  
Name \_\_\_\_\_

Phone \_\_\_\_\_

Cell \_\_\_\_\_

Fax \_\_\_\_\_

Statement of Assurance:

In submitting this proposal, I hereby indicate that I have read, understand, and agree to comply with the information, requests and timelines contained in ISD 485’s Request for Proposal for Insurance.

Signed \_\_\_\_\_ Date \_\_\_\_\_

ROYALTON PUBLIC SCHOOLS  
Independent School District No. 485  
Royalton, MN 56373

REQUEST FOR PROPOSALS  
for  
Insurance Coverage

**RESPONSE FORM – Page 2**

**Schedule of Premiums**

<b>Coverage Type</b>	<b>Premium</b>
Property	
Liability	
Terrorism (if not included as endorsement with another coverage)	
Crime	
Inland Marine	
Automobile	
Umbrella	
Errors and Omissions	
Employee Benefits	
Employment Practices	
Other (please specify)	
<b>Total Maximum Price</b>	

Signed \_\_\_\_\_ Date \_\_\_\_\_