

# School Amendatory Endorsement

ISO Standard	Indiana Insurance Policy
<b>Professional Services Liability</b>	<b>Professional Services Liability</b>
No employee is covered for providing professional health care services.	Employees covered for bodily injury arising out of professional nursing, psychological, psychometric counseling, athletic training, or speech, hearing, occupational or physical therapy services, treatment advice or instruction provided by them within the scope of their employment by you. Coverage does not apply with respect to your ownership or operation of an infirmary with facilities for lodging and treatment, or public clinic or hospital.
<b>School Broadcasting and Publication Activities</b>	<b>School Broadcasting and Publication Activities</b>
Coverage for Personal and Advertising Injury Liability does not apply to certain offenses committed by an insured whose business is advertising, broadcasting, publishing, and telecasting.	The Personal and Advertising Injury exclusion with respect to an insured whose business is advertising, broadcasting, publishing, or telecasting does not apply within the scope of the named insured's activities as a school.
<b>Supplementary Payments</b>	<b>Supplementary Payments</b>
The cap on the cost for bail bonds is \$250.	The cap on the cost for bail bonds is increased to \$2,500.
The cap on actual loss of earnings because of time off from work is \$250/day.	The cap on actual loss of earnings because of time off from work is \$300/day.
<b>Who Is an Insured?</b>	<b>Who Is an Insured?</b>
Provisions are expanded by endorsement to include private institution trustees and members of boards of governors, public institution board members and commissioners, and student teachers.	Provisions are expanded further to include volunteer workers, parent support groups and student groups.
No automatic coverage for persons or organizations with whom the named insured contractually agrees to provide insurance.	Coverage is automatically provided for persons or organizations with whom the named insured agrees, in writing by means of a contract or permit, to provide insurance, subject to certain conditions.
<b>Fellow Employee Coverage</b>	<b>Fellow Employee Coverage</b>
Employees are not covered for bodily injury or personal injury to a co-employee.	Employees are covered for bodily injury or personal injury to co-employees except with respect to employment-related practices.
<b>Medical Payments Coverage</b>	<b>Medical Payments Coverage</b>
Basic Medical Payments limit is \$5,000.	Basic Medical Payments limit is \$15,000 (not applicable to named insured's students).
The reporting period for incurred expenses is one year from the date of the accident.	The reporting period for incurred expenses is extended to three years from the date of the accident.
<b>Bodily Injury Definition</b>	<b>Bodily Injury Definition</b>
Silent with respect to non-physical injury arising out of bodily injury.	Non-physical injury is considered bodily injury if it results from physical injury, sickness or disease sustained by a person.
<b>Knowledge of Occurrence or Offense</b>	<b>Knowledge of Occurrence or Offense</b>
Such knowledge by an employee who does not report it to management in a timely manner may result in the denial of the claim because of late reporting to the insurer.	Knowledge of an occurrence or offense by an employee does not in itself constitute knowledge of the insured unless the school superintendent, business manager, or designated person receives notice of such an occurrence or offense.
<b>Failure to Disclose Hazards and Prior Occurrences</b>	<b>Failure to Disclose Hazards and Prior Occurrences</b>
May result in the denial of a claim.	Failure to disclose all hazards or prior occurrences will not affect coverage unless the failure was intentional.
<b>Property Damage Liability—Elevators</b>	<b>Property Damage Liability—Elevators</b>
The Damage to Property exclusion has no exception for property damage to property resulting from the use of elevators.	An exception has been added to the Damage to Property exclusion to afford coverage for property damage to property resulting from the use of elevators.
<b>Damage by Fire, Lightning, Explosion, Smoke or Leakage</b>	<b>Damage by Fire, Lightning, Explosion, Smoke or Leakage</b>
Coverage is afforded for damage by fire to premises while rented to the named insured.	Coverage is afforded for damage by fire, lightning, explosion, smoke and leakage from automatic fire protection systems to premises while rented to the named insured.
<b>The Basic Damage to Premises Rented to You</b>	<b>The Basic Damage to Premises Rented to You</b>
Limit is \$100,000.	Limit is increased to \$300,000.
<b>General Aggregate—Per Location</b>	<b>General Aggregate—Per Location</b>
A general aggregate limit does not apply to each location unless a separate endorsement is attached to the policy.	A separate location general aggregate limit is automatically provided for each location.

# Claim Services

No one wants a loss to occur, but if one does, you'll want help fast. Working with your independent insurance agent, our claims professionals will provide fast and fair service. Our goal is to minimize the effects of the loss and put you back in the business of educating students as quickly as possible.

We have positioned our claims offices regionally, enabling us to respond quickly once we receive notice of your claim. Claims technicians in our field offices can work with your choice of select contractors, body shops, and cleaning services in your area to help you recover from damages caused by a covered loss. We have Resident Adjusters strategically placed throughout the territories, plus each Field Claims Office is staffed with teams of specialists who can respond to your particular need. And our Workers Compensation Units have experts handling injury claims and claims that require rehabilitation. Our claims team has developed a compre-



# More about Indiana Insurance

Working exclusively with independent agents, Indiana Insurance offers a full range of commercial property and casualty products for small to medium-sized commercial businesses.

hensive set of cost containment strategies to control the escalating expenses associated with casualty claims. Some of these programs include:

- Managed Care Programs (where available);
- Medical Bill Review;
- Case Management Services;
- Medical Advisor Program;
- Special Investigative Unit;
- Access to a select panel of attorneys available to defend your interests. This panel is specifically designated in our programs as "school counsel," and the members specialize in dealing with issues particular to defending and trying cases for schools;
- Access to resources to deal effectively with the widespread devastation caused by severe weather, such as tornadoes and hurricanes; and
- Access to our team of Large Loss Specialists to handle the more complex property claims, those that are catastrophic in nature.

If you do have a claim, you should notify your independent insurance agent immediately; and call the toll-free Indiana Insurance ANYTIME™ Claims Service at 800-279-7221 anytime, anywhere. A trained customer service representative will take the claim information and begin processing it right away, regardless of the time of day. All claims services are available at no extra charge to you as a policyholder.

**Indiana Insurance Member Underwriting Companies:**  
 American Fire and Casualty Company, Consolidated Insurance Company, Hawkeye-Security Insurance Company, Indiana Insurance Company, Mid-American Fire & Casualty Company, The Midwestern Indemnity Company, The Netherlands Insurance Company, The Ohio Casualty Insurance Company, Ohio Security Insurance Company, Peerless Indemnity Insurance Company, Peerless Insurance Company, West American Insurance Company  
*(Not all companies may be licensed in all states.)*

*This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions, and limitations are contained in your insurance policy.*

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Where **I** makes the difference™

# Core Coverages and Services Indiana Insurance™ School Program

*We provide the coverage you need to help you make your school—public or private—a safer place. And in these increasingly complex times, our company has continued to update its core coverages and develop resources, such as The Safety Advantage Network™, to help make sure you are protected. With our industry experts, professional service, and competitive products, you can rest assured that your employees and students can safely spend their time working and learning. Indiana Insurance is a strong regional company and a leading school insurance writer. As a regional company, we keep decision making as close to our agents and insureds as possible. This enables us to provide faster service, build close, long-term relationships and provide loss prevention services to help you identify existing and potential causes of loss before they result in an accident.*



## Core Coverages

### Property Coverages

- Blanket Building and Business Personal Property with Special Causes of Loss
- Agreed Value/Waiver of Coinsurance with Statement of Values
- Replacement Cost for both Building and Business Personal Property
- Property Coverage
  - Ordinance or Law Coverage
  - Optional Deductibles
  - Building Corporation can be included as an Insured
  - Loss of Income/Tuition Fees
  - Money and Securities
  - Glass
  - Commercial Computer Coverage
  - Underground Fiber Optic Cable

### Liability Coverages

- Commercial General Liability
  - Bodily Injury/Property Damage Liability
  - Personal and Advertising Injury Liability
  - Damage to Premises Rented to You
  - Products/Completed Operations
  - Host Liquor Liability
  - Athletic Participants
  - Medical Payments
  - Corporal Punishment
- Employee Benefit Liability

### Workers' Compensation and Employers Liability

- Foreign Voluntary Compensation Endorsement

### Automobile Coverages

- Auto Liability
- Physical Damage Coverage with Optional Deductibles
- Nonowned Hired Auto Coverage
- Auto Medical Payments
- UM Limits Equal to Liability Limits
- Garage Liability and Garagekeepers Legal Liability
- Driver Training Units
- Replacement Cost Coverage For Buses (optional)

In addition, Public Employee Blanket (Bond) coverage is available through our affiliated companies.

Additional coverages are available to customize the insurance policy to meet the needs of schools. Contact your independent agent to develop a program to meet your insurance needs.



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# Loss Prevention

The Loss Prevention personnel, products, and services available through the Safer Schools Consulting Center enable us to address the specific needs of school clients. We will proactively work with you to help identify actual and potential loss sources and to determine realistic and cost-effective solutions to reduce exposures and loss costs. This service approach provides:

- Site Assessment Services, including Safer Schools Building Survey, Playground Risk Assessment, Science Laboratory Risk Assessment, Vocational Shop Risk Assessment, and Bleacher and Athletic Facilities Risk Assessment;
- Assistance to help identify, analyze, and evaluate physical and operational factors which may increase your loss potential;
- Guidance in prioritizing problem areas and conditions in terms of loss frequency and severity potential;
- Plan development for corrective action addressing problems and operational situations in a cost-effective approach;
- Access to safety enhancement vendors through The Safety Advantage Network™; and
- Ongoing consultation, loss analysis, and a wide range of training and other tools to assist you in implementing an effective loss control/risk management program.



## School Risk Management Manual

We developed a School Risk Management Manual specifically designed to address many of the unique needs of our School clients. Filled with a variety of loss prevention surveys, inspection checklists, resources and tools, our manual will assist you in identifying and controlling exposures as well as provide a platform to monitor and evaluate the effectiveness of your existing safety and loss prevention programs. It also describes our loss prevention services including:

- Development of a focused safety program;
- Evaluation and analysis of food service operations;
- Evaluation and development of controls and procedures in science labs, including those for the handling, use, and storage of lab chemicals;
- Development and implementation of controls in industrial arts/vocational shops, to limit the potential for injury during exposure to machinery, equipment, chemicals, etc.;
- Evaluation and analysis of school bus and fleet operations and exposures;
- Identification of hazards and implementation of controls for the use of playground equipment and other school grounds exposures; and
- Development of tailored training programs for employees, including procedures and controls for proper lifting and material handling. (Available for accounts where Workers' Compensation coverage is provided.)

*Creating a culture of safety—  
not just another checklist.*

## Supervisory/Employee Training

Our Loss Prevention professionals can also provide training resources, educational materials, and consultation in the following management responsibilities:

- Accident Investigation;
- Facility review procedures/self-inspection procedures;
- Manual material handling (for accounts where Workers' Compensation coverage is provided); and
- Other areas as deemed appropriate by you and your staff.

## Fleet Management/Driver Training

Effective management and training are key factors in the operation of a motor vehicle fleet to reduce the potential for accidents and injuries. Our Loss Prevention staff can provide assistance in improving fleet management and operational controls in the following areas:

- Driver training procedures and resources to improve driver decision-making skills;
- Assistance in managing and evaluating school bus driver qualification files, including motor vehicle record reviews and other driver skill requirements;
- Accident procedural review to effectively report, investigate and analyze causal factors for corrective action;
- Vehicle maintenance consultation to achieve safe and economic fleet operations;
- School Bus Mirror Adjustment seminars to minimize the potential for bodily injury and property damage;
- Decision Driving seminars to help improve driver skills and safety awareness (not available in all areas); and
- Access to Liberty Mutual's Research Institute for Safety and related hands-on instruction.

# Coverage Comparisons

Coverage	ISO Standard	Indiana Insurance Extension Endorsement	Indiana Insurance Extension Plus Endorsement	Indiana Insurance Extension Ultra Plus Endorsement
Accounts Receivable	None	\$10,000	\$25,000	\$100,000
Back-up of Sewers or Drains	None	\$10,000	\$25,000	\$25,000
Business Income	None	None	\$25,000	\$100,000
Classroom Chemical Spills	None	None	None	\$10,000
Computer Equipment	No specific coverage	\$10,000	\$25,000	\$200,000
Coverage for Outside Signs Attached to Buildings	\$1,000	\$2,500	\$10,000	Coverage provided as part of Building Limit
Crime	Scheduled coverage available	If Crime Coverage Part is included in policy, applicable coverage limits are increased by 25% during registration and athletic events.	If Crime Coverage Part is included in policy, applicable coverage limits are increased by 25% during registration and athletic events.	If Crime Coverage Part is included in policy, applicable coverage limits are increased by 25% during registration and athletic events.
Debris Removal	\$10,000	\$10,000	\$25,000	\$100,000
Electronic Data	\$2,500	\$2,500	\$5,000	\$25,000
Extra Expense	None	\$10,000	\$150,000	\$1,000,000
Fiber Optic Cable	None	None	None	Included in the Building Limit
Fine Arts	No specific coverage	\$10,000	\$25,000	\$25,000
Fire Department Service Charge	\$1,000	\$1,000	\$5,000	\$25,000
Fire Protective Devices	None	\$10,000	\$25,000	Included in the Building Limit
Foundations	Excluded	Included	Included	Included
Glass Showcases	Breakage excluded	\$2,500	\$2,500	\$10,000
Laptop/Portable Computers	No specific coverage	\$5,000	\$5,000	\$10,000
Lock Replacement	None	\$500	\$500	\$1,000
Loss of Refrigeration	None	\$10,000	\$25,000	\$50,000
Money and Securities	None	None	\$10,000 inside the premises, \$5,000 outside the premises	\$10,000 inside the premises, \$10,000 outside the premises
Newly Acquired or Constructed Property	<ul style="list-style-type: none"> <li>• Buildings—up to \$250,000</li> <li>• Business Personal Property—up to \$100,000 at each building</li> </ul>	<ul style="list-style-type: none"> <li>• Buildings—up to \$500,000</li> <li>• Business Personal Property—up to \$250,000 at each building</li> </ul>	<ul style="list-style-type: none"> <li>• Buildings—up to \$500,000</li> <li>• Business Personal Property—up to \$250,000 at each building</li> </ul>	<ul style="list-style-type: none"> <li>• Buildings—up to \$1,000,000</li> <li>• Business Personal Property—up to \$1,000,000 at each building</li> </ul>
Off-Premises Services Interruption	None	\$10,000	\$25,000	\$50,000
Ordinance or Law	None	None	10% of the Building Limit subject to \$50,000 maximum	10% of the Building Limit subject to \$500,000 maximum
Outdoor Property	Covered for the Covered Causes of Loss—\$1,000; \$250 for any one tree, shrub or plant	Covered for the Covered Causes of Loss—\$10,000; \$500 for any one tree, shrub or plant	Covered for the Covered Causes of Loss—\$25,000; \$500 for any one tree, shrub or plant	Covered for the Covered Causes of Loss—\$25,000; no limitation for any one tree, shrub or plant. Up to \$100,000 for playground equipment, scoreboards, bleachers, grandstands, refreshment stands, press boxes and ticket booths.
Paved Surfaces	None	None	None	Up to \$100,000
Personal Effects and Property of Others	\$2,500	\$10,000	\$25,000	\$50,000
Policy Deductible	Policy Deductible applies to Coverage Extensions	\$500 or Policy Deductible (whichever is less) applies to most Coverage Extensions	\$500 or Policy Deductible (whichever is less) applies to most Coverage Extensions	\$500 or Policy Deductible (whichever is less) applies to most Coverage Extensions
Pollutant Clean Up and Removal	\$10,000	\$10,000	\$50,000	\$50,000
Property Off-Premises	\$10,000—includes in the Care, Custody and Control of a salesperson and while at any fair or exhibition. No coverage while in or on a vehicle.	\$25,000—includes in the Care, Custody and Control of a salesperson and while at any fair or exhibition. Specified Causes of Loss while in or on an owned or leased vehicle.	\$25,000—includes in the Care, Custody and Control of a salesperson and while at any fair or exhibition. Specified Causes of Loss while in or on an owned or leased vehicle.	\$50,000—includes in the Care, Custody and Control of salesperson and while at any fair or exhibition. Specified Causes of Loss while in or on an owned or leased vehicle.
Valuable Papers and Records (Other than Electronic Data)	\$1,000	\$10,000	\$25,000	\$100,000
Waiver of Coinsurance	None	None	Applicable if loss is \$25,000 or less	Included