



Agenda
Regular Session Meeting
Sedalia School District #200
Monday, December 14, 2020 6:30 p.m.
Smith-Cotton High School
Heckart Performing Arts Center

Call to Order

1.1 Call to Order

Info

Recognitions and Presentations

2.1 Public and Staff Comments

Info

2.2 John T. Belcher Representative

Info

2.3 Sedalia School District Foundation

Info

2.4 Sedalia Community Educators Association

Info

2.5 Approval of December 14, 2020 Agenda

Action

Consent Agenda

3.1 Minutes for Monthly Business Meeting November 23, 2020

Action

3.2 Treasurer's Report

Action

3.3 Interfund Transfer \$2,362,772 7% x SAT x WADA

Action

3.4 Interfund Transfer \$20,853.75 Food Services

Action

3.5 Payment of Bills

Action

Decision Unfinished Business

4.1 MCE Policy Updates August 2019

Action

4.2 MCE Policy Updates October 2020

Action

4.3 Smith-Cotton Virtual Learning Platform

Action

4.4 Smith-Cotton Graduating Seniors Academic Distinction

Action

4.5 Education and Career Planning Guide Changes 2021-2022

Action

4.6 ICS & CDARS Deposit Placement Agreement

Action

Decision

5.1 Property and Casualty Insurance Renewal

Action

5.2 Loftus ECSE Door Security Quote

Action

5.3 Minimum Wage Increase

Action

Discussion

6.1 Van Replacement ECSE

Info

6.2 Warehouse Fencing Quote

Info

6.3 Calendar 2021-2022

Info

6.4 COVID-19 Update

Info

Information

7.1 ACT 2020 Report

Info



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Heckart Performing Arts Center

Adjournment

8.1 Adjournment to Closed Session

Action

Notice of Closed Meeting

Monday, December 14, 2020 immediately following the adjournment of Regular Session. Notice hereby given that the Sedalia School District #200 having duly voted to close its meeting, pursuant to Section 610.021 (1) Legal Actions, (3) Personnel, (6) Scholastic and Graduation of Identifiable Individuals, (13) Protected Records, (14) Records Protected from Disclosure by Law, and (18) Operational Guidelines of the Missouri Statutes.

Upcoming Meeting

January 11, 2021 – Regular Board Meeting, 6:30 p.m. at Smith-Cotton High School, Heckart Performing Arts Center



Minutes
Regular Meeting
Sedalia School District #200
Monday, November 23, 2020 6:30 p.m.
Smith-Cotton High School
Heckart Performing Arts Center

Call to Order	Dr. Sharp president, called the meeting to order at 6:30 p.m.
Present	Board Members physically present: Dr. Jeffrey Sharp, President; Scott Gardner, Vice President; Diana Nichols, Secretary; Kenny Coffelt, Treasurer, Matthew Herren, and Barbara Schrader.
Videoconference	Michael Stees, Board Member and Dr. Todd Fraley, Assistant Superintendent.
Absent	None.
Attendees	Steve Triplett, Superintendent; Mr. Jason Curry, Assistant Superintendent; Chris Pyle, Assistant Superintendent; Lisa Hammerly, Recording Secretary.
Public Comments	None.
Approval of Agenda	Kenny Coffelt moved, seconded by Scott Gardner, that the Board approve the Agenda November 23, 2020 Agenda. Affirmative: 7
Consent Agenda	Scott Gardner moved, seconded by Kenny Coffelt, that the Board approve Minutes for Monthly Business Meeting October 26, 2020, Minutes for Business Meeting November 16, 2020, Treasurer's Report, Payment of Bills, Foundry 324 Events, L.L.C., Great Circle Academy Agreement 2020-21 Tom Butterfield Campus, Missouri Rural Services Workers' Compensation Insurance Trust Membership Agreement. Affirmative: 7
Substitutes	Matthew Herren moved, seconded by Kenny Coffelt, that the Board approve retroactive to July 1, 2020, that the District Pay Substitute Background Check Fees, Substitute Certification Fees or Substitute Course Fees (for those who do not have 60 hours of college credit) once the substitute has worked 10 days for the District as presented. Roll Call Vote: Kenny Coffelt-Aye. Scott Gardner-Aye. Diana Nichols-Aye. Barbara Schrader-Aye. Michael Stees-Aye. Matthew Herren-Aye. Dr. Jeffrey Sharp-Aye.
Sick Leave Incentive R4320	Matthew Herren moved, seconded by Kenny Coffelt, that the Board approve to reinstate Regulation 4320 Sick Leave Incentive as follows: Certified (teaching) staff will be paid \$50 for each unused sick day awarded in that school year, and Non-Certified (support) staff will be paid \$35 for each unused sick day awarded in that school as presented. Roll Call Vote: Kenny Coffelt-Aye. Scott Gardner-Nay. Diana Nichols-Aye. Barbara Schrader-Aye. Michael Stees-Nay. Matthew Herren-Aye. Dr. Jeffrey Sharp-Aye.
Board Candidate Filing	Kenny Coffelt moved, seconded by Diana Nichols, that the Board approve the Board Candidate Filing Legal Ad as presented. Affirmative: 7



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ECSE Title I. C Preschool	Kenny Coffelt moved, seconded by Diana Nichols, that the Board approve the Early Childhood Special Education and Title I Preschool Assessment and Evaluation as presented. Affirmative: 7
P.A. T. Assessment	Kenny Coffelt moved, seconded by Diana Nichols, that the Board approve Parents As Teachers (PAT) Assessment and Evaluation as presented. Affirmative: 7
Board Meeting Schedule	Scott Gardner moved, seconded by Kenny Coffelt, that the Board approve the Revised Board Meeting Schedule as presented. Affirmative: 7
MCE Policy Update Aug 19	Mr. Triplett presented information on the MCE Policy Update August 19. The MCE Policy Update August 2019 will be brought back under discussion December 14, 2020.
MCE Policy Update Oct 20	Mr. Triplett presented information on the MCE Policy Update October 2020. The MCE Policy Update October 2020 will be brought back under discussion December 14, 2020.
SCHS Virtual Learning	Mr. Norton presented information for discussion on the Smith-Cotton Virtual Learning Platform. The Smith-Cotton Virtual Learning Platform will be brought back under discussion December 14, 2020.
SCHS Graduating Seniors	Mr. Norton presented information for discussion on the Smith-Cotton Graduating Seniors Academic Distinction. The Smith-Cotton Graduating Seniors Academic Distinction will be brought back under discussion December 14, 2020.
Education Career Planning	Mr. Norton presented information for discussion on the Education and Career Planning Guide Changes 2021-2022. The Education and Career Planning Guide Changes 2021-2022 will be brought back under discussion December 14, 2020.
COVID-19	Mr. Triplett presented information for discussion on the COVID-19 Pandemic.
Bldgs. Quarterly Reports	Mr. Triplett presented information on the Building Quarterly Reports.
Howe Donation	Mr. Triplett presented information on the Dr. and Mrs. David Howe's donation.
Adjournment	Kenny Coffelt moved, seconded by Diana Nichols, to adjourn to closed session for purposes listed in sections RSMo. 610.021 (1) Legal, (3) Personnel, (6) Scholastic, (13) Protected Records, (14) Records Protected from Disclosure by Law, (18) Operational Guidelines, and (19) Existing or Proposed Security of the Missouri Statutes at 7:34 p.m. Roll Call Vote: Kenny Coffelt-Aye. Scott Gardner-Aye. Matthew Herren-Aye. Diana Nichols-Aye. Barbara Schrader-Aye. Michael Stees-Aye. Dr. Jeffrey Sharp-Aye.



Minutes
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Sedalia School District #200
Monday, November 23, 2020 6:30 p.m.
Smith-Cotton High School
Heckart Performing Arts Center

Approved this 14th day of December 2020, by order of the Board of Education, Sedalia School District #200, Pettis County, Sedalia, MO.

Diana Nichols, Secretary

Dr. Jeffrey Sharp, President

Bank & Cash Reconciliation

Fund Cash Balance by Fund

Fund Number and Description	Cash Balance	Comments
001 - General Fund	21,085,332.63	
002 - Special Revenue Fund	1,993,700.30	
003 - Debt Service Fund	.00	
004 - Capital Projects Fund	9,321,283.24	
921 - Early Childhood Facility	.00	
Adjustment 1 :	.00	
Adjustment 2 :	.00	
Adjustment 3 :	.00	
Adjustment 4 :	.00	
TOTAL :	32,400,316.17	

Bank Cash and Reconciled Balances:

Account Code & Bank	Cash Balance	Reconciled Balance	Comments
xxxx41.1 - Series 2015B - UMB BANK	.00	.00	
xxxx1387 - Chris E Egdorf - US Bank	4,975.01	4,975.01	
xxxx1251 - General Funds - MOSIP	48,810.66	48,810.66	
xxxx1252 - Capital Funds - MOSIP	59,236.31	59,236.31	
xxxx57.3 - Series 2016 - UMB BANK	.00	.00	
xxxx0278 - - Equity Bank	9,917,979.58	10,982,345.60	
xxxx0213 - US Bank - MOSIP	.00	.00	
xxxx0294 - Investments - Equity Bank	22,260,476.29	22,260,476.29	
xxxx0213 - Portfolio Cash - MOSIP	108,838.32	108,838.32	
Outstanding Amount: xxxx0278 - - Equity Bank	.00	-1,064,366.02	
Adjustment 1 :	.00	.00	
Adjustment 2 :	.00	.00	
Adjustment 3 :	.00	.00	
Adjustment 4 :	.00	.00	
TOTAL :	32,400,316.17	32,400,316.17	

Bank Cash and Fund Cash are in Balance

3.2
3.3
3.4

	Fund - 001	Fund - 002	Fund - 003	Fund - 004	Fund - 921
A. Cash Balance as of 11/01/20	23,872,634.73	3,189,944.30	0.00	6,940,990.89	0.00
B. Revenues (5XXX) :	954,664.86	2,149,211.29	0.00	27,130.37	556,480.31
C. Expenses (6XXX) :	1,388,108.35	3,350,566.96	0.00	30,463.77	556,426.87
D. Excess Revenue (B - C) :	(433,443.49)	(1,201,355.67)	0.00	(3,333.40)	53.44
E. New Cash Balance (A + D) :	23,439,191.24	1,988,588.63	0.00	6,937,657.49	53.44
F. Net Change in Fund Balance (3XXX) :	(2,383,625.71)	0.00	0.00	2,383,625.75	0.00
G. Net Change in Other Assets & Liabilities (1200 - 2999) :	29,767.10	5,111.67	0.00	0.00	(53.44)
H. Final Balance as of 11/30/20	21,085,332.63	1,993,700.30	0.00	9,321,283.24	0.00

It is recommended: Motion to fund transfer \$20,853.75 from General (Incidental) fund 001, to the Capital Projects Fund (004), an allowable ASBR transfer for purchase of kitchen/food service related equipment as follows:

- A. Water Softener - SMS
- B. Range Two Drawer Stack Ovens
- C. Table with Bench for Seating
- D. Café Tables
- E. Heated Cabinet and Refrigerator

It is recommended: Motion to fund transfer \$2,362,772 from General (Incidental) fund 001, to the Capital Projects Fund (004), an allowable ASBR transfer \$162,326, or 7% x SATxWADA for:

- A. New Construction of Loftus Early Childhood Special Education Center
- B. Entrance upgrades for security at all buildings
- C. Tuck Pointing - Jr. High
- D. Reseal asphalt and repair parking lots @ High School, Central Office, and Washington
- E. Replace Maintenance Truck
- F. Replace ECSE Van
- G. Refinish gym floors District-Wide
- H. Repair sidewalks District-Wide
- I. Window replacement - HM

Sedalia School District #200
2806 Matthew Drive
Sedalia, MO 65301-7981

Cash Flow Summary For month of Nov

All Funds

A. Cash Balance as of 11/01/20	34,003,569.92
B. Revenues (5XXX) :	3,687,486.83
C. Expenses (6XXX) :	5,325,565.95
D. Excess Revenue (B - C) :	(1,638,079.12)
E. New Cash Balance (A + D) :	32,365,490.80
F. Net Change in Fund Balance (3XXX) :	0.04
G. Net Change in Other Assets & Liabilities (1200 - 2999) :	34,825.33
H. Final Balance as of 11/30/20	32,400,316.17

Fund Balance Report

for the period ending November, 2020

Fund	General Fund	Teachers Fund	Debt Service Fund	Capital Projects Fund	Total
	1	2	3	4	
Beginning Fund Balance	26,335,742.79	-0.00	0.00	7,471,463.26	33,807,206.05
Revenues	3,429,756.59	11,489,201.49	0.00	169,798.20	15,088,756.28
Transfer To	0.00	0.00	0.00	2,383,625.75	2,383,625.75
Transfer From	2,383,625.75	0.00	0.00	0.00	2,383,625.75
Expenses	6,034,746.72	9,553,886.84	0.00	718,846.84	16,307,480.40
Ending Fund Balance	21,347,126.91	1,935,314.65	0.00	9,306,040.37	32,588,481.93
From General Fund to Debt Service Fund	0.00				
From General Fund to Capital Projects Fund	2,383,625.75				
Unrestricted Fund Balance (Incidental + Teachers Funds)	149.36%				

Current Month Budget Report

Account Code	Account Description	Budget (Open Bal)	MTD Activity	YTD Activity	Current Balance	Encumbranc	Next MTC Activity	Projected Balance	% of Budget
Fund 001 Totals									
	Total Assets (1xxx)	26,377,169.1	-2,787,542.1	-5,292,027.1	21,085,142.1		-426,991.3	20,658,150.1	
	Total Liabilities (2xxx)	-36,476.78	-29,527.10	303,436.39	266,959.61		-785.97	266,173.64	
	Fund Balance (3xxx)	-26,340,693.1	2,383,625.7	2,383,601.1	-23,957,092.1	0.00	0.00	-23,957,092.1	
	Total Revenues (5xxx)	21,080,762.90	954,664.86	3,429,756.59	17,651,006.31	0.00	7,365.24	17,643,641.07	16.30
	Total Expenditures (6xxx)	19,761,654.1	1,388,108.1	6,034,746.7	13,726,907.1	547,804.0	435,142.5	12,743,961.1	35.51
	Expenditures - Revenues	-1,319,108.44	433,443.49	2,604,990.13	-21,362,101.1	547,804.01	427,777.29	-4,899,679.87	
	Ending Fund Balance	-27,659,801.1	0.00	0.00	0.00		0.00	-20,376,520.1	73.67
	Ledger Balance	0.00	0.00	0.00	0.00		0.00	0.00	
Fund 002 Totals									
	Total Assets (1xxx)	12,866.91	-1,196,244.00	1,980,833.39	1,993,700.30		-33,861.90	1,959,838.40	
	Total Liabilities (2xxx)	-12,866.9	-5,111.6	-45,518.7	-58,385.6		-8,050.7	-66,436.3	
	Fund Balance (3xxx)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total Revenues (5xxx)	31,811,209.1	2,149,211.1	11,489,201.1	20,322,008.1	0.00	0.00	20,322,008.1	36.12
	Total Expenditures (6xxx)	34,066,127.81	3,350,566.96	9,553,886.84	24,512,240.97	29,935.73	41,912.64	24,440,392.60	28.26
	Expenditures - Revenues	2,254,917.1	1,201,355.1	-1,935,314.1	-1,935,314.65	29,935.7	41,912.6	4,118,384.1	
	Ending Fund Balance	2,254,917.89	0.00	0.00	0.00		0.00	-1,863,466.28	-82.64
	Ledger Balance	0.00	0.00	0.00	0.00		0.00	0.00	
Fund 003 Totals									
	Total Assets (1xxx)	0.00	0.00	0.00	0.00		0.00	0.00	
	Total Liabilities (2xxx)	0.00	0.00	0.00	0.00		0.00	0.00	
	Fund Balance (3xxx)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total Revenues (5xxx)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total Expenditures (6xxx)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Expenditures - Revenues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Ending Fund Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Ledger Balance	0.00	0.00	0.00	0.00		0.00	0.00	
Fund 004 Totals									
	Total Assets (1xxx)	7,471,463.26	2,380,292.35	1,849,819.98	9,321,283.24		-8,464.26	9,312,818.98	
	Total Liabilities (2xxx)	0.00	0.00	0.00	0.00		0.00	0.00	
	Fund Balance (3xxx)	-7,471,463.26	-2,383,625.75	-2,398,868.62	-9,870,331.88	0.00	0.00	-9,870,331.88	
	Total Revenues (5xxx)	3,522,944.7	27,130.3	169,798.2	3,353,146.1	0.00	0.00	3,353,146.1	4.82
	Total Expenditures (6xxx)	7,367,611.72	30,463.77	718,846.84	6,648,764.88	59,004.00	8,464.26	6,581,296.62	10.67
	Expenditures - Revenues	3,844,666.1	3,333.4	549,048.6	-9,321,283.24	59,004.0	8,464.2	3,228,150.1	
	Ending Fund Balance	-3,626,796.29	0.00	0.00	0.00		0.00	-9,253,814.98	255.15
	Ledger Balance	0.00	0.00	0.00	0.00		0.00	0.00	
Fund 921 Totals									
	Total Assets (1xxx)	-1,502,003.1	-664,413.2	-2,799,202.1	-4,301,205.7		0.00	-4,301,205.7	
	Total Liabilities (2xxx)	1,569,239.42	664,466.71	2,799,494.03	4,368,733.45		0.00	4,368,733.45	
	Fund Balance (3xxx)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total Revenues (5xxx)	5,303,579.54	556,480.31	2,585,286.97	2,718,292.57	0.00	0.00	2,718,292.57	48.75
	Total Expenditures (6xxx)	6,894,778.1	556,426.8	2,584,995.1	4,109,783.1	0.00	0.00	4,109,783.1	38.61
	Expenditures - Revenues	1,391,198.93	-53.44	-291.92	-291.92	0.00	0.00	1,391,490.85	
	Ending Fund Balance	1,323,963.1	0.00	0.00	-291.92		0.00	-291.92	-0.02
	Ledger Balance	67,235.75	0.00	0.00	67,235.75		0.00	67,235.75	

Current Month Budget Report

Account Code	Account Description	Budget (Open Bal)	MTD Activity	YTD Activity	Current Balance	Encumbranc	Next MTD Activity	Projectex Balance	% of Budget
Grand Total	Total Assets (1xxx)	32,359,496.35	-2,267,907.02	-4,280,576.28	28,098,920.07		-489,317.48	27,629,602.59	
	Total Liabilities (2xxx)	1,519,895.7	629,827.9	3,057,411.1	4,577,307.1		-8,886.7	4,568,470.7	
	Fund Balance (3xxx)	-33,812,156.33	-0.04	-15,287.60	-33,827,423.93	0.00	0.00	-33,827,423.93	
	Total Revenues (5xxx)	61,718,497.	3,687,486.1	17,674,043.1	44,044,453.1	0.00	7,365.2	44,037,088.1	28.65
	Total Expenditures (6xxx)	67,890,172.46	5,325,565.95	18,892,475.45	48,997,697.01	636,743.74	485,519.43	47,875,433.84	29.48
	Expenditures - Revenues	6,171,675.1	1,638,079.1	1,218,432.1		636,743.7	478,154.1	3,838,345.1	
	Ending Fund Balance	-27,707,716.73			-32,608,991.73		0.00	-31,494,093.80	113.67
	Ledger Balance (1xxx + 2xxx + 3xxx)	67,235.7	0.00	0.00	67,235.7			67,235.7	

% of Budget for Expenditures, Revenues and Expenses - Revenues = (YTD Activity + Encumbrance + Next MTD Activity)/Budget(Open Bal)

% of Budget for Ending Fund Balance = Projected Balance/Budget(Open Bal)

Consolidated Summary Statement

Sedalia School District #200

Portfolio Summary

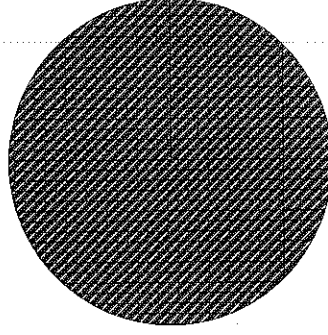
Portfolio Holdings	Cash Dividends and Income	Closing Market Value	Current Yield	Investment Type	Closing Market Value	Percent
MOSIP	7.17	216,885.29	0.04 %	Money Market Mutual Fund	216,885.29	100.00
Total	\$7.17	\$216,885.29		Total	\$216,885.29	100.00%

Investment Allocation

Maturity Distribution (Fixed Income Holdings)

Portfolio Holdings	Closing Market Value	Percent
Under 30 days	216,885.29	100.00
31 to 60 days	0.00	0.00
61 to 90 days	0.00	0.00
91 to 180 days	0.00	0.00
181 days to 1 year	0.00	0.00
1 to 2 years	0.00	0.00
2 to 3 years	0.00	0.00
3 to 4 years	0.00	0.00
4 to 5 years	0.00	0.00
Over 5 years	0.00	0.00
Total	\$216,885.29	100.00%

Weighted Average Days to Maturity 1



Mny Mkt Fund
100.00%

Sector Allocation

Memorandum

To: Director – Board of Education

CC: Steve Triplett/Jason Curry/Chris Pyle

From: Todd Fraley

Date: December 14, 2020

Re: Payment of Bills

**Attached are the payment of bills from November 17 – December 8, 2020.
Total Amount of \$1,623,119.20**

BOE AP Check Register Report Nov 17 - Dec 8 2020

Selection Criteria : Check # Range From ACH015372 To ACH015460 | Check # Range From ACH015329 To ACH015360 | Check # Range From 120602 To 120708 |

Vendor Name	Amount
Total 1665 Digital	1,250.00
Total Ackerman, Elizabeth C	20.00
Total ACT Inc	1,500.00
Total Amos, Brian C	20.00
Total AT&T Mobility	4,582.84
Total Auto Glass Express	125.00
Total Barklage, Deanna L	20.00
Total Barton, Kendra A	20.00
Total Benton, Victor	90.00
Total Bernard Food Industries Inc	474.88
Total Bird, Anna M	693.36
Total Blick Art Materials	2,130.00
Total Blue Cross Blue Shield of KC	456,704.20
Total Boys and Girls Club of Sedalia	8,556.94
Total Brainspring	198.00
Total Brant, Kyra S	20.00
Total Brownfield, Rebecca L	170.00
Total Bryan, Kelly M	20.00
Total Bryant Motors	47.73
Total Campe, Marsha K	61.51
Total CanoRomero, Mireya	20.00
Total CDW LLC	377.92
Total Central MO Food Equipment	217.50
Total Charter Communications	45.52
Total City of Sedalia Mo	11,534.64
Total Claim Care Inc	2,490.78
Total Clark, Dilbert G	20.00
Total Command 1 LLC	360.00
Total Crescent Parts and Equipment	1,004.11
Total Crow Burlingame Co	7.49
Total Curry, Jason G	170.00
Total Curry, Robert J	20.00
Total Curry, Stacy L	398.58
Total Data Recognition Corporation	567.05
Total Davis, Robert P	253.84
Total DECA Inc	270.00
Total Demco Inc	392.76
Total Dickman, Keri M	16.20
Total Dillon, Randy A	120.00
Total Ditzfeld & Weaver Charter Service	1,650.00
Total Ditzfeld Container Service LLC	1,430.54
Total Doyle, Joseph G	20.00
Total Dugan Paints Inc	66.64
Total Eastbay Inc	815.16
Total Elite Linen Service	830.98
Total Ellis Ellis Hammons & Johnson PC	904.90
Total Fastenal Company	11.80
Total First Student Inc	180,427.20
Total Flinn Scientific Inc	720.36
Total Follett School Solutions Inc	303.95
Total Fraley, Eric T	170.00
Total Fry, Jeremy D	102.62
Total Gilmore, Devon R	170.00
Total Gopher Sport	701.53
Total GraceNotes LLC	270.00
Total Guardian Life Insurance Co.	34,981.09
Total Hammerly, Lisa A	20.00
Total Hammond, Marlin	120.00
Total Harris, Monica L	67.68
Total Harvey, Amanda G	67.88
Total Hawkins, Keith D	20.00
Total Hawkins, Michael C	200.00
Total Heartland Vision Consultants Inc	1,100.00

BOE AP Check Register Report Nov 17 - Dec 8 2020

Vendor Name	Amount
Total Herrick, Timothy C	20.00
Total Hieronymus, Brett R	20.00
Total Hiland Dairy Foods	11,315.64
Total Houghton Mifflin Harcourt	11,204.65
Total Howieson, Carrie L	20.00
Total Hunsaker, Shawn C	60.00
Total Husong, Marcinda M	20.00
Total IBT Inc BIN 150031	30,763.47
Total Ice Masters	341.32
Total Ideal Fire Services LLC	150.00
Total Interstate Studio & Publishing Co	75.00
Total Jackson Stephanie E	20.00
Total Jackson, Stefan	240.00
Total Johnston, Chris D	20.00
Total Jonson, Kristie A	20.00
Total Jostens Inc	1,162.40
Total Juan, Adriana	20.00
Total Kast, Karla S	20.00
Total Kennedy, Steve A	20.00
Total Key Hydraulics and Truck Equipment	510.00
Total Kindle, Jason P	40.52
Total Koetting, Tamara S	102.06
Total Kuka, Corina	20.00
Total Lane, Steven D	20.00
Total Library Store Inc	248.25
Total Linderman, Victoria	183.60
Total Machine Tool Consultants BEAK LLC	540.27
Total Magana, Melissa P	20.00
Total Main, Zachary	220.00
Total Marcums Landscaping Stones LLC	35.53
Total MartinezFlores Maria G	20.00
Total Mathieu, Gerard J	20.00
Total McMaster-Carr Supply Company	67.12
Total McNeal, Mark A	25.06
Total MEI Total Elevator Solutions	1,493.28
Total Menard Inc	236.49
Total Menjivar, Ana G	20.00
Total Meyer Laboratory Inc	1,501.50
Total Meyer, Angela M	20.00
Total Mid City Lumber Co Ltd	638.18
Total Midwest CompuTech	969.37
Total Mo Dept of Revenue	259.18
Total MOAQUA Ltd	79.00
Total Moon, Pamela S	20.00
Total Morrison, Katherine E	40.50
Total MSCA	556.00
Total Myers, Linda S	97.49
Total Newton, Cheridan R	18.90
Total Noland, Ashleigh J	248.98
Total Norton, Patrick W	335.88
Total Otten Small Engine LLC	25.00
Total PEERS	114,194.98
Total Petterson, Roxanne N	20.00
Total Phillips Media Group LLC	41.00
Total Pioneer Valley Books	196.90
Total Pitney Bowes	1,250.73
Total Polk, Jordan K	20.00
Total Prepcasts Central Missouri	2,000.00
Total PrintLynx	174.03
Total PSRS	568,229.78
Total Pummills Sporting Goods	1,213.00
Total Pyle Patrick K	20.00
Total Pyle, Christopher L	170.00
Total RAC-JAC Properties Inc	134.44

BOE AP Check Register Report Nov 17 - Dec 8 2020

Vendor Name	Amount
Total Readers World	62.92
Total Reedy, Lesther M	20.00
Total Reynolds, David Chris	142.00
Total Ricoh USA Inc	4,626.70
Total Riverside Insights	3,247.20
Total Royal Papers	2,492.85
Total Russell, Amy A	5.35
Total S & S Worldwide Inc	23.70
Total Satnan, Robert H	170.00
Total Schlup Jr, Kenneth F	20.00
Total Schmidli Richard L	140.00
Total Scholastic Book Fairs Inc	1,352.25
Total School Specialty Inc	699.92
Total Scott, Tara D	35.12
Total Sherman, Joel R	20.00
Total Sherwin Williams	33.04
Total SHI International Corp	910.48
Total Silvey, Nicole L	20.00
Total Simoncic, Amy L	36.72
Total Simons Jr, Richard D	20.00
Total Siron Marlo	1,071.56
Total SMC Electric Supply	163.40
Total Smith, Casey D	20.00
Total Smith-Cotton Soccer Booster Club	500.00
Total Socket Telecom LLC	5,816.12
Total Specialty Sportswear	617.00
Total Spratley, Brooke A	20.00
Total Springfield Grocer Company Inc	63,377.08
Total State Fair Community College	100.25
Total Stewart, Cerita E	15.00
Total Stieferman, Chad M	304.00
Total Stock, Steven E	316.00
Total Stratton, Nicole A	60.00
Total Sugar Creek Enterprise LLC	347.73
Total Swords Family Pharmacy	67.40
Total Synchrony Bank/Amazon	25,232.20
Total T Mobile	127.15
Total Tankersley, Jerry D	20.00
Total Thomeczek & Brink LLC	9,089.50
Total Triplett, Steven G	320.00
Total UINTERACT.LABOR.MO.GOV	8,241.50
Total Valesa, Yelena M	20.00
Total Virgil, David L	1,605.55
Total Volk, Lisa L	20.00
Total WageWorks	5,426.25
Total Walker, Sarah R	61.58
Total Walmart Community/RFCSLLC	5,346.30
Total WalMart Vision Center	232.00
Total Warehouse Tire and Muffler	374.45
Total Weissmans Theatrical Supplies Inc	153.46
Total Wells Kimberly C	186.30
Total Wenig, Debra L	1,129.40
Total WEX BANK	6,534.94
Total Woods Super Markets Inc	112.15
Total Woolery, Denise R	20.00
Total Zayats, Yekaterina	20.00
Grand Total	1,623,119.20

Memorandum

To: Director – Board of Education

CC: Steve Triplett/Jason Curry/Chris Pyle

From: Todd Fraley

Date: December 14, 2020

Re: Payment of Bills with P-Card

**Attached are the payment of bills using the P-Card from November 17 – December 8, 2020.
Total Amount of \$31,858.49**

BOE AP P-Card Report Nov 17 - Dec 8, 2020

Vendor Name	Amount
Total Amazon	88.96
Total Andymark Inc	172.56
Total Apple Inc	9.99
Total Applebee Tree	32.47
Total Bandanas Bar-B-Q	136.19
Total BreakoutEDU	198.00
Total CDW LLC	1,163.26
Total Chick Fil A	56.96
Total Council for Exceptional Children	180.00
Total Dicks Sporting Goods	110.00
Total Dollar General	50.90
Total Dollar Tree	43.56
Total Dominos Pizza	563.06
Total Don Johnston	4.99
Total Drury Inn St Peters - Boys State Swim	873.06
Total Edpuzzle	996.00
Total El Espolon	295.95
Total Expanding Expression LLC	359.00
Total Eye Clinic LLC	124.00
Total Fastenal Company	25.80
Total Fazolis	1,124.96
Total Forrest T Jones & Company Inc	25.00
Total GoDaddy	18.17
Total Goodcents Subs	302.25
Total Harbor Freight	24.99
Total Hobby Lobby Stores Inc	74.90
Total Hutchins Advertising	1,855.00
Total ISTE	585.00
Total JCPenney	49.76
Total JW Pepper and Son Inc	80.98
Total KFC	750.00
Total Little Caesars Pizza	197.00
Total Lowes Companies Inc	231.76
Total Lyrics2Learn LLC	(150.00)
Total McDonalds	16.48
Total Menard Inc	34.83
Total Mighty Melt Sandwich and Spud Shop	167.04
Total MOASBO	150.00
Total Mobile Defenders LLC	2,653.86
Total MOCASE	50.00
Total Monique Burr	750.00
Total National Business Furniture LLC	8,364.26
Total OReilly Auto Parts	26.98

Total Oriental Trading Co Inc	822.02
Total Panera LLC	136.80
Total Perkins Restaurant	112.72
Total Pettis County Health Center	21.50
Total Pizza Hut	307.69
Total Regal Awards Unlimited	138.17
Total Rhino Fleet Tracking	67.80
Total Schoodles	200.00
Total Scooters Coffee	11.66
Total Seasonal Sales Co	61.80
Total Seesaw Learning Inc	550.00
Total South 65 Car Wash	10.00
Total Starbucks Store	11.77
Total Subway	192.60
Total Sutherland Lumber Company	19.30
Total Teachers Pay Teachers	115.94
Total Tiemart Inc	215.33
Total Under Armour	603.17
Total US Postal Service Sedalia	330.00
Total Vaughan Pools of Sedalia	450.87
Total Viewu	81.00
Total Walgreen Drug Stores	36.63
Total Walmart Community/RFCSLLC	2,451.61
Total Webstaurant Store	1,657.97
Total Westlake Hardware	22.74
Total Whites Dry Cleaners	178.41
Total Woods Super Markets Inc	153.81
Total Yummys Donuts	29.25
Grand Total	31,858.49

Missouri Consultants for Education, LLC

803 West Lockwood Avenue
Glendale, Missouri 63122

Phone: (314) 878-5600
Fax: (314) 878-5607
tmickes@mickesotoole.com
www.moconed.com

Re: August 2019 MCE Updates

Dear Superintendent:

The August updates respond to the statutory changes made during the past legislative session. As a reminder, we have previously provided early updates for medical marijuana (June 2019) and Virtual Instruction (February 2019). With the availability of funds for NARCAN programs to respond to opioid emergencies, we will be providing a responsive policy shortly. The Policy/Regulation changes are as follows:

Policy 0370 – Board Training – New Policy

This policy requires Board training in sexual abuse as part of the initial training as well as additional annual training. My hope is that the training will provide a framework to understand information received from the administration rather than creating “new investigators.” Adoption is Mandatory.

Policy / Regulation 1210 – School Year and School Day – New Regulation

This policy/regulation provides for changes beginning with the 2020-21 school year. For that school year “excessive heat” will be added to the existing definition of “inclement weather” as basis for cancelling school. In addition, the policy/regulation provides for an “Alternative Methods of Instruction” in lieu of make-up days for up to 36 hours during a school year. However, Districts may continue to use make-up days. Adoption of inclusion of excessive heat is mandatory. Adoption of the Alternative Method of Instruction is Highly Recommended.

Policy 1425 – School Volunteers

The revised policy differentiates between volunteers who may be left alone with students on more than an occasional basis – screened volunteers from volunteers who are not left along with students. Screened volunteers must have a clear Highway Patrol and FBI records check prior to being left alone with students. We recommend that other volunteers who are regularly present at school have a local record checks. Districts are not required to pay for volunteers' record checks. However, the number of "screened volunteers" should be relatively small and charging screened volunteers may dry up the supply of volunteers. Adoption is Mandatory.

Policy 1430 – Visitors to Schools

This revision clarifies that the 1000 feet from school barrier for sex offenders does not apply to sex offenders receiving treatment at a treatment facility or nursing home. Adoption is Mandatory.

Policy 2200 – Admission and Withdrawal

This Policy clarifies payment of tuition and responsibility for providing transportation from K-8 schools to approved receiving districts. Adoption is Mandatory.

Policy 2230 – Admission of Non-Tuition Students

This new addition to existing policy, allows parents, who are being relocated to Missouri pursuant to military orders, to register their student(s) remotely. Adoption is Mandatory.

Policy 2710 – Reporting Student Abuse

This policy modification reflects the General Assembly's inclusion of volunteers and school contractors to those groups who owe a duty of care to protect students from sexual abuse. Adoption is Mandatory.

Policy 2742 – Sexual Abuse Awareness Training – New Policy

This new policy reflects the requirement of the General Assembly that districts will be required to provide students with sexual abuse awareness training beginning with the 2020-21 school year. We have included this new policy early in order to provide districts with time to prepare a quality program. Adoption is Mandatory.

Policy 3470 – Average Daily Attendance – Early Childhood Program

This new policy revision reflects the qualifications required of Early Childhood Programs to quality for ADA. Adoption is Mandatory.

Policy 4120 – Employment Procedures

This legislative mandate require Districts prior to employing a new teacher, to obtain from DESE their prior school of employment. The District is further required to contact that prior employer to determine the basis for and facts surrounding termination of employment. The policy further requires the District to provide such information in response to inquiries about the District's former teachers. Adoption is Mandatory.

Policy / Regulation 4411 – Professional Development Program

The General Assembly added a business externship for approved practical experience with a Missouri company. Similar to an existing program which unlike the new externship does not provide salary schedule credit. Adoption is Mandatory.

Policy 4540 – Group Insurance Benefits

This policy reflects the General Assembly's mandate that districts include coverage for autism spectrum disorders, as well as physical and developmental disabilities in their group health plan. Adoption is Mandatory.

Policy 7210 – Construction Contracts, Bidding and Awards

This policy reflects the General Assembly's increase of the threshold requirement from advertisements for bids from \$15,000 to \$50,000. Adoption is Mandatory.

BOARD ACTION

Policies may be voted upon with a single motion as follows. I move to adopt the following policies and regulations:

P0370	R1210
P1210	R4411
P1425	
P1430	
P2200	
P2230	
P2710	
P2742	
P3470	
P4120	
P4411	
P4540	
P7210	

August 23, 2019

Page 4

If you have any questions concerning these revisions or their implementation, please feel free to call MCE staff members. For more information about MCE's Policy Service, visit our website at <http://www.moconed.com>.

Sincerely,

MISSOURI CONSULTANTS FOR EDUCATION, LLC

A handwritten signature in blue ink, appearing to read "Thomas Mickes", is positioned above the printed name.

Thomas A. Mickes

TAM/ndb
Enclosures

School Board Organization

Board Training

Board members initially elected or appointed after August 28, 1993, shall successfully complete orientation and training requirements within one year of the date of election or appointment. The orientation and training will consist of at least eighteen hours and thirty minutes. The District will pay the costs of the training.

This mandatory training will include two hours and thirty minutes of current reliable information concerning identifying signs of sexual abuse in children and the danger signals of potentially abusive relationships between children and adults. In addition, this segment of the training will emphasize methods to establish an atmosphere of trust in order that students feel comfortable discussing abuse with school staff. District administrators will conduct investigations following abuse hotline calls, and advise the Board of the facts and recommendations.

Any Board member serving a term as of August 28, 2019 or elected or appointed after August 28, 2019, will complete at least one hour of refresher training each year of their term of office. However, the refresher training is not required in the year the member completes the initial orientation and training.

The annual refresher training will address concepts covered in the initial training, including the prevention of sexual abuse of children.

GENERAL ADMINISTRATION

Policy 1210 **(Regulation 1210)**

Calendar Requirements

School Year and School Day

Beginning with the 2019-20 school year, the Board will annually adopt a school calendar that will provide for 1,044 hours of pupil attendance with no minimum number of school days. The beginning of the school year will not generally be set more than fourteen (14) calendar days prior to Labor Day. Should the Board decide to set an earlier start date, the Board will:

- Give public notice of the meeting to discuss an earlier start date
- Conduct a public meeting
- Vote at that meeting to allow an earlier start date

The length of the school day will meet State Department of Elementary and Secondary Education requirements for six (6) clock hours of instruction. A school year and school day in excess of the state required minimum may be recommended by the Superintendent and approved by the Board. The planned calendar adopted prior to the beginning of the school year must be reported to DESE on Core Data Screen 10 by August 15 of each year, and cannot be changed after that date.

The District will only be required to make up the first thirty-six (36) hours of school lost or canceled due to inclement weather and half the number of hours lost or canceled in excess of thirty-six (36) hours up to twenty-four (24) hours of additional lost or canceled hours. Thus, the maximum number of hours that must be made up is sixty (60) hours. For purposes of this Policy, “inclement weather” shall mean ice, snow, extreme cold, flooding or a tornado, but not excessive heat. With the start of the 2020-21 school year, “excessive heat” will be added to the definition of “inclement weather.”

However, beginning in the school year 2020-21, the District will not be required to make up any hours of school lost or cancelled due to exceptional or emergency circumstances during a school year, if DESE has approved an alternative method of instruction plan submitted by the District.

GENERAL ADMINISTRATION

Policy 1210

(Regulation 1210)

Calendar Requirements

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School Year and School Day

Beginning with the 2019-20 school year, the Board will annually adopt a school calendar that will provide for 1,044 hours of pupil attendance with no minimum number of school days. The beginning of the school year will not generally be set more than ~~fourteen~~, (14) calendar days prior to Labor Day. Should the Board decide to set an earlier start date, the Board will:

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- Give public notice of the meeting to discuss an earlier start date
- Conduct a public meeting
- Vote at that meeting to allow an earlier start date

The length of the school day will meet State Department of Elementary and Secondary Education requirements for six (6) clock hours of instruction. A school year and school day in excess of the state required minimum may be recommended by the Superintendent and approved by the Board. The planned calendar adopted prior to the beginning of the school year must be reported to DESE on Core Data Screen 10 by August 15 of each year, and cannot be changed after that date.

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GENERAL ADMINISTRATION

Policy 1425
(Form 1425)

School/Community Relations

School Volunteers

The District encourages participation of parents and citizens of the community to volunteer in the schools in order to serve as additional resources to the teachers and students.

Screened Volunteers

Individuals who assist our schools on an uncompensated basis and who may periodically be left alone with students are considered “screened volunteers” under state statute. These individuals, among other service providers, may volunteer to regularly assist in the school office or library; mentor or tutor students; coach or supervise student activities before or after school; or chaperone students on overnight trips. Prior to being left alone with students at school or school activities, screened volunteers must have a clear criminal records check from the State Highway Patrol and Federal Bureau of Investigation. The District will pay for the cost of obtaining such criminal records checks. Screened volunteers may have access to students’ educational records where necessary and when supervised by a staff member.

Non-Screened Volunteers

Non-screened volunteers are those individuals who are not left alone with students at school or school activities. For these volunteers, the District will, with the volunteer’s consent, obtain a criminal records check from local law enforcement prior to beginning volunteer service. The District will assume any costs in obtaining such records checks.

Application for Volunteer Service

All volunteers must complete an application for volunteer service and may be interviewed prior to beginning volunteer service. (Form 1425). The District reserves the right to deny individual applicants where the best interests of the educational program are served.

GENERAL ADMINISTRATION

Policy 1425 (Form 1425)

School/Community Relations

School Volunteers

The District encourages participation of parents and citizens of the community to volunteer in the schools in order to serve as additional resources to the teachers and students.

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School/Community Relations**Visitors To Schools**

Principals and teachers shall welcome and encourage visits by parents/guardians, Board members, volunteers and patrons of the schools. All visitors shall report to the principal's office on entering the building so that the office will be aware of their presence. When a patron of the school has a need for a conference with a teacher or counselor, an appointment should be made so the staff member may proceed with his/her assigned duties without undue interruption.

Groups of visitors wishing to visit the school or facilities shall notify the Superintendent as far in advance as possible.

Students dismissed earlier in one school than others are not permitted to be on the grounds of any other school in the District.

All persons who do not obtain permission from the principal's office to visit the school, or visitors who create serious distractions to the learning environment in the building or on the premises, shall be considered trespassers and subject to arrest and prosecution.

In order to minimize the potential harm to staff and students, persons listed on the sex offenders list may not be present in any school building, or on district property, in any district vehicle utilized to transport students, or be present at school activities without the written permission of the Superintendent. If permission is granted for a specific event or events, the Superintendent will notify the principal, where the sex offender will be present. Sex offenders cannot reside within 1,000 feet of a school or victim unless the individual is receiving treatment in a treatment facility or nursing home for purposes of getting treatment.

Observations by Parents, Advocates, or Others

Under applicable state and federal law, a parent does not have a right to observe his/her child in the educational setting. However, if a parent, advocate or other person wishes to conduct an observation of any child, activity, teacher, or classroom, he or she must submit a written request to the building principal, within five school days of the date he or she wishes to observe, with the following information:

1. The name and position of the individual(s) who will be observing;
2. The date and time he or she wishes to observe;
3. The amount of time he or she wishes to observe;
4. The specific purpose for which he or she wishes to observe.

The building principal must then grant written permission for the observation to occur. The District reserves the right to deny any observation that it believes will disrupt the educational environment or may lead to a direct or indirect release of personally identifiable information about a student or students. The building principal or other administrator will provide a written or verbal explanation of its decision prior to the requested observation date.

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GENERAL ADMINISTRATION

Policy 1430

School/Community Relations

Visitors To Schools

Principals and teachers shall welcome and encourage visits by parents/guardians, Board members, volunteers and patrons of the schools. All visitors shall report to the principal's office on entering the building so that the office will be aware of their presence. When a patron of the school has a need for a conference with a teacher or counselor, an appointment should be made so the staff member may proceed with his/her assigned duties without undue interruption.

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Policy 1430
Page 2

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STUDENTS

Policy 2200

Admission and Withdrawal

The admission and denial of admission of all students shall be under the direction of the Superintendent/Designee, subject to the approval of the Board of Education. All persons seeking admission to the District and its instructional programs must satisfactorily meet all residency, academic, age, immunization, health, safety and other eligibility prerequisites as established by Board policies, rules and regulations, and by law. Students entering the District will be required to present a birth certificate or some other acceptable proof of age along with proof of residency in the District, or a request for a waiver of the residency requirements unless the student is exempt from the residency requirements as set forth in District policies, rules and regulations and/or law.

Upon a request to enroll any student in the District, the Superintendent/Designee will request the student's previous school records along with any other relevant records as set forth in Regulation 2200 and state law. Any enrollment of a student prior to receipt of the student's previous discipline records will remain conditional until receipt of such records. A student will be allowed to attend school during conditional enrollment so long as the student does not violate the District's code of conduct or pose a threat of harm to students or employees of the District. (See Regulation 2200, Policy 2290, and Policy and Regulation 2664).

Students who are entering kindergarten or first grade are encouraged to pre-register in the spring prior to the fall semester in which they are to begin attendance.

High School Students Residing in K-8 Districts

The District will admit high school students from approved K-8 Districts in its county or adjoining counties. The District shall charge the sending K-8 Districts tuition for each such student. The cost of tuition will be calculated by the District's Board of Education, but in no case will tuition exceed the amount spent for teachers' wages, incidental purposes, debt service, maintenance and replacements divided by the District's average daily pupil attendance. Disputes involving the tuition charged will be resolved by the State Board of Education. The sending districts are required to provide transportation provided the receiving District has been approved by the K-8 District of pupil's residence.

STUDENTS

Policy 2200

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STUDENTS

Policy 2230
(Regulation 2230)
(Form 2230)

Admission and Withdrawal

Admission of Non-Tuition Students

Resident Students

Resident students of the District, five to twenty-one (5-21) years of age, who have not graduated from high school or received any document evidencing completion of the equivalent of a secondary curriculum (G.E.D.), and are not barred from enrollment by provisions of the Safe Schools Act (See Policy and Regulation 2664) may attend District schools tuition free. Resident students must provide proof of residency in the District at the time of enrollment. To be a resident of the District, a student must both physically reside and be domiciled within District boundaries. The domicile of a minor child is the domicile of a parent, military guardian pursuant to a military issued guardianship, or court-appointed legal guardian. Where due to military stationing or deployment out-of-state of one or both of a child's parent(s), the child, a resident of Missouri, relocates to live with other family members that live in the District or lives in a military support community located in the District, the child may attend District schools. If the parents' active duty orders expire during the school year, the student will be permitted to finish the current school year at the District.

In addition, the District will provide tuition-free special education services to resident students who qualify for special education services between the ages of 3 and 21 as required by law.

Students Entitled to Enroll Without Proof of Residency

The residency provisions of this policy are not applicable to homeless students, inter-District court-ordered desegregation students, wards of the state placed in residential care facilities, students placed in a residential care facility due to a mental illness or developmental disability, students placed in a residential facility by a juvenile court, students with a disability identified under state eligibility criteria if the student is in the district for reasons other than accessing the district's educational program, students attending regional or cooperative alternative education programs, students attending an alternative education program on a contractual basis, or students attending a school pursuant to R.S.Mo. § 167.151(2) or (4). The exemptions to the residency requirement are expressly established by state law and entitle such students to tuition-free school attendance. Additionally, a student may be partially exempt from the payment of tuition as set forth in Policy and Regulation 2240 and state law. For purposes of IDEA special education evaluation and provision of special education services a student attending a private school located within the District will be evaluated as a resident student.

Requests for Waiver of Proof of Residency Requirements

Those students who are unable to satisfy the proof of residency requirements and who are not entitled to enroll as provided in the previous section of this Policy and state law may request a waiver of the proof of residency requirements. Upon filing a Request for Waiver of Proof of Residency (Form 2230.1) and satisfaction of all other enrollment requirements, the student will be conditionally enrolled and allowed to attend school pending a Board of Education hearing on the student's request unless there is reason to suspect that the admission of the pupil will create an immediate danger to the safety of other students or employees of the District. If there is reason to suspect that the student poses an immediate danger, the Superintendent/Designee may convene a hearing within five working days of the request to register and determine whether or not the pupil may register. (See Policy and Regulation 2200, Regulation 2230 and Policy and Regulation 2664).

Students of Nonresident Teachers and Regular Employees

Nonresident students of District teachers or regular District employees may be permitted to attend school without payment of tuition. Such students will be considered a "resident" student for purposes of state aid.

Remote Registration

Parent(s) who are being relocated to Missouri pursuant to military orders will be permitted to enroll their students remotely. Proof of residence is not required at the time of registration, but will be required within ten (10) days of the student's registration.

STUDENTS

Admission and Withdrawal

Admission of Non-Tuition Students

Resident Students

Resident students of the District, five to twenty-one (5-21) years of age, who have not graduated from high school or received any document evidencing completion of the equivalent of a secondary curriculum (G.E.D.), and are not barred from enrollment by provisions of the Safe Schools Act (See Policy and Regulation 2664) may attend District schools tuition free. Resident students must provide proof of residency in the District at the time of enrollment. To be a resident of the District, a student must both physically reside and be domiciled within District boundaries. The domicile of a minor child is the domicile of a parent, military guardian pursuant to a military issued guardianship, or court-appointed legal guardian. Where due to military stationing or deployment out-of-state of one or both of a child's parent(s), the child, a resident of Missouri, relocates to live with other family members that live in the District or lives in a military support community located in the District, the child may attend District schools. If the parents' active duty orders expire during the school year, the student will be permitted to finish the current school year at the District.

In addition, the District will provide tuition-free special education services to resident students who qualify for special education services between the ages of 3 and 21 as required by law.

Students Entitled to Enroll Without Proof of Residency

The residency provisions of this policy are not applicable to homeless students, inter-District court-ordered desegregation students, wards of the state placed in residential care facilities, students placed in a residential care facility due to a mental illness or developmental disability, students placed in a residential facility by a juvenile court, students with a disability identified under state eligibility criteria if the student is in the district for reasons other than accessing the district's educational program, students attending regional or cooperative alternative education programs, students attending an alternative education program on a contractual basis, or students attending a school pursuant to R.S.Mo. § 167.151(2) or (4). The exemptions to the residency requirement are expressly established by state law and entitle such students to tuition-free school attendance. Additionally, a student may be partially exempt from the payment of tuition as set forth in Policy and Regulation 2240 and state law. For purposes of IDEA special education evaluation and provision of special education services a student attending a private school located within the District will be evaluated as a resident student.

Policy 2230
(Regulation 2230)
(Form 2230)

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STUDENTS

Policy 2710
(Regulation 2710)

Student Welfare

Reporting Student Abuse

The Board of Education believes that school staff members, school volunteers and school contractors, are in unique positions to assist children, families, and the community in dealing with the issue of child abuse and neglect. Child abuse is defined as any physical injury, sexual abuse or emotional abuse inflicted on a child other than by accidental means. Neglect is defined as the failure to provide the proper or necessary support, education, nutrition or medical, surgical or other care necessary for the child's well-being. Employees, volunteers and school contractors making reports of allegations of sexual abuse of a student will be provided immediate unrestricted use of communication technology and will be temporarily released from their work duties to make an immediate report.

If a school employee, volunteer or school contractor has a reasonable belief that a student has been or maybe subjected to abuse or neglect, such employee, volunteer or school contractor and the Superintendent shall report the information immediately upon receiving the information to the Children's Division. Thereafter, the Superintendent will investigate the allegation for the purpose of making decisions about the accused person's employment. Depending upon the specific facts, the District may place the alleged abuser on paid leave of absence; place the employee in a non-student contact position; initiate dismissal proceedings, or continue the employee in their present position pending outcome of the investigation.

Any school district employee, volunteer or school contractor acting in good faith, who reports alleged sexual misconduct on the part of a school employee will not be disciplined or discriminated against because of such reporting.

The District will annually provide employee and volunteer training, which will include but not be limited to current information concerning identification of the signs of sexual abuse in children as well as the identification of the danger signals of potentially abusive relationships between children and adults. This training will emphasize the importance of mandatory child abuse reporting, including the obligation to report suspected abuse by other mandated reporters. Employees and volunteers will receive training on the need for and methods to create an atmosphere of trust so that students believe their school and school employees are available to discuss matters concerning abusive behavior.

The District will post in each student restroom and in a clearly visible location in each school office, the toll free child abuse and neglect hotline number established by the Children's Division. These signs will be published in both English and Spanish. Such child abuse and neglect hotline numbers shall be depicted in large print on posters 11 inches by 17 inches and will be placed at eye level for easy viewing. The hotline number will be shown in bold print. The signs shall also contain instructions to call 911 for emergencies and contain directions for accessing the Children's Division's website for more information on reporting abuse and neglect.

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STUDENTS

Student Welfare

Reporting Student Abuse

Policy 2710 **(Regulation 2710)**

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Policy 2710
Page 2

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Student Welfare**Sexual Abuse Awareness Training**

Beginning in the 2020-21 school year and annually thereafter, The District will provide trauma-informed, developmentally-appropriate sexual abuse training to students in grades 6-12. Student training will include, but not be limited to:

1. Instruction in recognizing sexual abuse;
2. Instruction in reporting incidents of sexual abuse;
3. Instruction in actions that student-victims of sexual abuse can take to obtain assistance and intervention; and
4. Instruction in resources that are available to students affected by sexual abuse.

Prior to inception of the training, the District will notify parents/guardians of the training content and of the parents/guardians right to have their student excused from the training. Upon written request of the parent/guardian their student will be excused from the training.

Accounting and Reporting**Average Daily Attendance – Early Childhood Program**

Pupils between the ages of three and five years old who are eligible for free and reduced lunches and who attend an early childhood education program that is operated by and in the District, or by a charter school that has declared itself a local educational agency providing full-day kindergarten and that meets standards established by the State Board of Education; or that is under contract with the District or charter school that has declared itself as a local educational agency and that meets standards established by the State Board of Education will be included in the District's calculation of average daily attendance. In the event that the District contracts with an early childhood program, the District will adhere to standards set by the State Board of Education.

If a pupil who is eligible for free and reduced price lunch leaves the early childhood program during the school year, the District may fill the vacant enrollment spot with another pupil between the ages of three and five who is also eligible for free and reduced lunch without affecting the District's calculation of average daily attendance.

The total number of three and five year olds included in the District's calculation of average daily attendance must not exceed four percent (4%) of the total number of students who are eligible for free and reduced lunch between the ages of three and eighteen who are included in the District's average daily attendance.

FINANCIAL OPERATION

Policy 3470

Accounting and Reporting

Average Daily Attendance – Early Childhood Program

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PERSONNEL SERVICES

Policy 4120
(Regulation 4120)
(Form 4120)

Employment

Employment Procedures

The Board of Education, upon recommendation of the Superintendent, votes on the employment of all staff members. In approving applicants the Board will be guided by the desire to obtain individuals committed to providing the highest quality education for the District's students. For Title I staff qualifications and hiring, refer to Policy and Regulation 1621 – Title I.

No person will be employed by the Board until the District obtains a clear criminal records check and a clear check of the Child Abuse/Neglect Registry maintained by the Missouri Department of Social Services. Additionally, and prior to offering employment to any teacher who had previously been employed by a Missouri school district or charter school, the Superintendent/designee shall obtain from the Department of Elementary and Secondary Education the identity of the school district or charter school that had previously employed the applicant. The District will contact the former employer to determine if such applicant had been terminated or resigned in lieu of termination; or against whom allegations of sexual misconduct had been substantiated by the Children's Division.

All persons employed by outside vendors/contractors who will have contact with students will be required to successfully undergo a criminal records and a clear check of the Child Abuse/Neglect Registry prior to contact with students. Such background checks will be performed at the vendors/contractors' expense and will, upon request, be shared with the District. All finalists for an employment position will be required to sign a release of liability authorizing prior employers, including school districts, to furnish any information about the applicant and the applicant's work performance, including but not limited to discipline records and performance evaluations. The administration may also conduct random background checks after employment. Failure to check references and prior employment for new hires prior to their start date may result in disciplinary action up to and including suspension without pay.

As part of the criminal records check, any person employed after January 1, 2005, shall submit two sets of fingerprints to be used by the Missouri Highway Patrol and the Federal Bureau of Investigation. The fingerprints shall be collected pursuant to standards determined by the Missouri Highway Patrol. All District employees who are authorized to access the Missouri Automated Criminal History Site (MACHS) will only use such criminal history information for purposes of verifying qualifications for employment. The District will not create copies of the criminal record for employment record purposes and will not disseminate the record, except as permitted by law.

The District will designate a full-time employee, who will be fully trained in the Missouri Highway Patrol's automated criminal history site (MACHS), to serve as the District Local Agency Security Officer (LASO). The District's LASO Security Officer will be responsible for implementation and oversight of the District's Use of MACHS for all applicants. Any employee

who attempts to access MACHS without authorization, improperly disseminates an applicant's criminal history record or facilitates unauthorized access to MACHS, will be subject to disciplinary action up to and including termination.

All vacancies should be posted for a minimum of ten (10) school days before the Superintendent may recommend a qualified applicant to the Board for employment. In an emergency situation the Superintendent may temporarily employ an applicant prior to the expiration of the posting. The temporary applicant may be considered along with other applicants for the position after the ten days. However, in order to hire a Board member's spouse, the position must have been advertised. (Refer to Policy 0342 – Nepotism, Conflict of Interest and Financial Disclosure.)

The Superintendent or his designee is the person who shall respond to requests from potential employers for information regarding a former District employee. The information the District should provide is title, position, length of employment, whether the employee was terminated or resigned, and whether the District would re-hire the employee.

Additionally, when requests for information from any public school regarding a former employee against whom allegations of sexual misconduct involving a student have resulted in a determination by the Board of an actual violation of sexual misconduct pursuant to Board Policy; a resignation in lieu of termination; or allegations of sexual misconduct that have been substantiated by Children's Division, the Superintendent or his designee shall disclose to the requesting school the allegations of sexual misconduct and the findings of a Children's Division investigation.

Any school district employee who is permitted to respond to requests for information, acting in good faith, who reports authorized information, as provided in this policy or, who, in good faith, reports alleged sexual misconduct on the part of a District employee, will not be disciplined or discriminated against because of such report.

This foregoing policy is intended to comply with the Amy Hestir Student Protection Act, Senate Bill 54, including section 162.068 RSMo. The District shall provide notice of this policy to all current employees and to all potential employers who contact the District regarding the possible employment of a District employee.

PERSONNEL SERVICES

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(Regulation 4120)
(Form 4120)

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Policy 4120
Page 2

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PERSONNEL SERVICES

Policy 4411
(Regulation 4411)

Professional Activities, Training and Professional Growth

Professional Development Program

The Board shall provide a Professional Development Program to be in compliance with State Statutes regarding assistance for beginning teachers. A committee will be elected by the teachers to develop a plan to carry out the goals of the Professional Development Program.

The Professional Development Program shall further be in compliance with the "Outstanding Schools Act" Section 7 of Senate Bill #380 of the 87th General Assembly.

The District will establish a Professional Development Committee to work with beginning teachers and experienced teachers in identifying instructional concerns and remedies; assist beginning teachers with implementation of their professional development plan; serve as a consultant upon a teacher's request; arrange training programs for mentors; assess faculty needs and develop in-service opportunities for school staff; present faculty suggestions, ideas and recommendations pertaining to classroom instruction within the School District; and review and evaluate the District's staff development program.

In any year, expiring with fiscal year 2024, in which the amount appropriated and expended for transportation of students is less than 25% of the allowable costs of providing student transportation, the Board, by a majority vote, may allocate less than 1% of professional development funds to student transportation. However, in no case will the amount allocated be less than 0.5% of professional development funds.

The District provides teacher externships for teachers participating in a supervised practical experience in local and state business. Depending upon the type of externship, participating teachers may receive professional development credit or credit on the District's salary schedule. (See Regulation 4411).

PERSONNEL SERVICES

Policy 4411
(Regulation 4411)

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PERSONNEL SERVICES

Policy 4540
(Regulation 4540)

Compensation

Group Insurance Benefits

The Board of Education directs that medical group insurance coverage for staff members will be provided. The Superintendent/designee will solicit proposals and make recommendations to the Board of Education for approval of the insurance provider.

Employees shall be given information regarding COBRA benefits at the times of employment and separation.

The contract for medical insurance will be submitted for competitive bidding at least once every three (3) years.

For purposes of this policy competitive bidding means public notice of the request for medical insurance bids and the provision of information about district participants, claims history, and the details of the District's existing health insurance policy and proposed modifications.

Development or Physical Disabilities

The District's medical group insurance for staff members, after January 1, 2020, will provide coverage for the diagnosis and treatment of autism spectrum disorders and for the diagnosis and treatment of developmental or physical disabilities to the extent that such diagnosis and treatment is not already covered by the District's health plan.

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PERSONNEL SERVICES

Policy 4540
(Regulation 4540)

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Facilities Construction**Construction Contracts, Bidding and Awards**

All facilities construction projects which exceed an expenditure of Fifty Thousand Dollars (\$50,000.00) shall be advertised once a week for two consecutive weeks in a newspaper of general circulation located in the city or county in which the District is located. In addition to the city or county newspaper, the District may also advertise in business, trade or minority newspapers. Competitive bids shall be solicited according to state law only after the plans and specifications have been approved by the Board of Education. In order to protect the Board, each bidder will be required to submit, with his bid, a bidder's bond in an amount determined by the estimated cost of the project.

The construction contract shall be awarded to the best bidder whose bid is in accordance with the Board approved plans and specifications and has provided the required security. The Board reserves the right to waive any informalities in, or reject any or all bids or any part of any bid. No bid for the construction, alteration, or repair of any building shall be accepted if it does not conform to the Board approved plans and specifications. Notwithstanding Board policies and regulations providing for construction manager and design build methods, the District may elect to proceed with the traditional method set out in this policy.

Whenever two or more proposals or bids of equal amount are the lowest proposals submitted by reasonable bidders pursuant to the advertisement of bids, the Board of Education may award the contract to any one of the bidders as determined by exercise of discretion.

The contractor shall receive monthly payments for the work completed, less a percentage to be determined to ensure completion. The contractor will be required to submit a performance bond and a material and labor bond to the satisfaction of the Board. The final payment shall be made only after acceptance of the project by the Board of Education and completion of the items to be corrected. Lien waivers shall be provided by the contractor and his subcontractors and suppliers.

All pay requests by the contractor shall be approved by the architect prior to submission to the Board of Education for payment.

FACILITIES DEVELOPMENT

Policy 7210

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Construction Contracts, Bidding and Awards

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tmickes@mickesotoole.com
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October 29, 2020

Dear Superintendent,

During the Firm's recent MUSIC Seminars October 5 and October 15, we introduced changes in MCE's Transgender Policy 2115 and Virtual Instruction Regulation 6190. The changes in the Transgender Policy are necessitated by recent Federal Court of Appeal decisions which expands transgender rights. The changes in Virtual Instruction were made, for the most part, by decisions by the State Board of Education. We have also updated Policy 6180 – English Language Learner (ELL). Remember, that beginning the current school year, districts must provide sexual abuse training to students. MCE adopted Policy 2742 in August 2019 following legislation mandating such training.

The updates are as follows:

Policy 2115 - Transgender Students

We continue to provide that transgender students should be permitted to choose an unofficial name that matches their gender identity. Gender markers (i.e. M, F) on informal records should reflect the student's gender identity. We continue to require that official records reflect all students' biological genders and given names absent a court order. With respect to restrooms, students will have the right to use gender neutral restrooms or the restrooms of their gender identity.

We have omitted our existing locker room and shower facilities paragraphs. At this point, there are no definitive court cases dealing with the prevailing issue. We have decided to delete our section temporarily to give districts the option of consistent practice without be inconsistent/consistent with MCE Policy.

Finally, in the past, we have referred to MSHSAA guidelines on transgender participation. Because of the increased focus on competition rules, we have printed MSHSAA guidelines. *Adoption is Highly Recommended.*

Policy 6180 – English Language Learner

As required, we have provided a provision for designating the district's ELL implementor (coordinator). Note, that you must fill in the blank. We suggest you designate a district position rather than a person in order to avoid policy revisions when employees leave or are reassigned. Finally, we have added some provisions for intake and outsourcing for districts with low ELL enrollment. *Adoption is Mandatory.*

Regulation 6190 - Virtual Instruction

The State Board recently set a limit of ten (10) business days on which a district has to approve or deny a MOCAP application. This is a mandatory change. We have previously advised that districts have an enrollment period each semester to consider MOCAP applications. We have included the enrollment period into the policy as an option. Obviously, if a new student enters the district during the year, they should be allowed to apply for a MOCAP course regardless of enrollment period. *Adoption for Decision Timeline is mandatory and Enrollment Period is Optional.*

Board Action

Policies may be voted upon with a single motion as follows:

I move to adopt the following policies and regulations:

Policy 2115

Policy 6180

Regulation 6190

If you have any questions concerning these revisions or their implementation, feel free to call MCE staff members. For more information about MCE's policy service, visit our website at <http://www.moconed.com>.

Sincerely,

MISSOURI CONSULTANTS FOR EDUCATION, LLC



Thomas A. Mickes

TAM/ndb

Student Welfare**Transgender Students**

The Board of Education believes that all students are entitled to a quality education in a safe environment. This belief extends to transgender students, that is, students who self-identify with a gender that is different from their biological sex.

The Board seeks to balance the privacy needs of all students with the preferences of transgender students and their parents/guardians. This policy sets forth the practices that are in place for the welfare of all of our students. This policy does not anticipate every situation that might occur with respect to transgender students, and the needs of each student must be assessed on a case-by-case basis.

Student Identity

Transgender students may select a first name and pronoun that more closely matches their gender identity. This chosen name shall be used by District staff to communicate verbally and electronically other than in official school records. Changes of name shall not be permitted to exceed one name change per school year. Gender markers on unofficial District forms and related documents will reflect the student's gender identity.

Official school records will list the birth name and biological sex of the student. The student or their parents/guardians may obtain a name change through the court system.

Restrooms

The District, when requested, will designate a gender-neutral restroom(s) in each building with the appropriate signage.

All students, regardless of their gender identity, will have the option of using the gender-neutral restroom, the restroom designated for their biological sex, or their self-identified gender.

Apparel

Transgender students are permitted to dress in the manner of their gender identity. However, all students are required to dress consistently with the school's dress code.

Extra-Curricular/School Activities

The District is a member of the Missouri State High School Activities Association (MSHSAA). As such, the District is required to adhere to MSHSAA regulations regarding athletic participation by transgender students. MSHSAA requirements are as follows:

No Medical/Hormone Treatment Related to Gender Transition

1. Trans males (female to male) may participate in co-ed sports and may apply to participate in boys' sports. Once the student participates in a boys' sport, he may only compete in boys' sports for the remainder of his eligibility.
2. Trans females (male to female) may not compete on a girls' team, but may compete in co-ed and boys' sports.

Receiving Medical/Hormone Treatment Related to Gender Transition

1. Trans males (female to male) may compete on a boys' team but is no longer eligible to compete on a girls' team.
2. Trans females (male to female) may continue to compete on a boys' team, but may not compete on a girls' team until one year of documented medical hormone treatment and/or suppression is completed. To maintain eligibility, a trans female student will thereafter provide medical documentation that the appropriate hormones are being maintained.

On occasion, student activity groups schedule overnight trips. Students will be assigned rooms with sponsor approval and which are mutually agreed upon by the student roommates.

INSTRUCTIONAL SERVICES

Policy 6180 (Form 6180)

Curriculum Services

English Language Learner (ELL)

The Board of Education is committed to identifying and assessing the educational needs of students whose native or home language is other than English. Once identified, the District will provide appropriate programs to address the needs of these students. Students entitled to considerations under this policy include:

1. Language Minority (LM) - students who come from a background where English is not the student's first language, or where the primary language of the home is not English or both.
2. Limited English Proficient (LEP) - Students whose English language skills are insufficient to lead to success in an English-only classroom.

The District will also take steps to ensure to the maximum extent practicable that the interests of ELL students are included in the development and implementation of District programs and services that are offered by the District to and for its student body.

School personnel enrolling ELL students are trained in the process of identifying, assessing and providing services to these students.

To ensure that parents/guardians are properly notified of the ELL program, all new and enrolling students are to be given the Student Home Language Survey (Form 6180). The form shall be completed and returned to the school by the parents/guardians if they feel their child may be in need of such services.

Where the District has or may have in the future a low number of ELL students, the District may contract with a neighboring district for services until a qualified ELL teacher is employed. However, if the District serves twenty (20) or more ELL students, the District will employ a full-time certified ESOL teacher.

The Board designates the [District Position] to serve as the District's ELL Implementor.

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INSTRUCTIONAL SERVICES

Policy 6180 **(Form 6180)**

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INSTRUCTIONAL SERVICES

Regulation 6190

Curriculum Services

Virtual Education

The District will annually permit any eligible student, under the age of twenty-one (21) who resides in the District, to enroll in Missouri Course Access and Virtual School Program (“Program”) courses as part of the student’s annual course load. Course costs will be paid by the District provided that the student:

1. Is enrolled full-time and has attended a public school, including a charter school, for at least one (1) semester immediately prior to enrolling in the Program. However, if the reason for a student’s non-attendance in the prior semester is a documented medical or psychological diagnosis or condition which prevented attendance, such non-attendance will be excused; and
2. Prior to enrolling in the Program course has received District approval through the procedure set out in this Regulation 6190(A).

Each Program course successfully completed will count as one class and will receive that portion of a full-time equivalent that a comparable course offered by the District generates.

A. Enrollment

The enrollment process for participation in the Program will be substantially similar to the enrollment process for participation in District courses. The enrollment period will be ten (10) school days prior to each semester. Students who fail to timely enroll will be permitted to apply the next semester. New students enrolling during the school year will have five (5) school days from school enrollment to apply for a Program Course under this Regulation. The process may include consultation with a school counselor. However, consultation does not include the counselor’s approval or disapproval of enrollment in the Program. However, the District has ten (10) business days from the date the application was submitted to the District to approve or deny the application.

When a District school denies a student’s enrollment in a Program course or enrollment as a full-time Program student, the District will provide in writing a “good cause” reason for the denial. Such good cause determination will be based upon a reasonable determination that the enrollment is not in the student’s best educational interest. Where enrollment is denied, the following process will be utilized:

1. The District will notify the student and the student’s family in writing of the right to appeal denial of Program enrollment to the Board of Education; and

2. The family will be given an opportunity to present the reasons for their appeal to the Board at an official Board meeting; and
3. The District, at such Board meeting, will provide the basis for its determination that Program enrollment was not in the student's best educational interest; and
4. The written submissions by the family and the District will be incorporated into Board minutes; and
5. The Board's written decision and the reason for that decision will be provided to the family within thirty (30) days of such Board meeting; and
6. The family may appeal the Board's determination to the Department of Elementary and Secondary Education. The Department shall provide their decision within seven (7) calendar days.

Program credits previously earned by a student transferring into the District will be accepted by the District. Students who are participating in a Program course at the time of transfer shall continue in the course with the District assessing future monthly payments.

Home school and private students wishing to take additional courses beyond their school's regular course load will be permitted to enroll in Program courses under an agreement, including the student's payment of tuition or course fees.

B. Payment for Program Courses

Cost associated with Program courses shall be paid by the District for students satisfying subsection (1) of this Regulation 6190. Payments will be made on a monthly cost basis prorated over the semester enrolled. Payments will be made directly to the Program contract provider. Such payments per semester will not exceed the market cost, but in no case more than 7% of the state adequacy target per semester. In the event a Program participant discontinues their enrollment, the District will discontinue monthly payments made on the student's behalf.

In the case of a student who is a candidate for A+ tuition reimbursement and who is enrolled in a Program course, the District will attribute no less than ninety-five (95%) percent attendance to any such student who has successfully completed such Program course. K-8 Districts will be required to pay the District for Program attendees residing in the K-8 District.

C. Program Course Evaluation

The District will consider recommendations made by DESE relative to a student's continued Program enrollment. Based in part on DESE's recommendations, the District may terminate or alter a course offering if the District, in its reasonable discretion, determines that the Program course(s) is not meeting the student's educational needs.

Independently, the District will monitor student progress and success in Program courses. The District will annually provide DESE with feedback regarding Program course quality.

The District is not obligated to provide computers, equipment or internet access except for eligible students with a disability in compliance with federal and state law.

The District will include students' enrollment in the Program in determining the District's average daily attendance (ADA). For students enrolled in the Program on a part-time basis, ADA will be calculated as a percentage of the total number of Program courses in which the student is enrolled by the number of courses required for full-time students.

D. Notice

The District will inform District parents of their child's right to participate in the Program. Opportunity to participate in the Program will be provided in parent handbooks, registration documents and on the homepage of the District's website.

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INSTRUCTIONAL SERVICES

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Proposed Smith-Cotton Virtual Learning Platform

This proposal is to develop and implement our own virtual learning platform that will be taught by Sedalia 200 employees and follow Sedalia 200 curriculum and pacing. Smith-Cotton is in its third year of working with our learning management system (LMS), Canvas. Our virtual platform would also use Canvas as its LMS. If implemented for the second semester of the 2020-21 school year, we would focus on transitioning only needed courses for our virtual students. PLATO and LAUNCH would be used on a as needed basis for a few courses that our numbers do not warrant hiring a district teacher. Below you will find an outline of details for the initial semester.

Virtual Learning Platform Teacher Expectations:

Courses will be taught using Canvas

Pre recorded video lessons will be posted within each learning unit.

A weekly agenda will be posted every Monday outlining the week's assignments.

Teachers will create and post at least one pre-recorded announcement per week.

Live afternoon/evening session of 30 minutes, twice per week. Students are required to attend one of these sessions.

Students will be assigned 2-4 grades opportunities per week, per course.

Assessments will be given within Canvas/Mastery Connect/PLATO.

Teaching Staff

Teachers would receive a \$3,000 stipend for teaching the extra course. This would be for staff that already have six courses (full load) on their schedule. They would be expected to prepare their Canvas shell, implement coursework, grade assessments, and connect with their families. At this time, we believe we would use between 18-20 teachers for this virtual learning platform.

Proposed Courses for Initial Semester:

English

English I

English II

English III

English IV

Math

Algebra I

Algebra II

Geometry

Social Studies

Government

Last 50 years

World History

American History

Science

Biology

Chemistry/Physical Science-One section combined

Earth Science

Electives/PLATO

Business Tech/Business Leadership-One section combined

Personal Finance

Intro. to Business

PE

Spanish I

French I

Art Appreciation

Health

Theater I/II-One section combined

Child Development

Proposed Smith-Cotton Graduating Seniors Academic Distinction

Smith-Cotton is proposing a change to our academic distinction system with the graduating class of 2025. We believe these changes will allow for the same high academic standards and recognize more Smith-Cotton seniors.

Committee Members: Wade Norton, Katie Ellis, Carmen Brock, Pam Crafton, Ashley Burris, Becky Brownfield, Barbara Schrader, Robin Wyatte, Lorin Blackburn-Thierfelder, Michael Kailus, Andrew Matz, Ethan Moore, Amanda Lewis, and Stacy Middleton

Review of Current System:

Our current system recognizes two individual students (Valedictorian and Salutatorian) and groups the remainder of the graduating student body into honor graduates and graduates.

Proposed New System:

A Cum Laude Academic Distinction System would be bestowed as recognition of outstanding academic achievement and as a means to further encourage sound scholarship. They are awarded to every student attaining the required proficiency.

Proposed Program Details:

- *Summa Cum Laude*: is awarded to candidates whose grade-point-average is 4.00 or higher
 - *Magna Cum Laude*: is awarded to candidates whose grade-point-average is 3.70-3.999
 - *Cum Laude*: is awarded to candidates whose grade-point-average is 3.40-3.699
- **Valedictorian*: is awarded to the candidate with the highest grade-point-average of the class
- **Salutatorian*: is awarded to candidate with the second highest grade-point-average of the class

Supporting Data:

Students over 4.0 for the past four years:

2020: 20 2019: 34 2018: 35 2017: 19

Comparable School Systems and Their Academic Distinction:

We spoke with Warrensburg, Columbia, Springfield, and Lee Summit
(information will be shared during the presentation)

Connected Graduation Ceremony Changes:

Guest Speaker nominated by the graduating class: Either member of
the Summa Cum Laude or guest

Proposed Changes for the 2021-22 Education and Career Planning Guide

2021-22 Guide Page Number	Information from 2020-21 Guide listed with changes in the 2021-22 Guide
General Enrollment Info Pgs. 6-10	Removed the following statement under Grades and Grade Point System: SIS Parent Portal is available to all families. Contact the counseling office if you have questions about accessing the parent portal. Added the following statement under Grades and Grade Point System: Parents/Guardians can access observer accounts in Canvas to view grades, resources, and activities posted in their child's courses. The Canvas Parent App can be installed on mobile devices to make viewing more convenient. Observer accounts can: view student grades, read announcements, view the calendar, see the course syllabus, access a list of assignments with due dates, see online assignments, but not discussion posts, set up email or text notifications for announcements, assignments, and more. Please use this resource to help you set up your account and connect your account to your child's Canvas account. Advanced Studies: Advanced Placement: AP examination fee increased to \$95.00 Weighted Courses: Added Jazz Ensemble & Symphony Orchestra
Changing Schedules Pg. 15	Updated Counselor information
Course Listing Pgs. 16-17	Updated Smith-Cotton Course Listings to include new courses.
English Dept. Pgs. 18-19	Updated AP exam fees to \$95.00 for AP English Language and Composition and AP English Literature and Composition.
Social Studies Dept. Pgs. 20-22	Updated AP exam fees to \$95.00 for AP U.S. History and AP World History.
Science Dept. Pgs. 22-24	Updated AP exam fees to \$95.00 for AP Biology and AP Environmental Science
Mathematics Dept. Pgs. 24-26	Updated AP exam fees to \$95.00 for AP Calculus AB

Art Dept. Pgs. 27-28	Changed name of Art to Art 1 and updated course description to read as follows: ART 1: One (1) Credit - 9th, 10th, 11th & 12th grades. This course should be taken before taking any advanced Art classes. This is a choice-based class giving students the opportunity to design and create their own projects with guidance from the teacher. Students will be introduced to drawing, painting, mixed media, sculpture and fibers techniques. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience. Art 1 is designed to introduce students to the Artist Studio Process. Changed name of Fundamentals of Drawing to Drawing and updated course description to read as follows: DRAWING: One (1) credit – 9th, 10th, 11th & 12th grades. <u>A materials fee of \$25 per semester is required.</u> Drawing is a choice-based class giving students the opportunity to design and create their own drawing projects with guidance from the teacher. Students will explore a variety of drawing media, techniques, and further develop their drawing skills. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience. Printmaking/Fibers is now two separate classes and updated courses descriptions to read as follows: FIBERS: One (1) credit- 9th, 10th, 11th, & 12th grades. <u>A materials fee of \$25 per semester is required.</u> Fibers is a choice-based class giving students the opportunity to design and create their own fibers projects with guidance from the teacher. Students will explore a variety of techniques such as embroidery, crochet, surface design, sewing, weaving, felting, basketry techniques, bookmaking, papermaking, tie dye and shibori. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience. PRINTMAKING: One (1) credit- 10th, 11th, & 12th grades. <u>Prerequisite: Art 1. A materials fee of \$25 per semester is required.</u> Printmaking is a choice-based class giving students the opportunity to design and create their own printmaking projects with guidance from the teacher. Students will be introduced to a variety of printmaking techniques, such as stamping, frottage, collograph, Gelli plate, monoprinting, relief, reduction and silkscreen. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience. Changed name of Creative Painting to Painting and updated the course description to read as follows: PAINTING: One (1) credit – 10th, 11th & 12th grades. <u>Prerequisite: Art 1. A materials fee of \$25 per semester is required.</u> Painting is a choice-based class giving students the opportunity to design and create their own painting projects with guidance from the teacher. Students will explore watercolor, acrylic, mixed media, and alternative painting techniques. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience. Added a new course: MIXED MEDIA: One (1) credit – 10th, 11th & 12th grades. <u>Prerequisite: Art 1. A materials fee of \$25 per semester is required.</u> Mixed Media is a choice-based class giving students the opportunity to design and create their own projects with guidance from the teacher. Students will explore mixed media techniques that combine drawing, painting, collage, fibers, and sculpture together. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience.
Music Dept. Pgs. 29-31	Updated New Score to be a ½ credit course for 9th-12th graders and updated course description to read as follows: NEW SCORE: One-half (½) credit - 9th, 10th, 11th, & 12th grades. <i>By audition only. This course is WEIGHTED.</i> The number of students accepted into this choir will be determined according to balance of parts. Students will be required to participate in all choral performances, concerts, and contests, scheduled by the director. Students are required to be in A Cappella or Concert Choir in the spring. This advanced mixed show choir will learn a variety of musical styles including competition show music and standard choral music. Members of this group will learn vocals and choreography of a competition show and will travel to various competitions and community events throughout the school year. Members will be responsible for their costume and accessories. There will be evening rehearsals with this ensemble especially during competition season.

Updated Vocal Velocity to be a ½ credit course for 9th-12th graders and updated the course description to read as follows:

VOCAL VELOCITY: One-half (½) credit - 9th, 10th, 11th, & 12th grades. By audition only. Students are required to perform at all events, concerts, and contests scheduled by the director. Students are required to be in A Cappella or Concert Choir in the spring. This course is designed for serious vocal students who are interested in performing in an ensemble combining singing and dancing. Students who have participated in choir at the middle school level are encouraged to audition for this choir. This choir will learn different styles of music with the intent of developing the singer's vocal strength, technique, intonation, and note reading. Members of this group will learn vocals and choreography of a competition show and will travel to various competitions. Members will be responsible for their costume and accessories. There will be evening rehearsals with this ensemble especially during competition season. It is intended to help prepare students for the advanced show choir New Score.

Updated A Cappella Choir to be a ½ credit course for 9th-12th graders and updated the course description to read as follows:

A CAPPELLA CHOIR: One-half (½) credit - 9th, 10th, 11th, & 12th grades. By audition only. Students are not required to be in show choir to be in this ensemble. Students are required to perform at all vocal concerts scheduled in the spring. These students will also perform at MSHSAA Large Group Contest. The number of students accepted into this choir will be determined according to balance of parts. This choir is open to serious vocal students who have an advanced understanding of vocal technique and performance. Students will further develop ear training, sight-reading, and singing skills. They will explore the works of many composers across the various time periods.

Added the following new classes:

CONCERT CHOIR: One-half (½) credit - 9th, 10th, 11th, & 12th grades. By audition only. Students are not required to be in show choir to be in this ensemble. Students are required to perform at all vocal concerts scheduled in the spring. The choir is open to serious vocal students who want to continue improving their vocal technique and performance skills. Students will learn the basics of sight reading and ear training as well as refining their music reading skills. They will explore works from a variety of time periods and styles. This ensemble is intended to help prepare students for the advanced concert ensemble A Cappella.

SMALL CHORAL ENSEMBLES: One-half (½) credit - 9th, 10th, 11th, & 12th grades. This course is for serious vocal students who are looking for an advanced traditional choral ensemble in the fall semester. Students will be required to perform at all concerts scheduled in the fall. Students in this class will focus on works for smaller choral ensembles as well as duets and solo works. They will learn individual performance skills as well as skills for singing in a non-conducted ensemble. Additionally, there will be an emphasis on learning and preparing for the district and all-state choir audition processes.

MUSICAL THEATRE & VERNACULAR MUSIC: One-half (½) credit - 9th, 10th, 11th, & 12th grades. This course explores the vocal performance skills for musical theatre and the Great American Songbook. Students should have an understanding of vocal technique and music reading skills. Students will work in groups and as individuals to learn and perform songs of various styles and from different eras. Students will be required to participate in class performances and may perform at concerts outside the school day.

Added weight to the following classes: Symphony Orchestra and Jazz Ensemble

**Vocational
Family &
Consumer
Science

Pgs. 34-35**

ADVANCED APPAREL, TEXTILES & FASHION: increased lab fee to \$25.00

Changed name of ProSTART I to Culinary Essentials & Catering (ProSTART I) and updated the course description to read as follows:

CULINARY ESSENTIALS & CATERING (ProSTART I): One (1) credit- 10th, 11th, & 12th grades. Prerequisite: Nutrition & Wellness or Creative Foods I with a C or better. A lab fee of \$30 is required. In this class, students have the opportunity to explore the exciting and developing professions in the culinary industry using the National Restaurant Association's ProStart curriculum. Students have opportunities to work with mentoring chefs from the local area, cater local events, and compete in culinary competitions. Students who complete this course will be industry certified.

Business & Marketing Education Pgs. 36-37	Remove the following courses: Business Technology II, Desktop Publishing and Multimedia Changed name of Business Technology I to Business Technology and updated the course description to read as follows: BUSINESS TECHNOLOGY : One-half (1/2) credit – 9th, 10th, 11th & 12th grades. This course will allow students to use a computer and other technologies common in businesses to accomplish activities similar to current trends in business and industry. The course content will include a quick review of the keyboard and proper typing technique, introduction to device operation and Internet usage. The students will learn to use the Microsoft Office Suite (Word, Excel, PowerPoint, and Access) to complete common tasks in the workplace. This is an applications-oriented course. <u>The course is articulated with SFCC.</u> Updated grade levels for Computer Graphics Updated Prerequisite for Tiger Vision Updated course description for JAG to read as follows: JOBS FOR AMERICA'S GRADUATES (JAG): One (1) credit- 12th grade. This course will prepare students for success after high school and help them to determine which path (Education, Employment, Enlist) is right for them. The students will be introduced to employability competencies and be assessed on those skills. The competencies fall into six categories: career development, job attainment, job survival, basic skills, leadership and self-development, and personal skills. Students will be involved in "real world" experiences that connect them to available careers within their community. Students taking this course will be required to complete follow up surveys for twelve months after graduation. Added a new course: DIGITAL PHOTOGRAPHY & MULTIMEDIA: One-half (½) credit - 9th, 10th, 11th, & 12th grades. <u>A materials fee of \$25 per semester is required.</u> Students will be required to provide a digital camera and storage card. This course provides students with experience on creative expression through digital multimedia, photography, and technology. Students will learn techniques to capture and edit digital images and video.

Dear Parents and Students:

This Educational Planning Guide contains a wealth of information to assist as you organize and implement a plan for your high school career and beyond.

The career path information offers a range of possible careers for each student to consider. Parents can use the career path information to discuss career opportunities with their children.

Student course selection is very important. Schedule changes can be very difficult and/or denied; therefore, students and parents should carefully consider course selections to ensure the most appropriate choices for students. The teachers, counselors, and administrators are available to assist students and parents as they make course decisions. Please do not hesitate to ask for this assistance.

Sincerely,

Smith-Cotton High School and Whittier Administrative & Counseling Teams



Sedalia School District #200

www.sedalia200.org

SEDALIA SCHOOL DISTRICT #200

EDUCATIONAL PLANNING GUIDE

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HIGH SCHOOL COURSE GRADUATION REQUIREMENTS

EIGHT SEMESTERS of HIGH SCHOOL ATTENDANCE are strongly recommended for all students. If students have completed all required courses and have earned 24 units of credit, early graduation requests will be considered on a case-by-case basis. Students must submit a letter of their intent to graduate early to the principal the semester before they plan to graduate.

CURRICULAR AREAS	COURSE OFFERINGS
ENGLISH (4 Units)	Pre- AP English I, English II, English III, English IV, Lifetime Literacy TTR <u>Advanced Placement:</u> AP English Literature and Composition, AP English Language and Composition <u>Dual Credit:</u> English Composition I & English Composition II
SOCIAL STUDIES (3 Units)	World History, American History, American Government (1/2 unit), The Law & You, The Last 50 Years in History, Missouri History, Geography, The Holocaust, History of Civil War, History of Vietnam War, Sociology <u>Advanced Placement:</u> AP US History, AP World History <u>Dual Credit:</u> US History Before 1877, US History Since 1877, World Civilization Before 1500, World Civilization After 1500, National Government
MATHEMATICS (3 Units)	Algebra Orientation, Algebra A, Algebra B, Real World Math, Algebra I, Algebra II, Algebra III, Honors Algebra II, Geometry Concepts, Geometry, Pre-Calculus, Introduction to Statistics <u>Advanced Placement:</u> AP Calculus AB <u>Dual Credit:</u> Statistics, College Algebra, College Trigonometry, Pre-Calculus, Calculus
SCIENCE (3 Units)	Biology, Physical Science, Earth Science, Environmental Science, Chemistry I, Chemistry II, Physics I, Physics II, Zoology, Human Physiology I & II, Forensic Science, Astronomy, Meteorology <u>Advanced Placement:</u> AP Biology, AP Environmental Science <u>Dual Credit:</u> Human Biology, General Chemistry I w/Lab, Intro to Chemistry w/lab
FINE ARTS (1 Unit)	See Course Offerings
PRACTICAL ARTS (1 Unit)	See Course Offerings
PHYSICAL EDUCATION (1 Unit)	Personal Fitness, Athletic Conditioning, Lifetime Sports, Adaptive Personal Fitness TTR (Yoga)
PERSONAL FINANCE (1/2 Unit)	Personal Finance
HEALTH (1/2 Unit)	Health
ELECTIVES (7 Units)	See Course Offerings
Totals	24 Credits

POST-HIGH SCHOOL EDUCATION ADMISSIONS REQUIREMENTS

CURRICULAR AREAS	Entering Freshman University of Missouri System Credit Requirements	Missouri Public 4 Year Colleges (i.e. UCM, MSU) Credit Requirements	Community & Technical Colleges (State Fair Community College, etc.)	Military Careers
COMMUNICATION SKILLS	4 Units	4 Units	 HIGH SCHOOL Diploma ASVAB Score is Required      ACT or Accuplacer Placement Score is Required	    
SOCIAL STUDIES	3 Units Government 1/2	3 Units Government 1/2		
MATHEMATICS	4 Units Algebra 1 & Higher	3 Units Algebra 1 & Higher		
SCIENCE	3 Units	3 Units		
FINE ARTS	1 Unit	1 Unit		
PRACTICAL ARTS	0 Units	0 Units		
PHYSICAL EDUCATION	0 Units	0 Units		
ADDITIONAL ELECTIVES	2 Units 2 Years of the Same Foreign Language	3 Units of Upper Level Electives		
OTHER REQUIREMENTS	Appropriate class rank and a minimum score of 24 on the ACT	Appropriate class rank and ACT score		



Missouri State
UNIVERSITY



MAKE HIGH SCHOOL COUNT

It's not too soon to start thinking about your future! If you are considering attending school (four-year college/university, career/technical school, or two-year college) after high school, you may find it helpful to do the following:

- Make a list of the schools that interest you during the 9th and 10th grade year.
- During the 10th and 11th grade year, gather information from each school and study it.
- Register to take the ACT or SAT Assessment before December of your senior year (spring of your junior year is highly recommended).
- Visit the campus of each school you are seriously considering at the end of 11th grade or beginning of 12th grade.
- Make some decisions first semester of 12th grade year and submit applications to the top choices.
- Apply early for housing.
- Apply early for financial assistance. Pay attention to deadlines listed in the financial aid information you receive from your counselor and the schools you are interested in attending.
- Find out about local, state, federal and private student financial assistance programs.
- Make your decision. Take time to review all information carefully and weigh your options.

If you are considering serving in the Armed Forces after high school, you might find it helpful to do the following:

- Visit with friends, neighbors, and relatives who have served in various branches of the Armed Forces.
- Study military literature available in the library or counseling office.
- Evaluate any physical limitations that might prevent you from serving in the Armed Forces.
- Compare military training opportunities with possible civilian occupations.
- Arrange with your counselor to visit with various military recruiters during your junior and senior years of high school. When meeting with recruiters, listen very carefully, ask tons of questions, and ask to see it in writing.
- Compare benefits, tours of duty, training, and promotion opportunities of military programs.

If you are considering direct employment after high school, you might find it helpful to:

- Explore your special abilities and interests with your school counselor.
- Collect and study materials about writing resumes and letters of application.
- Consider whether you want to move away from your home region after high school.
- Visit with individuals working in various occupations that may be of interest to you. Become familiar with major employers in the areas where you are interest in working.

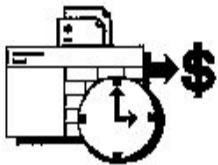
Career Paths and Career Clusters



Arts & Communications

These occupations are related to the humanities and the performing, visual, literary and media arts. They may include architecture, interior design, creative writing, fashion design, film, fine arts, graphic design and production, journalism, language, radio, television, advertising and public relations.

Career Clusters: Arts, A/V Technology and Communications



Business Management & Technology

These occupations are related to the business environment. They may include entrepreneurship, sales, marketing, computer/information systems, finance, accounting, personnel, economics and management.

Career Clusters: Information Technology; Finance; Marketing, Sales and Service; Business, Management and Administration



Health Services

These occupations are related to the promotion of health and the treatment of disease. They may include research, prevention, treatment and related technologies.

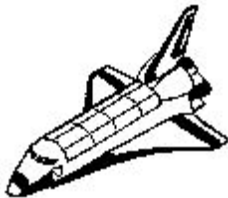
Career Clusters: Health Science



Human Services

These occupations are related to economic, political and social systems. They may include education, government, law and law enforcement, leisure and recreation, military, religion, childcare and social services.

Career Clusters: Human Services; Hospitality and Tourism; Government and Public Administration; Law, Public Safety, Corrections and Security; Education and Training



Industrial & Engineering Technology

These occupations are related to the technologies necessary to design, develop, install or maintain physical systems. They may include engineering, manufacturing, construction, service and related technologies.

Career Clusters: Science, Technology, Engineering and Mathematics; Architecture and Construction; Manufacturing; Transportation, Distribution and Logistics



Natural Resources

These occupations are related to the environment and natural resources. They may include agriculture, earth science, environmental sciences, fisheries, forestry, horticulture and wildlife.

Career Clusters: Agriculture, Food and Natural Resources

For more information on Missouri's career clusters, visit:
http://dese.mo.gov/divcareered/career_clusters.htm

INDIVIDUAL CAREER AND ACADEMIC PLAN (ICAP) INFORMATION

The Missouri Department of Elementary and Secondary Education requires each student to have an Individual Career and Academic Plan (ICAP) to help with transition after high school. The Individual Career and Academic Plan (ICAP) is a plan of study to guide students through the coursework and activities for achieving personal career goals, post-secondary planning and providing individual pathway options. An ICAP is a multi-year process, beginning no later than eighth grade, that intentionally guides students and families in the exploration of career, academic and multiple post-secondary opportunities to include direct access to the workforce, military, tech school/area career center, vocational training (apprenticeship), 2-year college and 4 year college. An ICAP is a "roadmap" to help students develop awareness, knowledge, attitudes, and skills to create their own meaningful pathways to be success ready graduates.

Individual Career and Academic Plan (ICAP)						
(Name of School)						
Name: _____						
Graduation Year: _____						
Select a Career Path Select: _____ Career Cluster Select: _____ Program of Study (Pathway)	Grade 9	Language Arts	1	1st Semester	2nd Semester	Review Each Semester 9th Grade Review Dates: _____ Student's Signature(s): _____ Parents/Guardians' Signature(s): _____ Advisor's Signature(s): _____
		Social Studies	1			
		Mathematics	1			
		Science	1			
		Health	1/2			
		P.E.	1/2			
		Electives or Fine/Practical Art Requirements	2			
Additional Postsecondary Preparation A+ Program _____ Career and Technical Ed Certificate _____ Industry Recognized Credential _____ Missouri Seal of Biliteracy _____ NCAA _____ Technical Skill Attainment _____ Other: _____	Grade 10	Language Arts	1			10th Grade Review Dates: _____ Student's Signature(s): _____ Parents/Guardians' Signature(s): _____ Advisor's Signature(s): _____
		Social Studies	1			
		Mathematics	1			
		Science	1			
		Personal Finance*	1/2			
		Fine/Practical Art	1			
		P.E.	1/2			
Electives	3					
Postsecondary Goals Postsecondary Options: Directly to workforce _____ Military _____ Tech School/Area Career Center _____ Vocational Training (Apprenticeship) _____ 2 year College _____ transfer to 4 year college _____ 4 Year College or University _____ Other: _____	Grade 11	Language Arts	1			11th Grade Review Dates: _____ Student's Signature(s): _____ Parents/Guardians' Signature(s): _____ Advisor's Signature(s): _____
		Social Studies	1			
		Mathematics	1			
		Science	1			
		Electives	4			
Grade 12	Language Arts	1			12th Grade Review Dates: _____ Student's Signature(s): _____ Parents/Guardians' Signature(s): _____ Advisor's Signature(s): _____	
	Electives	7				

This plan will be reviewed and updated annually to ensure that it continues to provide direction toward the student's academic and career goals. Parents will sign off on their student's Individual Career and Academic Plan (ICAP) each fall during back to school enrollment.

GENERAL ENROLLMENT INFORMATION

GRADES AND GRADE POINT SYSTEM

Grades will be issued at the end of each 18-week semester. A progress report will be issued at mid-semester. It is the student's responsibility to present grades to parents. Semester grades are based on cumulative points in the following areas: tests, assigned work, class participation, and special assignments. Grades are based on the following percentages:

95-100%	A 4.00	80-82%	B- 2.67	67-69%	D+ 1.34
90-94%	A- 3.67	77-79%	C+ 2.34	63-66%	D 1.00
87-89%	B+ 3.34	73-76%	C 2.00	60-62%	D- 0.67
83-86%	B 3.00	70-72%	C- 1.67	0-59%	F 0.00

Parents/Guardians can access observer accounts in Canvas to view grades, resources, and activities posted in their child's courses. The Canvas Parent App can be installed on mobile devices to make viewing more convenient. Observer accounts can: view student grades, read announcements, view the calendar, see the course syllabus, access a list of assignments with due dates, see online assignments, but not discussion posts, set up email or text notifications for announcements, assignments, and more. Please use this [resource](#) to help you set up your account and connect your account to your child's Canvas account.

HONOR ROLL / ACADEMIC HONORS

Smith-Cotton High School grades are based on a 4.0 scale. Honor roll is based on semester grades and grade point average. Students who obtain a 3.0 up to 3.66 will be on the Honor Roll. Those with 3.67 or above will be on the Principal's Honor Roll. Students can receive an academic letter by earning a 3.34 or above for 3 semesters.

ADVANCED STUDIES

Several special programs are designed to meet the needs of academically talented students, providing intellectual challenge through curriculum. These programs are designed to provide students a competitive advantage for college admission or other advanced study and increase their scholarship opportunities. The programs are listed below:

Advanced Placement (AP)
Dual Credit
Project Lead the Way (PLTW)
Articulated Credit

Students and their parents should meet with a school counselor to investigate all opportunities and options available through the programs. Please be aware that acceptance of credit through these programs is determined by individual colleges. Students and parents will also find the following brief explanations of each program helpful.

Advanced Placement (AP)

The Advanced Placement Program is essentially a way for schools to provide their stronger students with courses of study appropriate to their abilities and interests, with reasonable assurance that these studies will not be repeated at college.

Smith-Cotton High School offers several AP courses to sophomores, juniors and seniors. All AP courses culminate in a comprehensive AP examination administered by the College Board, a non-profit organization that administers the program. Most colleges will accept successful completion of the exam for either advanced placement alone or for both dual credit and advanced placement. Up-to-date information concerning university recognition policies can be found at <http://www.collegeboard.com/student/testing/ap/about.html>.

Students are strongly encouraged to take the final AP examination and must receive a particular score to receive college credit. Please refer to college of choice or bring questions to the Smith-Cotton High School Counseling office. LAUNCH AP courses may be taken with administrative approval. Examination fee is currently \$95.00. Below is a list of all on campus AP courses offered by our school:

AP Biology	AP Calculus AB	AP Computer Science A (CSA)
AP Music Theory	AP World History	AP Computer Science Principles (CSP)
AP U.S. History	AP Environmental Science	AP English Literature and Composition
AP World Lang. Levels IV & V	AP English Language and Composition	

Dual Credit

All dual credit courses taken on the Smith-Cotton High School campus are weighted. The Sedalia School District #200, State Fair Community College (SFCC), along with University of Central Missouri (UCM) and the Missouri University of Science and Technology have agreements whereby high school sophomores, juniors and seniors, with qualifying scores, may enroll in college courses and receive both high school and college credit. To be eligible, students must have a GPA of 3.0/4.0. **There MUST be a minimum of ten students in order for the class to actually be taught at Smith-Cotton High School.** Students may, with approval from their school counselor, enroll in day or evening dual credit classes offered on the SFCC campus. Equating college hours to high school credit has been established as: 5 college hours = 1 unit of high school credit; 3 college hours = ½ unit of high school credit; 2 college hours = ½ unit of high school credit. To enroll or to obtain more specific details on “Dual Credit” and how it would fit into a daily school schedule, parents and students should contact a school counselor. Any dual credit class taken which is not “on level” or which is considered remedial will be awarded an elective credit.

The following is a list of Dual Credit courses that we may offer to our students. It may be acceptable for students to be enrolled in some dual credit courses without paying the fee for the college credit; upon successful completion of the course they will earn the weighted high school credit. Fees will only be collected at the beginning of the semester if college credit is desired. **Tuition for these courses must be paid to the college. Students may apply for a scholarship to assist with tuition made available by the Sedalia School District Foundation (SSDF). The SSDF awards a certain number of scholarships for SFCC courses each year only. It is strongly recommended that students take the ACT test before the beginning of the school year.**

State Fair Community College		
Course	Requirements	Credit Hours
Public Speaking	3.0/4.0	3
English Composition I	ACT English score of 18/ACT Reading score of 18	3
English Composition II	ACT English score of 18/ACT Reading score of 18	3
U.S. History Before 1877	ACT English score of 18/ACT Reading score of 18	3
U.S. History Since 1877	ACT English score of 18/ACT Reading score of 18	3
American/National Government	ACT English score of 18/ACT Reading score of 18	3
World Civilization Before 1500	ACT English score of 18/ACT Reading score of 18	3
World Civilization After 1500	ACT English score of 18/ACT Reading score of 18	3
Human Biology	ACT English score of 18/ACT Reading score of 18	3
Introduction to Chemistry w/lab	Completion of English Composition I (Engl 101)	5
General Psychology	ACT English score of 18/ACT Reading score of 18	3
General Sociology	ACT English score of 18/ACT Reading score of 18	3
Medical Terminology I	3.0/4.0	3
Introduction to Literature	ACT English score of 18/ACT Reading score of 18	3
Introduction to Philosophy	ACT English score of 18/ACT Reading score of 18	3
Living Religions	ACT English score of 18/ACT Reading score of 18	3
College Skills	3.0/4.0	3
University of Central Missouri		
Course	Requirements	Credit Hours
Pre-calculus	ACT Math score of 22	5
Statistics	ACT Math score of 22	3
College Algebra	ACT Math score of 22	3
College Trigonometry	ACT Math score of 22	2
Calculus	ACT Math score of 26	5
General Chemistry I w/lab	ACT Math score of 24	5
Music Appreciation	3.0/4.0	3

Project Lead the Way (PLTW)

Project Lead the Way (PLTW) is a nationally recognized engineering curriculum being offered through the Sedalia School District. There are three different engineering pathways offered at Smith-Cotton High School: Pathway to Engineering, Pathway to Computer Science, and Pathway to Biomedical Science. Each of these pathways offer engineering courses that engage students in hands-on activities, projects, and problems that are reflective of real-world challenges. This compelling, real-world approach empowers students to learn essential, in-demand skills validated by the world's leading companies, while also providing an invaluable connection between what students are learning in the classroom today and how it applies to the paths they will take in the future. Ask your school counselor about information regarding PLTW or go to www.pltw.org. **Dual credit can be awarded through SFCC, UCM, or Missouri University of Science and Technology. See the Project Lead the Way instructor for more information.**

Project Lead the Way- Colleges vary		
Introduction to Engineering Design	Smith-Cotton Course Enrollment	See instructor
Principles of Engineering	Smith-Cotton Course Enrollment	See instructor
Digital Electronics	Smith-Cotton Course Enrollment	See instructor
Principles of Biomedical Science	Smith-Cotton Course Enrollment	See instructor
Human Body Systems	Smith-Cotton Course Enrollment	See instructor
Medical Interventions	Smith-Cotton Course Enrollment	See instructor
Biomedical Innovations	Smith-Cotton Course Enrollment	See instructor

Articulated Credit

Articulation agreements are set up for certain career, technical and occupational courses that are offered through a post-secondary institution such as State Fair Community College. Articulated credit is earned by successfully completing a career, technical or occupational course with an 80% or higher. Enrollment for articulated credit must be made while the student is enrolled in the high school equivalent course. The college credit will appear on a college transcript once a student graduates high school and earns 15 hours of college credit through the post-secondary institution. There is no cost to the student for articulated credit. Smith-Cotton does offer some articulated credit through State Fair Community College.

WEIGHTED CLASS INFORMATION

Weighted classes are given one (1) additional grade point to count toward a student's grade point average. Weighted courses offer a more rigorous curriculum to prepare students for post-secondary education.

Dual Credit and Advanced Placement classes that are **taught on the Smith-Cotton campus** will be weighted. Beginning with the Class of 2024, weighted credit can also be earned for courses not taught on Smith-Cotton campus that fall under the **Core 42**. In addition to the Dual Credit and Advanced Placement classes, the following classes are weighted:

Chemistry II
Physics II
Science Research Course
Human Physiology I & II
Aerospace Engineering
Cybersecurity
JROTC Cadet Staff Leadership & Management
Zoology
Honors Algebra II
New Score
Symphony Orchestra
Jazz Ensemble

Level III, IV & V World Languages
Spanish History & Literature
Engineering Design & Development
CNC Manufacturing & Machining
Civil Engineering & Architecture
Computer Science Essentials
Accounting II
Accounting III
Pre-Calculus
Orchestra
Band

END OF COURSE/END OF HIGH SCHOOL ASSESSMENT PLAN

All Missouri high school students are required to take End of Course Exams following completion of these courses for graduation. *The following are the required tests for graduation:*

1. Algebra I End of Course Assessment—*If students took Algebra I as an 8th grader, then the state requires they take Algebra II EOC for graduation.*
2. English II End of Course Assessment
3. Biology End of Course Assessment
4. American Government End of Course Assessment
5. United States & Missouri Constitution Tests—taken during high school
6. ASVAB and/or ACT during students' junior year

INDEPENDENT STUDY/CLASS BY ARRANGEMENT FOR GRADES 10-12

In this program, a student may further his/her study independently under the supervision of the teacher. The school counseling department has more information for those interested students. This is determined on an individual basis.

SUMMER SCHOOL

Sedalia School District #200 may provide a summer school program for those students who have been unable to meet the basic requirements for graduation and for other students wishing additional course work. Students who have failed a required course should see a counselor and enroll for summer course work.

COMMUNITY SERVICE

Community service is designed for any student with the desire to spend time in documented, approved service to some agency or project with a community service orientation. Examples of this would be assisting in local service club projects, aiding city and state agencies, helping at hospitals and schools, etc. Eighty hours of documented service will equate to ½ credit of elective credit. Up to two hours of elective credit may be counted toward graduation. Each student will maintain records of dates, times, and services rendered, along with required signatures. A brief checklist will also rate the success of the effort. To receive credit, the student will also compose a summary of the total experience and submit it along with the documentation. **The service projects will be performed outside of regular school hours. This class is pass/fail. See your school counselor for more information.**

SEDALIA FIT

The Sedalia FIT program's mission is to provide all students with a 40-hour internship opportunity during their junior or senior year. Business, Education and Civic leaders have built a community-led "4 step career program" for high school students, which includes an internship, prior to their entering a technical, associate or bachelor degree program. The FIT program consists of the following four steps: assessment, interview, placement and follow-up. Step one requires each student to complete a career assessment which helps determine their "Top 5" career choices. After the assessment is completed each student meets with a career consultant to review their choices and agree on an internship that FITS with their interests and talents. The career consultant will then access the Employer Internship Network (EIN) to match the student with one of the employers in the network. Upon completion, the student provides a written description of the impact that this internship has had on their career selection process. The business provides the intern with career input and advice based upon their experiences and their interactions.

SEAL OF BILITERACY

The Sedalia School District has chosen to develop an award to encourage the study of world languages and to recognize the achievement of students who attain proficiency in both English and another language. In order to recognize and encourage linguistic proficiency and cultural literacy, the Sedalia School District shall present a biliteracy award to each graduating high school student who demonstrates proficiency in speaking, reading, and writing in one or more languages in addition to English. The Superintendent will approve applications based on a review of student qualifications in accordance with the Board of Education policy and district-established criteria. Several state universities are working with DESE to offer upper level foreign language credit to students who meet the requirements for the Seal of Biliteracy.

LAUNCH

LAUNCH is Missouri's solution for course access for school districts and families in need of flexible and personalized learning options. LAUNCH courses meet both individual student's needs and the needs of the Sedalia School District #200 by providing virtual course options for the students. Through this program, Smith-Cotton can offer high quality virtual courses in which Missouri teachers teach Missouri learning standards. Administrative approval is required to be a part of this program.

MISSOURI OPTIONS

Students that will complete or have completed Personal Finance, Health, one full credit of PE, one full credit of Practical Art and one full credit of Fine Art, and are behind on core credits can prepare for the Missouri Options test by attending classes at the SFCC Career and Technical Center. After taking and passing the Missouri Options test, a Smith-Cotton High School diploma can be awarded, provided the basic requirements have been met in accordance with the MISSOURI OPTIONS contract. **STUDENTS ARE NOT ELIGIBLE FOR THIS PROGRAM UNTIL THE YEAR THEIR COHORT GROUP GRADUATES!**

A+ SCHOOLS PROGRAM

The A+ Schools Program strives to ensure that students are prepared for and successful in life beyond high school. The A+ Schools Program provides students with continuous, progressive career information throughout the students' years at Smith-Cotton. The program focuses on ensuring students have course offerings that are rigorous and relevant to the world outside the classroom that will better prepare them for their paths after high school.

An A+ Student must:

- Must be a US Citizen or permanent resident (See the A+ Coordinator with any questions).
- Sign a **Letter of Intent** to participate in the program prior to or during the last 3 years of high school.
- Attend an **A+ School** for six consecutive semesters prior to graduation (grades 10-12).
- Graduate with an **un-weighted** cumulative GPA of 2.5 or higher on a 4.0 scale. Graduate with at least a **95%** cumulative attendance record for grades 9-12.
- Perform **50 hours** of unpaid tutoring to other students in the district.
- Maintain a record of good citizenship and avoid the use of alcohol and unlawful drugs.
- Apply for **non-repayable federal tuition assistance** by filling out the Free Application for Federal Financial Aid (FAFSA). This must be completed before requesting A+ Student Financial Incentive Assistance.
- Students must score **proficient or advanced** on **ONE** of the following End of Course Exams: **Algebra I, Algebra II, or Geometry**.
- If a student takes the Algebra I End of Course Exam as an 8th grader and passes with a proficient or advanced, then they have satisfied this requirement.

HOW DO YOU BECOME AN A+ STUDENT?

To become part of the A+ Schools Program, read the citizen guidelines and complete the agreement. It is recommended that students sign up early in their high school careers. Doing so, allows the A+ Coordinator to monitor the students' GPA and attendance, provide college and career information, and assist students in fulfilling the tutoring portion of the A+ requirements.

Students are encouraged to enroll in the A+ Schools Program even if they plan to attend a four-year college or enter the workforce rather than attend college. This program is an opportunity for students to access additional education after high school; it does not obligate them to use the A+ tuition reimbursement.

WHAT ARE THE BENEFITS OF BEING AN A+ STUDENT?

- A student graduating with A+ status may be eligible for two years of tuition grants to attend any accredited public Missouri community college or vocational/technical school as a full-time student. Tuition benefits may cover tuition and general fees.
- The tuition grants may be available to the A+ student up to four years after high school graduation.

Parental income is not criteria for A+ student incentive reimbursement.

The rules and reimbursement for the A+ Schools Program are determined by the State Legislature. They may change at any time.

*For additional information about the A+ Schools Program
contact the A+ Coordinator.*

UPWARD BOUND--State Fair Community College

The SFCC Upward Bound program is a partnership between Sedalia School District #200 and State Fair Community College. Upward Bound is a federally funded college academic enrichment opportunity targeting first-generation college bound high school students. Housed at Smith-Cotton High School, the program motivates participants to develop the skills necessary to complete high school and successfully pursue a four-year college degree.

Throughout the academic year, participants receive individual peer-led tutoring, academic performance stipends, college campus visits, fine arts enrichment activities, cultural field trips, a financial aid seminar, leadership training, and ACT preparation instruction. During the summer, participants take part in a 6-week college immersion experience where students live in the SFCC residence hall and take college prep classes on the college campus.

Upward Bound provides services to 50+ students attending Smith-Cotton High School. There is no cost to the participant or to the family. To qualify, applicants must meet one of the following criteria: be a first-generation college student (cannot reside with a natural/adoptive parent who has a bachelor's degree) -or- must meet a federally regulated income guideline set annually by the federal government. For more information, visit the Upward Bound Office or the State Fair Community College website.

Missouri State High School Activities Association Eligibility (MSHSAA)

Due to MSHSAA GUIDELINES, students participating in extra-curricular and co-curricular activities must pass 80% of their coursework. This means that students must earn 3.0 credits per semester if enrolled only at Smith-Cotton High School to be eligible. Student MSHSAA eligibility is determined by the preceding semester.

National Collegiate Athletic Association (NCAA)

Before a student is eligible to participate in college athletics at the NCAA Division I or Division II level, the NCAA Clearinghouse must certify the student. Part of that certification process includes making sure that the student has successfully taken the required number of core courses. The required number of core courses is listed below. For further requirements to be deemed eligible, contact the Activities Director.

CORE UNITS REQUIRED FOR NCAA CERTIFICATION

	<i>Division I</i>	<i>Division II</i>
<i>English core</i>	4 years	3 years
<i>Mathematics core</i>	3 years	2 years
<i>Science core</i>	2 years	2 years
<i>Social Studies Core</i>	2 years	2 years
<i>From English, Math, or Science</i>	1 year	3 years
<i>Additional Core (English, Math, Science, Social Studies, Foreign Language, Computer Science)</i>	4 years	4 years
TOTAL CORE UNITS REQUIRED	16	16

Be sure to look at your high school's list of NCAA-approved core courses on the Eligibility Center's Web site to make certain that courses being taken have been approved as core courses. The web site is www.eligibilitycenter.org.

National Association of Intercollegiate Athletics (NAIA)

All college freshman students must be a graduate of an accredited high school. An entering freshman student must meet two of the three entry level requirements: a minimum score of 18 on the ACT or 860 on the SAT, an overall high school grade point average of 2.000 or higher on a 4.000 scale, and graduate in the upper half of the student's high school graduating class. Please visit www.playnaia.org for more information.

CHANGING SCHEDULES

Schedule changes must be requested during the first two days of the semester. See your grade level counselor for this information. It is the student's responsibility to complete the schedule change form with a parent signature and turn in to the counseling office by the designated deadline.

Students need to contact the following counselors regarding schedule changes:

Class of 2022	Carmen Brock	brockc@sedalia200.org
Class of 2023	Ashley Burris	burrisa@sedalia200.org
Class of 2024	Katie Ellis	ellisk@sedalia200.org
Class of 2025	Pam Crafton	craftonp@sedalia200.org

Smith-Cotton Courses

ENGLISH

Pre-AP English I	1 unit
English II	1 unit
English III	1 unit
English IV	1 unit
AP English Language & Composition*	1 unit
AP English Literature & Composition*	1 unit
English Composition I #*	½ unit
English Composition II #*	½ unit
Creative Writing	½ unit
Global Studies	½ unit
Reading Fiction	½ unit
English Core Enhancement	½ unit
Strategic Reading (Reading 101)	½ unit
English as a Second Language I	½ unit
Rewards TTR	1 unit
Lifetime Literacy TTR	½ unit
Functional English TTR	1 unit

SOCIAL STUDIES

World History	1 unit
American History	1 unit
American Government	½ unit
AP U.S. History*	1 unit
AP World History*	1 unit
National Government #*	½ unit
U.S. History Before 1877 #*	½ unit
U.S. History Since 1877 #*	½ unit
World Civilization Before 1500 #*	½ unit
World Civilization After 1550 #*	½ unit
The Law and You	½ unit
The Last 50 Years in History	½ unit
Missouri History	½ unit
Geography	½ unit
The Holocaust	½ unit
History of the Vietnam War	½ unit
History of the Civil War	½ unit
Sociology	½ unit
Functional History TTR	1 unit

SCIENCE

Biology	1 unit
Physical Science	1 unit
AP Biology*	1 unit
AP Environmental Science*	1 unit
Chemistry I	1 unit
Chemistry II*	1 unit
Physics I	1 unit
Physics II*	1 unit
Earth Science	1 unit
Environmental Science	1 unit
Zoology *	1 unit
Human Physiology I*	½ unit
Human Physiology II*	1 unit
Forensic Science	1 unit
Astronomy	½ unit
Meteorology	½ unit
Science Research Course*	1 unit
Laboratory Technician	½ unit
Human Biology #*	½ unit

General Chemistry I #*	1 unit
Introduction to Chemistry w/lab #*	1 unit
Functional Science TTR	1 unit

MATHEMATICS

Algebra Orientation	1 unit
Algebra I A	1 unit
Algebra I B	1 unit
Real World Math	1 unit
Algebra I	1 unit
Algebra II	1 unit
Algebra III	1 unit
Honors Algebra II*	1 unit
Geometry Concepts	1 unit
Geometry	1 unit
Introduction to Statistics	½ unit
Pre-Calculus #*	1 unit
Statistics #*	½ unit
College Algebra #*	½ unit
College Trigonometry #*	½ unit
Calculus #*	1 unit
AP Calculus AB*	1 unit
Functional Math TTR	1 unit

FINE ARTS

DRAMA

Theatre I	½ unit
Theatre II	½ unit
Theatre III	1 unit
Theatre IV	1 unit
Film Appreciation	1 unit
Repertory Theatre	1 unit
Stagecraft	1 unit
Competitive Speech and Debate	1 unit

ART

Art 1	1 unit
Drawing	1 unit
Fibers	1 unit
Painting	1 unit
Mixed Media	1 unit
Printmaking	1 unit
Pottery and Sculpture	1 unit
Advanced Pottery and Sculpture	1 unit
Commercial Art and Design	1 unit
Portfolio Development	1 unit
Digital Arts and Photography	1 unit
Advanced Digital Arts and Photography	1 unit

MUSIC

Mixed Chorus	1 unit
New Score*	½ unit
Vocal Velocity	½ unit
A Capella Choir	½ unit
Concert Choir	½ unit
Small Choral Ensemble	½ unit
Musical Theatre & Vernacular Music	½ unit
Music Explorations I	½ unit
Music Explorations II	½ unit
Fund of Music Theory for Vocal/Inst Student	1 unit
Band*	1 unit

Orchestra*	1 unit
Symphony Orchestra*	1 unit
Instrumental Techniques	1 unit
Jazz Ensemble*	1 unit
Music Appreciation #*	½ unit
AP Music Theory *	1 unit

PRACTICAL ARTS

ENGINEERING DEPARTMENT

Introduction to Engineering and Design #*	1 unit
Principles of Engineering #*	1 unit
Digital Electronics #*	1 unit
Aerospace Engineering*	1 unit
Civil Engineering and Architecture*	1 unit
Engineering Design and Development*	1 unit
Robotics	1 unit
CNC Manufacturing & Machining*	1 unit
Material Processing	½ unit
Engineering Apprenticeship	1 unit
Computer Science Essentials*	1 unit
AP Computer Science Principles*	1 unit
AP Computer Science A*	1 unit
Cybersecurity*	1 unit
Principles of Biomedical Science #*	1 unit
Human Body Systems #*	1 unit
Medical Interventions #*	1 unit
Biomedical Innovations #*	1 unit

VOC. FAMILY & CONSUMER SCIENCE

Nutrition & Wellness	½ unit
Creative Foods I	½ unit
Creative Foods II	½ unit
International Foods	½ unit
Interpersonal Relationships	½ unit
Apparel, Textiles & Fashion	½ unit
Adv. Apparel, Textiles & Fashion	½ unit
Child Development	½ unit
Housing Environments & Design	½ unit
Parenting	½ unit
FCCLA Leadership	½ unit
Career Pathways for the Teaching Profession	1 unit
Practicum in Teaching Pathway	1 unit
Culinary Essentials & Catering (ProSTART I)	1 unit

BUSINESS & MARKETING EDUCATION

Introduction to Business	½ unit
Business Technology	½ unit
Computer Graphics	½ unit
Web Page Design	½ unit
Tiger Vision	1 unit
Digital Photography & Multimedia	½ unit
Introduction to Computer Science	½ unit
Business Leadership	½ unit
Personal Finance	½ unit
Accounting I	1 unit
Accounting II*	1 unit
Accounting III*	1 unit
Marketing	½ unit
Advertising & Public Relations	½ unit
Sports & Entertainment Marketing	½ unit
Marketing Leadership	½ unit

Retail Store Operations (Retailing)	½ unit
Supervised Marketing Employment	½ unit
Jobs for America's Graduates	1 unit

ADDITIONAL PRACTICAL ARTS (page 34)

Life Skills TTR	1 unit
On Job Training	varies
Transition Skills TTR I	1 unit

PHYSICAL EDUCATION & HEALTH

Personal Fitness	½ unit
Athletic Conditioning	1 unit
Lifetime Sports	½ unit
Adaptive Personal Fitness TTR (Yoga)	½ unit
Health	½ unit

ELECTIVES

WORLD LANGUAGE

Spanish I, II, *III, *IV, *V	1 unit/s
German I, II, *III, *IV	1 unit/s
French I, II, *III, *IV	1 unit/s
Spanish History & Literature*	1 unit

ADDITIONAL ELECTIVES

Collegiate Athletic Preparation	½ unit
Yearbook	1 unit
Introduction to Journalism	½ unit
Smith-Cotton Media	½ unit
Junior Reserve Officer Training Corps	1 unit
JROTC Cadet Staff Leadership/Mgt*	1 unit
Career Development	1 unit
ACT Preparation	½ unit
Tiger Tutors	½ unit
Work Study	½ unit
Psychology	½ unit
Sign Language	½ unit
Public Speaking #*	½ unit
General Sociology #*	½ unit
General Psychology #*	½ unit
Medical Terminology I #*	½ unit
Introduction to Literature #*	½ unit
Introduction to Philosophy #*	½ unit
Living Religions #*	½ unit
College Skills #*	½ unit
Study Skills TTR	1 unit
Social Skills TTR	1 unit
Transition Skills TTR II	½ unit
Education Resource TTR	1 unit
English as Second Language II, III, IV	1 unit/s

CAREER & TECHNICAL EDUCATION

Automotive Service Technology	3 unit/s
Building Trades	3 unit/s
Criminal Justice	3 unit/s
Early Childhood Careers	3 unit/s
Graphic Design	3 unit/s
Health Occupations	3 unit/s
Industrial Equipment Maintenance	3 unit/s
Precision Machining	3 unit/s
Welding	3 unit/s
CTC Embedded Math	1 unit
CTC Embedded Language Arts	1 unit

COURSE DESCRIPTIONS by DEPARTMENTS

ENGLISH DEPARTMENT

Pre-AP ENGLISH I: One (1) credit - 9th grade. Pre-AP English I focuses on the close reading, analytical writing, and language skills that have immediate relevance for students across their current courses and that are most essential for their future work in high school, college, and careers. Students will engage in close, critical reading of a wide range of materials. The course trains the reader to observe the small details within a text to arrive at a deeper understanding of the whole. It also trains the writer to focus on crafting complex sentences as the foundation for writing to facilitate complex thinking and communicate ideas clearly. **This class is the standard, baseline course for English I.**

ENGLISH II: One (1) credit – 10th grade. Students will complete a rigorous study of vocabulary, grammar, usage, punctuation, writing process, note taking, research skills, and literature. Students will be expected to use prewriting techniques, write rough drafts, revise, edit, and document sources. Students will follow MLA format and use parenthetical documentation in the research process. Students will write a literary analysis. The writing process will also include the development of argumentative, expository, and narrative writing. The study of literature will include short stories, poetry, nonfiction, drama, and a novel. **An End of Course exam is required at the completion of this course for graduation.**

ENGLISH III: One (1) credit – 11th grade. Emphasis in this course will be a thorough and rigorous study of grammar, composition, critical and literary analysis, research paper preparation, and vocabulary building. The study of American literature will include essays, poems, short stories, dramas, and novels. This course of study is designed to assist students in adjusting to college instruction by promoting self-initiating skills in the areas of note taking, studying for various types of examinations, problem solving, and composition forms, which include descriptive, expository, persuasive, and narrative writing, critiques and essay exams.

ENGLISH IV: One (1) credit – 12th grade. This course of study is designed to assist students in adjusting to 2- or 4-year college instruction, or demands of the modern workplace, by promoting self-initiating skills in the areas of note taking, studying for various types of examinations, problem-solving, and composition forms which include expository, argumentative and narrative writing, critiques and essay exams. Emphasis in this course of study will be a thorough and rigorous study of grammar, composition, critical and literary analysis, argumentative writing, research paper preparation, and vocabulary building. British/American literature will be included in the required reading with novels, dramas, poems, non-fiction, short stories and other forms of literature providing a basis for reading and comprehension.

ADVANCED PLACEMENT ENGLISH LANGUAGE and COMPOSITION: One (1) credit – 11th & 12th grade. *This class is WEIGHTED.* Students in this introductory college-level course read and carefully analyze a broad and challenging range of nonfiction prose selections, deepening their awareness of rhetoric and how language works. Through close reading and frequent writing, students develop their ability to work with language and text with a greater awareness of purpose and strategy, while strengthening their own composing abilities. Course readings feature expository, analytical, personal, and argumentative texts from a variety of authors and historical contexts. Students examine and work with essays, letters, speeches, images, and imaginative literature. Students prepare for the AP® English Language and Composition Exam and may be granted advanced placement, college credit, or both as a result of satisfactory performance. **Students choosing to take the Advanced Placement English Literature and Composition examination in May will pay a \$95.00 testing fee.**

ADVANCED PLACEMENT ENGLISH LITERATURE and COMPOSITION: One (1) credit - 12th grade. *This class is WEIGHTED.* This course will provide students with the opportunity to earn college credit while still in high school, this Advanced Placement English Literature course follows the curricular requirements described in the most current AP English Course Description, and is designed to help students develop a critical awareness about literature; recognize connections among works of literature that span time, nationality, and genre; increase their awareness of literature and good writing as major sources of civilization's significant ideas; respond thoughtfully to literature; vary the tone and form of their writing; evaluate their own writing as well as the writing of their peers; and grow intellectually and develop the skills necessary for critical reading, writing, and thinking. **Prospective students will be**

given a recommended summer-reading list, and students choosing to take the Advanced Placement English Literature and Composition examination in May will pay a \$95.00 testing fee.

ENGLISH COMPOSITION I (DUAL CREDIT): One-half (1/2) credit - 11th & 12th grade. **Prerequisite:** College Placement Test (ACT). It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* This course emphasizes planning, drafting and revising along with critical thinking and information management skills and their role in communicating concise written ideas to a range of audiences for a variety of purposes. Basic computer skills are essential for successful completion.

ENGLISH COMPOSITION II (DUAL CREDIT): One-half (1/2) credit - 11th & 12th grade. **Prerequisite:** ENGL 101 (English Composition I) with a grade of C or higher. *This dual credit class is WEIGHTED.* This course combines the process writing techniques acquired in ENGL 101 with higher-order reasoning and advanced research skills to communicate ideas in meaningful and effective writing. Basic computer skills are essential for successful completion.

CREATIVE WRITING: One-half (1/2) English Elective credit – 11th & 12th grades. **Prerequisite:** B average in English. This course of study emphasizes the development of writing skills. Students will demonstrate a mastery of self and peer editing skills, and develop a beginning knowledge of publication. Students will be expected to write four essays in different genres throughout the course of the semester. This course is designed to teach students the writing process along with reviewing grammar.

ENGLISH CORE ENHANCEMENT: One (1) credit – 9th grade. This course includes practice in basic English skills and concepts such as vocabulary, grammar, usage, mechanics, punctuation, sentence development/structure, sentence combining, writing process, literary analysis, and research skills. The class will involve practice in ADDITION to the required English course rather than a replacement for the required course.

GLOBAL STUDIES: One-half (1/2) credit- 12th grade. Students will engage in the reading of works from a variety of places and perspectives to understand how universal themes span culture and time periods. Through the use of a variety of mentor texts and supplemental works (novels, short stories, poems, articles, etc.), students will further develop their ability to interpret and analyze literary and informational selections. Student will continue to develop more precise writing skills and write literary analyses, arguments, and narrative pieces, focusing on the skills of topic development, organization, diction/syntax, and the use of textual evidence.

READING FICTION: One-half (1/2) English Elective credit – 11th & 12th grades. **Prerequisite:** B average in English. In this course, students will engage the techniques and practices of reading and enjoying literature. Students will learn different ways to read and understand different texts to develop strategies for critical, theoretical, and rhetorical thinking.

STRATEGIC READING (Reading 101): One (1) English Elective credit – 9th, 10th, 11th, & 12th grades. This class is for students who need to improve their reading skills. Students will read a variety of texts, work on comprehension skills, and be regularly assessed on their progress. This class will count for an elective credit and enrollment will depend on teacher referral.

ENGLISH LANGUAGE (EL) – LEVELS I: One (1) credit – 9th, 10th, 11th, & 12th grades. **Students in these courses are placed by English language ability.** The courses support the learning of the English language.

REWARDS: One (1) credit per year – 9th, 10th, 11th & 12th grades. **Prerequisite:** Teacher/team referral required. This course is for students who need to increase their reading skills toward grade level. The focus will be on improving reading skills in a variety of areas including: word attack, vocabulary, fluency, sight word and comprehension. In an effort to measure progress in the course, periodic screenings will be administered to students enrolled in this course.

LIFETIME LITERACY TTR: One-half (1/2) credit – 11th & 12th grades. **Prerequisite:** Teacher/team referral required. The goal of this program is to assist students in becoming academically independent by increasing their abilities in reading comprehension and written expression strategies. The class will reflect academic core instruction, but take into account the student's needs for accommodations and modifications. This course will reflect skills-based instruction that will assist with transitional needs in the areas of communication, technology, and post-secondary goals.

FUNCTIONAL ENGLISH TTR: One (1) credit – 9th, 10th, 11th, and 12th grades. **Prerequisite:** Teacher/Team referral. This course addresses that comprehension of functional reading materials that are applications of the essential skills that are aligned with the Alternate Performance Indicators. Students work on their individual levels and at their own pace. Sample skills addressed are recounting events related to the theme or central idea,

determining how individuals, ideas, or events change or develop over the course of a text, and comparing and contrasting arguments made by two different texts on the same topic.

SOCIAL STUDIES DEPARTMENT

WORLD HISTORY: One (1) credit – 9th grade. This course will examine how the development of world history has impacted the development of United States history. Although the course will predominantly emphasize events that have occurred since 1450, some attention will be given to an understanding of the features of geography, the development of civilization, the rise of Christianity, the rise of Islam, the development of feudalism and the manor economy of the Middle Ages, the importance of the Magna Carta in relation to the U.S. Constitution, and the Renaissance of classical Greek and Roman learning. Some emphasis, though marginal, will also be given to the non-western world.

AMERICAN HISTORY: One (1) credit – 10th grade. This course is a survey of American history from the reconstruction of the Union after the Civil War to the present day. The course focuses on the following topics: Reconstruction, westward expansion, the industrialization of the United States, immigration in the 19th and early 20th century, the Progressive Era, World War I, the Roaring Twenties, the Great Depression, World War II, the Cold War, the Civil Rights Era, and the Vietnam War. The course focuses on social, political, and economic trends during the time examined.

AMERICAN GOVERNMENT: One-half (1/2) credit – 11th grade. This social studies course is designed to provide students with the knowledge necessary to be informed citizens in order to maintain our democracy. The following units of study will be included: the philosophical and historical foundations of the American political system, how the Framers created the Constitution, how the values and principals embodied in the Constitution shaped American institutions and practices, how the protections of the Bill of Rights developed and expanded, governmental systems, and facts and requirements for elected representatives. Students will be taught and tested over the United States Constitution and the Missouri State Constitution. **Passing both constitution tests is a requirement for high school graduation. An End of Course exam is required at the completion of this course for graduation.**

ADVANCED PLACEMENT U.S. HISTORY: One (1) credit – 10th, 11th & 12th grades. Prerequisite: 10th grade by teacher approval. This class is WEIGHTED. This challenging course is designed on the college level and will emphasize analytical interpretation of history. It is a two semester survey course of American History from the age of exploration to the present. Students will be expected to devote considerable time to homework and study. **There will be a significant amount of reading and writing throughout the course.** Critical analysis and evaluative thinking skills, essay writing, and interpretation of original documents are an essential component to success in this class. In order to properly prepare students for the AP exam in May, there is an emphasis on historical essay writing. Students will write a series of free-response essays and will also learn how to tackle the document based question (DBQ). A great deal of class time will be spent on essay deconstruction in order that all students improve their writing skills. **Students choosing to take the Advanced Placement U.S. History examination in May will pay a \$95.00 testing fee.**

ADVANCED PLACEMENT WORLD HISTORY: One (1) credit- 10th, 11th & 12th grades. Prerequisite: 10th grade by teacher approval. This class is WEIGHTED. The AP World History course is structured around the investigation of five course themes and 19 key concepts in six different chronological periods, from approximately 8000 B.C.E to the present. This course covers the following concepts: Interaction between humans and the environment, development and interaction of cultures, state building, expansion, and conflict, creation, expansion, and interaction of economic systems, and development and transformation of social structures. **Students choosing to take the Advanced Placement World History examination in May will pay a \$95.00 testing fee.**

NATIONAL GOVERNMENT (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: College Placement Test (ACT). **It is strongly recommended that students take these tests before the beginning of the following school year. This dual credit class is WEIGHTED. This course is a survey of American governmental and political systems. The class will explore government's origins, the nature of American politics, the branches of government, and the creation and maintenance of the rights of American citizens. Students will receive an overview and be tested over the Missouri State Constitution, which will meet requirements set forth in the language of the Missouri Senate Bill #4.**

U.S. HISTORY BEFORE 1877 (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: College Placement Test (ACT). **It is strongly recommended that students take these tests before the beginning of the following school year. This dual credit class is WEIGHTED. This is a survey course designed to explore major themes of American history from the time of initial exploration of the North American continent to the reconstruction of the United States after the Civil War. This class will study the colonization of America, the nature of political and social movements in colonial America, the impact of the Revolution, the rise of industry, the Jacksonian Era, the expansion of the United States, the sectional crisis between the North and South, the causes of the Civil**

War, the Civil War itself in social context, and the closure of the rift between the defeated Confederacy and the United States. A special focus will be on economic, social, cultural and intellectual themes.

U.S. HISTORY SINCE 1877 (DUAL CREDIT): One-half (1/2) credit – 10th, 11th, & 12th grades. Prerequisite: College Placement Test (ACT). It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* This is a survey course designed to explore major themes of American history from the reconstruction of the Union after the Civil War (1877) to the present time. This class will explore the Gilded Age, the Progressive Era, American involvement in World War I, the Roaring Twenties, the Great Depression, World War II, the Cold War, Vietnam, the Seventies, the Reagan years and the revival of American conservatism, the Clinton Administration, 9/11, the Obama presidency, and the current political and cultural climate.

WORLD CIVILIZATION BEFORE 1500 (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: College Placement Test (ACT). It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* This course will survey the political, social, military, cultural, and religious history of Europe, Asia and Africa from early human societies to 1500.

WORLD CIVILIZATION AFTER 1500 (DUAL CREDIT): One-half (1/2) credit – 10th, 11th, & 12th grades. Prerequisite: College Placement Test (ACT). It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* Survey of the political, social, military, cultural, economic, and ideological history of Europe, Asia, the Americas, and Africa from 1500 to the end of the Cold War.

THE LAW AND YOU: One-half (1/2) credit – 10th, 11th & 12th grades. This course allows students to study the criminal and civil justice systems. Students will study principles of Constitutional Democracy as it relates to historical and contemporary issues and determine the civic responsibilities of individual citizens as well as how those responsibilities form our national fabric. Emphasis will be placed on the rights and responsibilities of the individual in a democratic society. Students will study case law and law precedent to help them understand our legal system. The students will participate in a mock murder trial under the guidance of the Pettis County Circuit Court system, allowing them to describe the structure of government and the purpose of laws. Finally, they will learn how laws and rules are made, enforced, changed and interpreted.

THE LAST 50 YEARS IN HISTORY: One-half (1/2) credit- 9th, 10th, 11th, & 12th grades. This course is a survey of American history from the end of the Vietnam War to the present time. The course focuses on the following topics: the first and second Oil Shocks, Feminism, Watergate, stagflation, détente, the Iran Hostage crisis, Three Mile Island, the Reagan Revolution, Afghanistan, the Iran-Contra scandal, Desert Storm, the Clinton presidency, race relations in the 90's, the Contract with America, domestic terrorism, the rise of Al-Qaeda, the internet, 9/11, Operation Iraqi Freedom, Katrina, the Obama Presidency, the rise of the Tea Party, healthcare reform, and the political rise of Donald Trump. The course is designed to compensate for the fact that often, American history survey courses run out of time and thus do not cover events to the present day.

MISSOURI HISTORY: One-half (1/2) credit - 9th, 10th, 11th & 12th grades. This course presents the history and government of Missouri, its natural resources, its agricultural and industrial advantages, the importance of conservation, the institutions of the state, and the famous people of Missouri.

GEOGRAPHY: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. This semester course will provide students with the necessary geography skills to be competent in our ever-changing mobile society.

THE HOLOCAUST: One-half (1/2) credit – 11th & 12th grades. The Holocaust will be examined extensively from a historical and political perspective. It will examine the groups of individuals associated with the Holocaust and look at the development and implementation of the Holocaust in terms of political, social, military, and economic factors. The study of the systematic genocide will also examine the question, "Can it happen again?"

HISTORY OF THE CIVIL WAR: One-half (1/2) credit- 10th, 11th, & 12th. The course covers multiple aspects of this seminal event in American History. Early units would cover ante-bellum history, road to the Civil War, and the institution of slavery, as well as causes of the American Civil War. Wartime units would focus on geography, critical events in the war, international relations during the war, life of soldiers and life on the home front as well as the lessons on Northern and Southern economies during the war. Closing segments would focus on the end of the war, the effect on veterans, the American government, and southern culture and the process of Reconstruction.

HISTORY OF THE VIETNAM WAR: One-half (1/2) credit- 11th & 12th. This course would cover the strategic initiatives resulting in U.S. involvement in Vietnam. It also explores Vietnamese culture from the perspective of its history of struggle. It would pay particular attention to the individuals/institutions contributing to the conflict with America, and it would examine the social situation leading to loss of support for the war in America. The course would be a mixture of military, diplomatic, and social concerns regarding the war.

SOCIOLOGY: One-half (1/2) credit – 10th, 11th, & 12th grades. This course will define the concept and origins of sociology as it relates to Social Scientists of the past. Students will examine topics of interest to sociologists, such as culture, society, social interaction, socialization, groups, deviance and social control, social class, and global stratification. The course will conclude by looking at several different components of society such as gender, age, race and ethnicity, marriage and family, education, and religion.

FUNCTIONAL HISTORY TTR: One (1) credit – 9th, 10th, 11th, and 12th grades. Prerequisite: Teacher/Team referral. This course addresses functional skills to develop how to become good civic citizens. Students work on their individual levels and at their own pace. Sample skills addressed are the use of news models to follow current events, understanding the Missouri and US Constitutions, and how to access local government agencies for necessary support and to enhance the quality of their lives.

SCIENCE DEPARTMENT

BIOLOGY: One (1) credit – 9th, 10th, 11th & 12th grades. This course consists of a general study and laboratory exercise designed to aid the individual in understanding himself and the world in which he lives. Topics covered include a survey of the plant and animal kingdoms as to their classification, structure, and functions; an introduction into the study of ecology and how it relates to the world we live in; a look into life of the past; an introduction into genetics and heredity and a general understanding of the functioning of the human body. **An End of Course exam is required at the completion of this course for graduation.**

PHYSICAL SCIENCE: One (1) credit – 9th, 10th, 11th, & 12th grades. This course emphasizes basic concepts and logical reasoning in chemistry and physics as applied to everyday events. Contents include properties and principles of matter and energy and force and motion. Practical implications of all topics are stressed along with skills in scientific method.

ADVANCED PLACEMENT BIOLOGY: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Biology & Chemistry. This class is **WEIGHTED.** This course is a college level class that offers highly motivated students the opportunity to earn college Biology credits. The major units of study for this course are the following: chemistry, cells, cellular energetics, genetics, biotechnology, evolution, biodiversity, and ecology. Laboratory work and writing are involved. **Students choosing to take the Advanced Placement Biology examination will pay a \$95.00 testing fee.**

ADVANCED PLACEMENT ENVIRONMENTAL SCIENCE: One (1) credit- 10th, 11th & 12th grades. Prerequisite: B- or higher in previous science course. This class is **WEIGHTED.** The goal of the AP Environmental Science course is to provide students with the scientific principles, concepts, and methodologies required to understand the interrelationships of the natural world, to identify and analyze environmental problems both natural and human-made, to evaluate the relative risks associated with these problems, and to examine alternative solutions for resolving and/or preventing them. **Students choosing to take the Advanced Placement Environmental Science examination will pay a \$95.00 testing fee.**

CHEMISTRY I: One (1) credit – 10th, 11th & 12th grades. Prerequisite: B average in Algebra I or teacher approval. This course is a study of the basic principles underlying the structure of matter and the changes it may undergo. Materials are presented through class discussions, problem solving, and laboratory investigations. Among the topics included are atomic structure, chemical bonding, formula and equation writing, physical states of matter, and the properties of chemical compounds.

CHEMISTRY II: One (1) credit – 11th & 12th grades. Prerequisite: Must pass Chemistry I and Algebra II. This class is **WEIGHTED.** Chemistry II is a course to solidify the knowledge of those planning on math or science as careers. The course is divided into two areas: 1) 1st semester: review of Chemistry I, equilibrium, solubility, advanced atomic theory, the chemistry of legends, advanced analytical techniques; 2) 2nd semester: organic chemistry and laboratory procedures, and biochemistry and molecular biology applications.

PHYSICS I: One (1) credit – 10th, 11th & 12th grades. Prerequisite: B average in Algebra I and enrolled in or passed Algebra II, or teacher approval. Physics I is an introductory course in the laws and concepts that govern the universe. Topics include laws of motion, laws of momentum, vector displacement, universal gravitation and astronomy, thermodynamics, physical states of matter and experimental physics.

PHYSICS II: One (1) credit – 11th & 12th grades. Prerequisite: Physics I and Algebra II. This class is **WEIGHTED.** Physics II is recommended for the student expecting to enter a rigorous math/science curriculum at the

post-secondary level. This course includes a review of concepts in Physics I, dimensional analysis, lenses and lasers, hydraulic and buoyancy, quantum physics and nuclear physics.

EARTH SCIENCE: One (1) credit – 10th, 11th & 12th grades. Earth Science involves an exploration of geological aspects of minerals/rocks, weathering/erosion, and land form development. The course includes comprehensive examination of weather phenomena, weather forecasting, and causes/effects of various weather systems. Oceanography will be explored in context to physical systems and human exploration. The astronomy of the solar system and nearby galaxies will be included. Appropriate experiments and data gathering techniques will be incorporated throughout the course.

ENVIRONMENTAL SCIENCE: One (1) credit – 10th, 11th & 12th grades. This is an interdisciplinary course combining chemistry, biology and earth science. It also requires an understanding of government policy, economics, geography and human perceptions related to the environment. Topics include the following: earth processes, energy systems, agricultural systems, pollution causes and mitigation, natural resource management, and the effects of global climate change. The ability to comprehend complex interactions of physical, chemical, biological and economic systems is essential.

ZOOLOGY: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Biology. *This class is WEIGHTED.* This course will introduce the student to the world of animals and how animals are “put together.” We will discuss classification, relationships, interrelationships, and organization of organisms from unicellular protists to multi-cellular mammals. Emphasis will be placed on their niche in their ecosystem, and their evolutionary scheme of development. The effects of animals on man, and man’s effect on other animals and their environment will also be discussed.

HUMAN PHYSIOLOGY I: One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: Biology. *This class is WEIGHTED.* This course is a study of the structure and function of the human body. It includes a study of basic activities of cells, tissues, organs, and a general survey of major systems of the body such as the digestive, respiratory, circulatory and reproductive systems. This course should provide a special understanding of body functions and provide a sound background in all health related occupations. Materials are presented through lecture, lab, and audio-visual programs.

HUMAN PHYSIOLOGY II: One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: Human Physiology I. *This class is WEIGHTED.* This course will include a continuation of the study of body systems using lecture, lab, and audio-visual programs.

FORENSIC SCIENCE: One (1) credit – 11th & 12th grades. Prerequisite: B average in Biology and in at least one additional science course (Advanced Placement Biology, Chemistry, Human Physiology, Physics, or Zoology) or teacher recommendation. This course is designed to serve as an upper-level science course and to provide students with the opportunity to explore how scientific principles are used in analyzing physical evidence found in crime scenes. Students will be introduced to the wide array of career choices in Forensics. The fundamental objective is to teach the basic processes and principles of scientific thinking in order to apply them to solve problems that are related not only to science, but to all disciplines. The focus will be to familiarize students to some of the specialized fields of Forensic Science, the principles of science and technology upon which they are based, and the application of these principles to various analyses of crime scene evidence.

ASTRONOMY: One-half (1/2) credit – 11th & 12th grades. Prerequisite: Earth Science. Study of the solar system, galaxy, and universe in which we live. Areas of study will include history of astronomy; planetary astronomy and how interstellar spacecraft are obtaining information about other bodies in our solar system; stellar evolution; types of galaxies; cosmology and big bang theory; large-scale structure of the universe and the possibilities of extraterrestrial life. Students will be expected to complete independent night sessions of astronomical viewing. Reading and writing intensive.

METEOROLOGY: One-half (1/2) credit- 11th & 12th grades. Prerequisite: Earth Science. Study of the atmosphere and local, regional, and global weather patterns. Areas of study will include history of meteorology, atmospheric structure, components of weather, air masses and fronts, station models and forecasting, severe weather, and climate change. Reading and writing intensive.

SCIENCE RESEARCH COURSE: One (1) credit- 10th, 11th, & 12th grades. Prerequisite: Biology AND a letter of recommendation from previous science teacher. *This class is WEIGHTED.* Science research is designed to be a student-initiated independent research course, which requires a substantial research project.

LABORATORY TECHNICIAN: One-half (1/2) credit – 11th & 12th grades. Prerequisite: B average in Biology and teacher approval. This course is designed to serve as an inquiry-based, self-guided science course. Students will set up experiments, demonstrate procedures, prepare test samples, maintain equipment, and keep up to date with relevant scientific and technical developments. This course would be a great addition for any student interested in the science field.

HUMAN BIOLOGY: (DUAL CREDIT): One-half (1/2) credit - 11th & 12th grades. Prerequisite: College Placement Test (ACT) and a B in Biology. It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* This semester course is designed for the student, who has an interest in human biology, but has no or a limited background in science. We will discuss human development, behavior and health from the perspective of physiology and genetics. Applications of basic biological concepts to situations that are relevant or will become relevant to you will be discussed. You will also be guided through the process of scientific inquiry including the scientific method and critical thinking.

GENERAL CHEMISTRY I w/LAB: (DUAL CREDIT): One (1) credit- 12th grade. Prerequisite: College Placement Test (ACT) or Dual Credit College Algebra with a C or better. It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* First of two course sequence that introduces the fundamental principles of chemistry and the reactivity of chemical elements and compounds. This course emphasizes modern atomic theory, structure and behavior of atoms and molecules, physical properties of matter, chemical reactions and energy relations, periodicity, and the mole concept and its applications.

INTRODUCTION TO CHEMISTRY w/LAB: (DUAL CREDIT): One (1) credit- 11th & 12th grade. Prerequisite: Completion of English Composition I (Engl 101). *This dual credit class is WEIGHTED.* One semester course for nonscience majors designed to acquaint the student with scientific reasoning. A writing intensive course that introduces the principles of the nature of matter/atom, reactions, reaction pathways, solutions, measurements, instrumentation, nuclear chemistry, organic/ biological molecules and their applications to current issues.

FUNCTIONAL SCIENCE TTR: One (1) credit – 9th, 10th, 11th, and 12th grades. Prerequisite: Teacher/Team referral. This course addresses functional scientific claims that are applications of the essential skills that are aligned with the Alternate Performance Indicators. Students work on their own individual levels and at their own pace. Sample skills addressed are using graphical representation to explain the dependence of an animal population on other organisms for food and their environment for shelter, using a model of Earth and the sun to show how Earth's tilt and orbit around the sun cause the changes in seasons, and constructing and argument for a strategy to conserve, recycle, or reuse resources.

MATHEMATICS DEPARTMENT

ALGEBRA ORIENTATION: One (1) credit – 9th grade. The Algebra Orientation class is designed to build fluency and skills in students necessary to be successful in an Algebra I class. It concentrates on solidifying concepts and standards previously learned in prior classes, frontloading new standards taught in Algebra I, and connecting the previous standards to new standards in a manner that makes sense. This class will build study skills as well as organizational skills in students that are specifically geared towards success in a mathematics class. Students will be challenged to develop a growth mindset in the class. This class is taken in tandem with an Algebra I class.

ALGEBRA I A: One (1) credit – 9th & 10th grades. Algebra I A is the first in a two-part series of courses which teaches Algebra I in two years. This course provides a review of fractions, measurement, area and perimeter, in addition to exploration of expressions and rational numbers, solutions of linear equations, proportions, graphs, and linear inequalities.

ALGEBRA I B: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Algebra I A. Algebra I B is the second in a two-part equations and inequalities series of courses which teaches Algebra I in two years. Units covered include systems of polynomials and their factors, rational expressions, graphing of functions, and irrational numbers and quadratic equations. **An End of Course exam is required at the completion of this course for graduation.**

REAL WORLD MATH: One (1) credit – 11th & 12th grade. Prerequisite: Algebra I A. First semester topics will cover consumer math topics. Second semester topics will include applied math topics (agriculture, building trades, health occupations, etc.) and an EOC Algebra I Review. **Algebra I End of Course exam is required at the completion of this course for graduation.**

ALGEBRA I: One (1) credit – 8th, 9th, 10th, 11th, & 12th grades. This is a course in which students learn to state everyday problems in clear algebraic language and to solve them by algebraic procedures. Students learn basic algebraic notation, terminology and concepts, which lead to solving linear and quadratic equations, systems of equations and graphing linear equations. Basic geometry concepts are reviewed with emphasis on perimeter, area, and volume. Students relate and apply algebraic concepts to statistics, probability, and real life problems. **An End of Course exam is required at the completion of this course for graduation. *Eighth (8th) graders must have an A or B for both semesters to receive high school credit, and are required to take the Algebra II EOC for graduation.**

ALGEBRA II: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Algebra I and Geometry. This course continues the development of many topics studied in Algebra I and Geometry such as linear equations and inequalities; linear systems and matrices; quadratic, radical and rational functions; rational exponents; complex numbers; quadratic relations and conic sections. Additional topics will include exponential and logarithmic functions; counting methods, probability, and data analysis; sequences and series; and an introduction to trigonometry. **If students took Algebra I as an eighth (8th) grader, then the state requires that students take Algebra II EOC for graduation.**

ALGEBRA III: One (1) credit – 11th & 12th grades. Prerequisite: Geometry and Algebra II. This course is designed for students who want or need more instruction in the area of algebra. This course will take many of the topics covered in the Pre-Calculus course at a slower pace. It will cover the topics of exponents and radicals, polynomials, factoring, solving equations & inequalities, exponentials & logarithms, systems of equations, basic trigonometry, matrices, and probability. This course will also include preparation for the ACT. Students must have successfully completed two semesters of Algebra II to enroll in this course.

HONORS ALGEBRA II: One (1) credit – 10th grade. Prerequisite: Algebra I and Geometry. *This class is WEIGHTED.* This course is designed for tenth (10th) grade students who have successfully completed Algebra I and Geometry. Students will develop methods for approaching and discuss algorithms involving linear equations and inequalities (both 2 and 3 dimensional); linear systems and matrices; quadratic, radical and rational functions; rational exponents; complex numbers; quadratic relations and conic sections. Additional topics will include polynomial functions; exponential and logarithmic functions; counting method, probability, and data analysis; sequences and series; and an introduction to trigonometry. Students will move at a challenging pace and investigate these topics at a deeper level than a regular Algebra II class. Students should be prepared to discuss and explain material in formal written and oral format. This class will require outside research as well as disciplined dedication to independent practice. **If students took Algebra I as an eighth (8th) grader, then the state requires they take Algebra II EOC for graduation.**

GEOMETRY CONCEPTS: One (1) credit – 11th & 12th grades. No one with a Geometry credit may enroll in this course. This course teaches mathematical concepts from a technical perspective. It covers geometric applications along with real world models. Equipment needed is a compass, ruler and protractor.

GEOMETRY: One (1) credit – 9th, 10th, 11th & 12th grades. Prerequisite: Algebra I. This course is designed for students who have successfully completed two semesters of Algebra I. The students will study the Euclidean concepts of geometric figures, learn basic constructions, and study the different types of reasoning skills including proofs. Area and volume of common figures and practical applications will be incorporated.

INTRODUCTION TO STATISTICS: One-half (1/2) credit – 11th & 12th grades. Prerequisite: Algebra II. Completing this one semester course will give students a solid foundation in statistics so that they will experience success when they pursue post-high school studies including technical, associate's and/or bachelor's programs. The course will include elementary topics in descriptive statistics and key concepts in probability, estimation, measures of central tendency, interpreting and constructing graphs, and making sound statistical decisions.

PRE-CALCULUS (DUAL CREDIT): One (1) credit - 11th & 12th grades. Prerequisites: Algebra II and Geometry and College Placement Test (ACT). *This dual credit class is WEIGHTED.* Pre-Calculus combines the trigonometric, geometric, and algebraic techniques needed to prepare students for the study of calculus, and strengthens students' conceptual understanding of problems and mathematical reasoning in solving problems. Completion of this course is especially important for students intending to study calculus, physics, and other sciences, and/or engineering in college. For this course, instructional time will focus on functions, including polynomial, rational, logarithmic, and exponential. Further work will be done with conics, systems of equations and inequalities, trigonometry, and vectors. Enrollment in Calculus will require successful completion of both semesters of Pre-Calculus. *Students may choose to enroll in this class as a dual credit student during the beginning of the second semester or they may continue taking the course for high school credit only.

STATISTICS (DUAL CREDIT): One-half (1/2) credit – 11th & 12th grades. Prerequisite: Algebra II & College Placement Test (ACT). *This dual credit class is WEIGHTED.* This course covers a study of elementary statistics. Topics covered include descriptive statistics, basic design of surveys and experiments, inferential statistics, and tests of statistical hypothesis.

COLLEGE ALGEBRA (DUAL CREDIT): One-half (1/2) credit – 11th & 12th grades. Prerequisite: College Placement Test (ACT). *Pre-Calculus is recommended. This dual credit class is WEIGHTED.* This course will include properties of functions and their graphs, variation, solving polynomial equations, the fundamental theorem of algebra, properties of logarithms, logarithmic and exponential equations, exponential growth and decay, linear systems in more than two variables, matrices and determinants.

COLLEGE TRIGONOMETRY (DUAL CREDIT): One-half (1/2) credit – 11th & 12th grades. **Prerequisite:** Algebra II or College Algebra and College Placement Test (ACT). ***This dual credit class is WEIGHTED.*** Topics include radius vector, right triangle and unit circle definitions of trigonometric functions, trig identities, graphs, inverse trigonometric functions, trigonometric equations, DeMoivre's Theorem, and conics.

CALCULUS (DUAL CREDIT): One (1) credit - 11th & 12th grades. **Prerequisite:** Pre-Calculus and College Placement Test (ACT). ***This dual credit class is WEIGHTED.*** This course is intended to develop an understanding of the basic concepts of plane analytic geometry, the limit process, continuity of functions, differentiation, integration, and areas under and between curves. It also provides an introduction to various applications of calculus including the use of first and second derivatives in graphing functions, extrema problems, the approximation of areas of plane regions, and selected applications of calculus in the areas of business, economics and physical sciences. Students may choose to enroll in this class as a dual credit student during the beginning of the second semester or they may continue taking the course for high school credit only.

ADVANCED PLACEMENT CALCULUS AB: One (1) credit – 11th & 12th grades. **Prerequisite:** Pre-Calculus. ***This class is WEIGHTED.*** In this course you will work with functions represented graphically, numerically, analytically and verbally as you study limits, derivatives and integrals. Successful completion of this course will prepare you to take the AP Calculus AB exam. **Students choosing to take the Advanced Placement Calculus examination will pay a \$95.00 testing fee.**

FUNCTIONAL MATH TTR: One (1) credit – 9th, 10th, 11th, and 12th grades. **Prerequisite:** Teacher/Team referral. This course addresses functional math elements that are applications of the essential skills that are aligned with the Alternate Performance Indicators. Students work on their individual levels and at their own pace. Sample skills addressed are determining the value of a quantity that is squared or cubed, identifying corresponding congruent and similar parts of shapes, interpreting general trends on a graph or chart, and determining arithmetic sequences with whole numbers when provided a recursive rule.

FINE ARTS

Courses in the DRAMA, ART and MUSIC departments will satisfy the FINE ART requirement.

DRAMA DEPARTMENT

All students taking courses in the Drama Department will be required to attend Smith-Cotton drama productions performed for the public during the school year.

THEATRE I: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. This hands-on introductory course examines the major contributors to the theatrical event: the stage and backstage equipment, scene designer, the lighting designer, the director and the actor. Students will understand and appreciate the entire spectrum of drama, from the stage techniques of theatre, to the production itself. **Students will be required to participate in class performance.**

THEATRE II: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. **Prerequisite:** Theatre I. This course will continue the student's exploration of the theatre. Students will study the areas of acting, directing, and playwriting in more depth than the Theatre I course. Students will participate in major acting and directing projects and do in-depth study on plays and playwrights. Students will also focus on the technical aspect of theatre. Students will understand the relationship actors and crew must have for theatre to exist. The hands-on experience may include set, lights, sound, costume, make-up, hair, public relations, props, stage managing, and directing. This course is for students who wish to strive to dig deeper into the study of theatre. **Students will be required to participate in class performance.**

THEATRE III One (1) credit – 10th, 11th & 12th grades. **Prerequisite:** Theatre I & II and teacher approval. This class is for students who have demonstrated exceptional skill and commitment in the areas of acting and technical theatre in Theatre I and Theatre II. Success requires rigorous study, excellence in performance and/or technical theatre and an extensive knowledge of all areas of theatre including production, direction, and dramatic literature. The student will write, act, design, direct, research, compare, analyze, and understand context. Units include Reader's Theatre, Play production, and research on famous playwrights, Technical Theater Concepts, two play evaluations, long improv elements, and puppets. Project based and requires some outside class time.

THEATRE IV: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Theatre I, II, III and teacher approval. This advanced course is designed for students who have demonstrated exceptional skill and commitment in the areas of acting and technical theatre in Theatre I, II, and III. Success requires rigorous study, excellence in performance and/or technical theatre and an extensive knowledge of all areas of theatre including production, direction, and dramatic literature. Students in this course will focus on Directing, Monologue Workshop/Resume/Portfolio/Headshots, Acting for Film and Television, and an Advanced Theatre Showcase. Project based and requires some outside class time.

FILM APPRECIATION: One (1) credit – 11th & 12th grades. This course is designed to introduce the student to the elements of cinematic art through analysis of key films including ones from the AFI top 100 films. Students will critically view film as a literary work with respect to authorship, setting, character, plot, theme, symbolism, and cultural significance. Students will participate in listening and speaking activities including class discussions, informal responses, formal presentations and projects. Students will read a variety of literary works, which may include novels, short stories, and writings dealing with film theory, filmmaking, and film review. A substantial written component of the course consists of informal personal responses, film reviews, and formal analytical essays. More than just a class for movie watching, this course is designed for those students who are serious about learning to listen, speak, read, and write better through the study of film. Due to the nature of the course, regular attendance is especially important to its successful completion.

REPERTORY THEATRE: One (1) credit – 11th & 12th grades. Students will be required to participate in the Spring One-Act Festival. Prerequisite: Teacher approval. This course offers students an opportunity to create fully realized theatre productions using skills previously learned in Acting and Technical Theatre. Students will also be able to explore an area of specialization and experience a collaborative process as they create productions. Students must demonstrate and maintain good citizenship and good grades. As there are many extra hours required of this production, only students who are seriously interested in organizing a production should enroll.

STAGECRAFT: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Theatre I & II and teacher approval. This class is for students who have demonstrated exceptional skill and commitment in the area of acting and technical theatre in Theatre I & Theatre II. Success requires rigorous study, excellence in performance and/or technical theatre and an extensive knowledge of all areas of theatre including production, direction, and dramatic literature. We will learn about safety, construction, painting, rigging and shifting of stage scenery. Once we learn how to build sets safely, students will be put to the test. Students will work in the scene shop to help build the set for both the fall musical and the spring play. Project based and requires some outside class time.

COMPETITIVE SPEECH AND DEBATE: One (1) credit – 9th, 10th, 11th & 12th grades. Students will be required to compete as a member of the Smith-Cotton High School Speech and Debate Team. In Competitive Speech, students will research, analyze, and prepare Interpretations, where scenes from plays, books, or other forms of literature are memorized and presented in their own unique way. Events could include Dramatic and Humorous Interpretation, Prose, Poetry, Original Oratory, Radio, Duet Acting, and Storytelling. In Competitive Debate, students will be assigned topics that they must defend and oppose. Students will research the issues introduced and craft arguments that support their side. Types of debate include Lincoln-Douglas and Public Forum Debate. This course is designed to complement the Speech and Debate program at Smith-Cotton High School that competes at tournaments throughout the state. Students must demonstrate and maintain good citizenship and good grades. As there are many extra hours required of this team, only students who are seriously interested in performing and working on advanced research should seek this class.

ART DEPARTMENT

ART 1: One (1) Credit - 9th, 10th, 11th & 12th grades. This course should be taken before taking any advanced Art classes. This is a choice-based class giving students the opportunity to design and create their own projects with guidance from the teacher. Students will be introduced to drawing, painting, mixed media, sculpture and fibers techniques. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience. Art 1 is designed to introduce students to the Artist Studio Process.

DRAWING: One (1) credit – 9th, 10th, 11th & 12th grades. A materials fee of \$25 per semester is required. Drawing is a choice-based class giving students the opportunity to design and create their own drawing projects with guidance from the teacher. Students will explore a variety of drawing media, techniques, and further develop their drawing skills. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience.

FIBERS: One (1) credit- 9th, 10th, 11th, & 12th grades. A materials fee of \$25 per semester is required. Fibers is a choice-based class giving students the opportunity to design and create their own fibers projects with guidance from the teacher. Students will explore a variety of techniques such as embroidery, crochet, surface design, sewing, weaving, felting, basketry techniques, bookmaking, papermaking, tie dye and shibori. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience.

PAINTING: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Art 1. A materials fee of \$25 per semester is required. Painting is a choice-based class giving students the opportunity to design and create their own painting projects with guidance from the teacher. Students will explore watercolor, acrylic, mixed media, and alternative painting techniques. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience.

MIXED MEDIA: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Art 1. A materials fee of \$25 per semester is required. Mixed Media is a choice-based class giving students the opportunity to design and create their own projects with guidance from the teacher. Students will explore mixed media techniques that combine drawing, painting, collage, fibers, and sculpture together. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience.

PRINTMAKING: One (1) credit- 10th, 11th, & 12th grades. Prerequisite: Art 1. A materials fee of \$25 per semester is required. Printmaking is a choice-based class giving students the opportunity to design and create their own printmaking projects with guidance from the teacher. Students will be introduced to a variety of printmaking techniques, such as stamping, frottage, collograph, Gelli plate, monoprinting, relief, reduction and silkscreen. Art history, art appreciation, art criticism, aesthetics, studio production and reflection are all parts of the classroom experience.

POTTERY AND SCULPTURE: One (1) credit – 10th, 11th & 12th grades. Prerequisite: any Art class. A materials fee of \$30 per semester is required. This course introduces students to a variety of methods, tools, and techniques used to create 3-D artwork. Studies include clay, wire, and plaster. Glaze and firing techniques will be studied to enhance understanding of this ancient art. This course also covers detailed studies of ceramics and sculpture and is geared toward the serious student.

ADVANCED POTTERY AND SCULPTURE: One (1) credit – 11th & 12th grades. Prerequisite: Pottery & Sculpture and teacher approval. A materials fee of \$30 per semester is required. This course is designed to accommodate students who have shown both talent and desire and wish to pursue detailed studies in Pottery & Sculpture. Students will be creating a portfolio of their work for college, the job market, or personal growth. The student will work independently with emphasis on solid technique, contest level of production, and display of work.

COMMERCIAL ART AND DESIGN: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Digital Arts & Photography and recommendation from an art teacher. A materials fee of \$25 per semester is required. This course will provide students the opportunity to learn about, and how to use, the many tools, techniques, materials, and methods of producing commercial art and designs. Students will use computer programs, specialized tools, and manual techniques to create their art.

PORTFOLIO DEVELOPMENT: One (1) credit – 11th & 12th grades. Prerequisite: Students must have a B average in art and the instructor's approval. Work done outside the class constitutes one-third of the course. A materials fee of \$35 per semester is required. A capstone experience for gifted visual arts students, this self-directed course is a convergent multi-media opportunity for students to explore their area of interest. It involves integrated studies, offers vocational and self-expressive growth potential, and is an avenue for competition resulting in personal and institutional recognition.

DIGITAL ARTS AND PHOTOGRAPHY: One (1) credit – 9th, 10th, 11th & 12th grades. A materials fee of \$25 per semester is required and a digital camera with 5-megapixel ability, storage card and download cable will need to be provided by the student. This course will introduce students to the world of digital photography and digital manipulation from a practical and artistic standpoint with experience and exposure to technology. Students will learn how to use the many techniques, tools and methods of producing digital photography. They will use point and shoot, cell phone, and Advanced Digital SLR cameras on a limited in-class basis. Computer programs such as Adobe Photoshop, Microsoft Word, and Adobe Illustrator will be used to manipulate digital images.

ADVANCED DIGITAL ARTS AND PHOTOGRAPHY: One (1) credit – 11th & 12th grades. Prerequisite: Digital Arts & Photography. A materials fee of \$25 per semester is required and a digital camera with 5-megapixel ability, storage card and download cable will need to be provided by the student. This course will extend students understanding of digital photography and digital manipulation from a practical and artistic standpoint with experience and exposure to technology. Cross-curriculum cooperation can be developed with marketing, business, journalism, and yearbook classes. This class can develop skills for students interested in many career fields such as commercial art, professional photography, journalism, marketing, filmmaking, commercials, and fine art.

MUSIC DEPARTMENT

MIXED CHORUS: One (1) credit – 9th, 10th, 11th & 12th grades. *Students are required to perform at all vocal concerts.* This is a general non-audition music course open to any student who would like to sing and learn about music. Students will learn about concert etiquette and will study a variety of musical eras and styles. The choir will perform at no less than two concerts during the year.

NEW SCORE: One-half (½) credit - 9th, 10th, 11th, & 12th grades. By audition only. This course is *WEIGHTED*. The number of students accepted into this choir will be determined according to balance of parts. Students will be required to participate in all choral performances, concerts, and contests, scheduled by the director. Students are required to be in A Cappella or Concert Choir in the spring. This advanced mixed show choir will learn a variety of musical styles including competition show music and standard choral music. Members of this group will learn vocals and choreography of a competition show and will travel to various competitions and community events throughout the school year. Members will be responsible for their costume and accessories. There will be evening rehearsals with this ensemble especially during competition season.

VOCAL VELOCITY: One-half (½) credit - 9th, 10th, 11th, & 12th grades. By audition only. Students are required to perform at all events, concerts, and contests scheduled by the director. Students are required to be in A Cappella or Concert Choir in the spring. This course is designed for serious vocal students who are interested in performing in an ensemble combining singing and dancing. Students who have participated in choir at the middle school level are encouraged to audition for this choir. This choir will learn different styles of music with the intent of developing the singer's vocal strength, technique, intonation, and note reading. Members of this group will learn vocals and choreography of a competition show and will travel to various competitions. Members will be responsible for their costume and accessories. There will be evening rehearsals with this ensemble especially during competition season. It is intended to help prepare students for the advanced show choir New Score.

A CAPPELLA CHOIR: One-half (½) credit - 9th, 10th, 11th, & 12th grades. By audition only. Students are not required to be in show choir to be in this ensemble. Students are required to perform at all vocal concerts scheduled in the spring. These students will also perform at MSHSAA Large Group Contest. The number of students accepted into this choir will be determined according to balance of parts. This choir is open to serious vocal students who have an advanced understanding of vocal technique and performance. Students will further develop ear training, sight-reading, and singing skills. They will explore the works of many composers across the various time periods.

CONCERT CHOIR: One-half (½) credit - 9th, 10th, 11th, & 12th grades. By audition only. Students are not required to be in show choir to be in this ensemble. Students are required to perform at all vocal concerts scheduled in the spring. The choir is open to serious vocal students who want to continue improving their vocal technique and performance skills. Students will learn the basics of sight reading and ear training as well as refining their music reading skills. They will explore works from a variety of time periods and styles. This ensemble is intended to help prepare students for the advanced concert ensemble A Cappella.

SMALL CHORAL ENSEMBLES: One-half (½) credit - 9th, 10th, 11th, & 12th grades. This course is for serious vocal students who are looking for an advanced traditional choral ensemble in the fall semester. Students will be required to perform at all concerts scheduled in the fall. Students in this class will focus on works for smaller choral ensembles as well as duets and solo works. They will learn individual performance skills as well as skills for singing in a non-conducted ensemble. Additionally, there will be an emphasis on learning and preparing for the district and all-state choir audition processes.

MUSICAL THEATRE & VERNACULAR MUSIC: One-half (½) credit - 9th, 10th, 11th, & 12th grades. This course explores the vocal performance skills for musical theatre and the Great American Songbook. Students should have an understanding of vocal technique and music reading skills. Students will work in groups and as individuals to learn and perform songs of various styles and from different eras. Students will be required to participate in class performances and may perform at concerts outside the school day.

MUSIC EXPLORATIONS I: One-half (1/2) credit – 9th, 10th, 11th, & 12th grades. This non-singing fine arts course covers a wide variety of topics related to music and its role and importance in society. Students will learn from a variety of resources including textbooks, videos and online sources including YouTube and other websites. Topics will include, but are not limited to the following: Musical Instruments, Composers (past and present), and Music Theory (basic, fundamental concepts). Music Explorations is a course designed to expose students to the philosophy, principles, and materials of music from a variety of genres of music, including the current, contemporary period. Students will be introduced to music from the Baroque Period, Classical Period, Romantic Period, Contemporary Classical Music and Popular Music. The students will also gain the ability to identify musical instruments and their use in today's music performances and recordings. Students taking Music Explorations 1 will develop an appreciation of music, as a whole, by exposure to many musical styles, composers, historical trends, as well as increasing their aural, verbal and writing skills in describing music through writing, presentation and group discussion.

MUSIC EXPLORATIONS II- 21st CENTURY MUSIC: One-half (1/2) credit – 9th, 10th, 11th, & 12th grades. This non-singing fine arts course is focused on the emergence of new musical styles, evolved during the 20th and 21st Centuries. We will study historical music and the birth of Jazz, Blues, Swing, R & B and many more musical genres. Students will learn about the music, performers and the impact that music genres have had on society throughout history and up to the current styles of the 21st century. Students will study current trends in music and careers of popular artists, of today. This course is designed to give the student broad exposure and understanding of all kinds of music. The student will develop an ongoing appreciation for the aesthetic value of performance, as a whole, in a variety of musical styles and and performance venues, recognize competency of music performance, and learn to enjoy a variety of music activities through classroom collaboration, critical thinking and classroom discussion while increasing aural, verbal and writing skills in describing music through writing, presentation and group discussion.

FUNDAMENTALS OF MUSIC THEORY FOR THE VOCAL/INSTRUMENTAL STUDENT: One (1) credit – 11th & 12th grades. Fundamentals of Music Theory for the Vocal/Instrumental Student is a course designed for students who wish to gain a better understanding of music and how music works. Music Theory 101 is taught as an introduction to music theory through the learning of music notation, scale patterns, chords, melody, harmony, ear training, composition, and much more. This class will incorporate music examples from various periods in history, as well as music in today's society. Although a "theory" course, students will have several opportunities to engage themselves creatively throughout the semester through composition, group performance, etc. The following topics will be covered in this course: music fundamentals, scales, tonality, and keys, chords, melody, musical texture, two-part writing, 7th cords, modulation. Music theory is a course that deals extensively with ear training. As a result, students will be expected to sing almost every day in class.

BAND: One (1) credit – 9th, 10th, 11th & 12th grades. Prerequisite: 8th grade band or by audition. This course is **WEIGHTED.** This course consists of marching band during first quarter, including some summer practices and evening rehearsals. This group performs at local parades, competitions, and football games. Around the end of the first quarter, the marching band will shift to concert band and focus on concert literature and techniques, and do so for the rest of the year. This ensemble performs at least three concerts, as well as District and State contests. If numbers allow, the band may split into two bands for the spring semester, but both will meet during the same block. **Any student wishing to enroll who did NOT play in 8th grade must audition for the director before enrolling.**

ORCHESTRA: One (1) credit – 9th, 10th, 11th & 12th grades. Prerequisite: 8th grade strings or by audition. All performances and practices are required. An equipment fee of \$20 is required. This course is **WEIGHTED.** This course is a study in string techniques and is for high school students who play a traditional string instrument (violin, viola, cello, bass). The String Orchestra provides students the opportunity to play age/skill level appropriate orchestral literature at the highest possible standards. Rehearsal and performance participation are requirements of the class. This ensemble rehearses during the school day and performs at local concerts, events, and adjudicated festivals.

SYMPHONY ORCHESTRA: One (1) credit – 9th, 10th, 11th & 12th grades. Prerequisite: Teacher recommendation or by audition. This course is **WEIGHTED.** This course focuses on the development of advanced instrumental techniques for high school students who play winds, strings, piano, or percussion. The Symphony Orchestra (or "full orchestra") combines string, woodwinds, brass, piano, and percussion instruments and provides students the opportunity to rehearse and perform a variety of orchestral compositions of contrasting periods and styles. Rehearsal and performance participation are requirements of the class. This ensemble rehearses during the school day and performs at local concerts, events, and adjudicated festivals.

INSTRUMENTAL TECHNIQUES: One (1) credit – 9th, 10th, 11th, & 12th grades. Prerequisite: Students **MUST be enrolled in band or orchestra.** Students work daily to improve personal proficiency on their primary or secondary instruments. Students will receive instruction from the teacher and have ample time for individual practice. Students are required to audition for all- district and/or all-state and to take a solo or small ensemble to district festival. Enrollment is open to any student currently enrolled in band or orchestra or with director permission. The class can be taken by semester or year, may be taken more than once.

JAZZ ENSEMBLE: One (1) credit – 9th, 10th, 11th & 12th grades. Prerequisite: By audition only and students **MUST be enrolled in band or orchestra. *All performances and practices are required. This course is **WEIGHTED**.* This course is a study of various jazz styles, jazz theory and improvisation. The Jazz Ensemble performs at concerts and area festivals, local events, school events, and home basketball games.**

MUSIC APPRECIATION: (DUAL CREDIT): One-half (1/2) credit – 11th & 12th grades. Prerequisite: College Placement Test (ACT). *This dual credit class is **WEIGHTED.* Overview providing knowledge of the basic elements of music, the important musical masterpieces of various eras and the significant composers in musical history. A portion of the course time is devoted to listening to recordings and viewing supporting video footage of selected composers and performers.**

ADVANCED PLACEMENT MUSIC THEORY: One (1) credit – 10th, 11th, & 12th grades. Prerequisite: Fundamentals of Music Theory for the Vocal/Instrumental Student or teacher approval. *This course is **WEIGHTED.* The goal of AP Music Theory is to develop a student's ability to recognize, understand, and describe the basic materials and processes of music that are heard or presented in a score. This course instills a mastery of the rudiments and terminology of music, including hearing and notating: pitches, intervals, scales & keys, chords, meter, and rhythm. This course prepares students for pursuing music courses at the collegiate level. **Students choosing to take the Advanced Placement Music Theory examination in May will pay a testing fee of \$95.00.****

PRACTICAL ARTS

*Courses in **ENGINEERING, COMPUTER SCIENCE, BIOMEDICAL, VOCATIONAL FAMILY & CONSUMER SCIENCE, BUSINESS EDUCATION, MARKETING EDUCATION and SFCC CAREER & TECHNICAL CENTER** meet the **PRACTICAL ART** requirement.*

ENGINEERING DEPARTMENT

 **(IED) INTRODUCTION TO ENGINEERING DESIGN (DUAL CREDIT): One (1) credit – 9th, 10th, 11th & 12th grades. *This class is **WEIGHTED**.* This is the first foundation course of the engineering program and it is intended to be the first course taken by students interested in engineering. In this course, students will dig deep into the engineering design process, applying math, science, and engineering standards to hands-on projects. They work both individually and in teams to design solutions to a variety of problems using 3-D modeling software, and use an engineering notebook to document their work.**

 **(POE) PRINCIPLES of ENGINEERING (DUAL CREDIT): One (1) credit – 10th, 11th & 12th grades. Prerequisite: IED. Students who have not taken IED need to obtain special permission from teacher/administration and demonstrate competency in mathematics. *This class is **WEIGHTED**.* This is the second foundation course of the engineering department. This course explores various engineering disciplines along with the math, science, design, and problem solving skills associated with each of them. Students explore a broad range of engineering topics, including mechanisms, the strength of structures and materials, and automation. Students develop skills in problem solving, research, and design while learning strategies for design process documentation, collaboration, and presentation. Students will learn about various engineering principles and apply them to a variety of hands on projects.**

 **(DE) DIGITAL ELECTRONICS (DUAL CREDIT): One (1) credit – 10th, 11th & 12th grades. Prerequisite: IED and POE. A lab fee of \$10 is required. *This class is **WEIGHTED**.* Digital electronics is the foundation for all modern electronic devices such as cellular phones, MP3 players, computers, digital cameras and high-definition Digital televisions. The major focus of this course is to expose students to the foundational design, usage, and logic of the components that make up digital electronic devices. Students will learn about various electrical components and they will design and build a variety of electrical projects. This is a specialized PLTW course designed to be taken after the foundation courses of IED and POE.**



(AERO) AEROSPACE ENGINEERING: One (1) credit – 10th, 11th, & 12th grades. Prerequisite: IED and POE. A lab fee of \$20 is required. This class is *WEIGHTED*. Students in this course learn about the field of aerospace engineering. This course propels students' learning in the fundamentals of atmospheric and space flight. As they explore the physics of flight, students bring the concepts to life by designing an airfoil, propulsion system, and rockets. They learn basic orbital mechanics using industry-standard software. They also explore robot systems through projects such as remotely operated vehicles. This is a specialized PLTW course designed to be taken after the foundations courses of IED and POE.



(CEA) CIVIL ENGINEERING AND ARCHITECTURE: One (1) credit- 11th & 12th grades. Prerequisite: IED and POE. A lab fee of \$20 is required. This class is *WEIGHTED*. Students in this course learn about various aspects of civil engineering and architecture and apply their knowledge to the design and development of residential and commercial properties and structures. In addition, students use 3-D design software to design and document solutions for major course projects. Students communicate and present solutions to their peers and members of a professional community of engineers and architects. This is a specialized PLTW course designed to be taken after the foundation courses of IED and POE.



(EDD) ENGINEERING DESIGN & DEVELOPMENT: One (1) credit – 11th & 12th grades. Prerequisite: IED AND POE. Students should also take an additional specialty course. This class is *WEIGHTED*. This is the capstone course for the PLTW high school engineering program. Students in this course will apply all of their previous knowledge from engineering courses along with their core subject areas to solve a major problem using the engineering design process. Students will define a real-world problem that they have identified through research and will design and build a solution/invention to solve the problem. In addition to creating a solution, students will work in teams to present to an outside panel their research, findings, recommendations, and final project portfolio. Students will also work with outside professionals and mentors to assist them with their project.

ROBOTICS: One (1) credit – 11th & 12th grades. Prerequisite: IED and POE or by prior teacher approval. This course is designed as an upper level course to provide hands on applications of mechanical and electrical engineering using robotics as the learning platform. Robotics includes a variety of engineering disciplines, which include some of the following: drive train systems, gears and pulley systems, mechanical arms, pneumatic actuators, electronics, programming, and design. Students who are enrolled in this course will be building a variety of robots as in class projects as well as a part of the robotics team, Team SCREAM. Students must be willing to attend robotics competitions.

CNC MANUFACTURING & MACHINING: One (1) credit - 11th & 12th grades. Prerequisite: IED or POE or by teacher approval. A materials fee of \$50 is required. This class is *WEIGHTED*. This course introduces the use of computer numerical control (CNC) machine tools. Students enrolled in this course will be using state of the art, industry standard machine tools such as CNC mills, lathes and routers. The proper use of manual machine tools will be used as well. Students will be able to safely demonstrate and use CNC tools to create a variety of projects in the machine shop along with designing and programming using CAD/CAM software. This course is an excellent introduction to the manufacturing world and the numerous career opportunities available to machine tool operators and programmers.

MATERIAL PROCESSING: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. Prerequisite: Drafting & Design or IED. A materials fee of \$50.00 is required. Students will learn to use various tools throughout the shop while building various projects. This course covers safety, measurement, proper tool usage, and electronics. Students will design a project, receive instruction on how to properly build it, and will take it home when complete.

ENGINEERING APPRENTICESHIP: One (1) credit – 11th & 12th grades. The engineering department, in conjunction with local manufacturers, is offering an apprenticeship program to students who are interested in engineering and technical trades. Students who are selected to the apprenticeship program will work as employees at companies such as Moxon Wheels, Stanley Black & Decker, and others. During the apprenticeship program, students will work with mentors in various settings within the factory. Some of these areas include engineering, electrical technician, maintenance technician, tool and die, network IT, etc. To be eligible for the program, engineering students must apply for a position, go through the interview process, and be selected by the hiring committee. In order to receive credit, students will work a minimum of 10 hours a week and submit a pay stub to the instructor on a weekly basis. Students must have instructor approval and be employed by a local manufacturer before enrolling in the course.

 **(CSE) COMPUTER SCIENCE ESSENTIALS: One (1) credit- 9th, 10th, 11th & 12th grades. *This class is WEIGHTED.* This is the first foundation course of the computer science program and it is intended to be the first course taken by students interested in computer science. Students will use visual, block-based programming and seamlessly transition to text-based programming with languages such as Python to create apps and develop websites, and learn how to make computers work together to put their design into practice. They will apply computational thinking practices, build their vocabulary, and collaborate just as computing professionals do to create products that address topics and problems important to them.**

 **(CSP) ADVANCED PLACEMENT COMPUTER SCIENCE PRINCIPLES: One (1) credit- 10th, 11th, & 12th grades. Prerequisite: CSE or by teacher approval. *This class is WEIGHTED.* This is the second foundation course in the computer science department. Using Python as a primary tool and incorporating multiple platforms and languages for computation, this course aims to develop computational thinking, generate excitement about career paths that utilize computing, and introduce professional tools that foster creativity and collaboration. Computer Science Principles helps students develop programming expertise and explore the workings of the Internet. Projects and problems include app development, visualization of data, cybersecurity, and simulation. **Students choosing to take the Advanced Placement Computer Science Principles examination in May will pay a \$95.00 testing fee.****

 **(CSA) ADVANCED PLACEMENT COMPUTER SCIENCE A: One (1) credit- 11th & 12th grades. Prerequisite: CSE and CSP or by teacher approval. *This class is WEIGHTED.* Computer Science A focuses on further developing computational-thinking skills through the medium of Android™ App development for mobile platforms. The course utilizes industry-standard tools such as Android Studio, Java™ programming language, XML, and device emulators. Students collaborate to create original solutions to problems of their own choosing by designing and implementing user interfaces and Web-based databases. **Students choosing to take the Advanced Placement Computer Science A examination in May will pay a \$95.00 testing fee.****

 **CYBERSECURITY: One (1) credit- 11th & 12th grades. Prerequisite: CSE and CSP or by teacher approval. *This class is WEIGHTED.* Cybersecurity introduces the tools and concepts of cybersecurity and encourages students to create solutions that allow people to share computing resources while protecting privacy. Nationally, computational resources are vulnerable and frequently attacked; in Cybersecurity, students solve problems by understanding and closing these vulnerabilities. This course raises students' knowledge of and commitment to ethical computing behavior. It also aims to develop students' skills as consumers, friends, citizens, and employees who can effectively contribute to communities with a dependable cyber-infrastructure that moves and processes information safely.**

 **(PBS) PRINCIPLES OF BIOMEDICAL SCIENCE (DUAL CREDIT): One (1) credit- 9th, 10th, 11th & 12th grades. Prerequisite: Currently taking or have taken biology. *This class is WEIGHTED.* This is the first foundation course of the biomedical science program, and it is intended to be the first course taken by students interested in biomedical science. Students are introduced to biomedical science through exciting hands-on projects and problems. Students investigate concepts of biology and medicine as they explore health conditions including heart disease, diabetes, sickle-cell disease, hypercholesterolemia, and infectious diseases. They will determine the factors that led to the death of a fictional woman as they sequentially piece together evidence found in her medical history and her autopsy report. Students will investigate lifestyle choices and medical treatments that might have prolonged the woman's life and demonstrate how the development of disease is related to changes in human body systems. **Students enrolled in this course must become a member of HOSA.****

 **(HBS) HUMAN BODY SYSTEMS (DUAL CREDIT): One (1) credit- 10th, 11th & 12th grades. Prerequisite: PBS. *This class is WEIGHTED.* This is the second foundation course of the biomedical science program, and it is intended to be taken after PBS. Students examine the interactions of body systems as they explore identity, communication, power, movement, protection, and homeostasis. Students design experiments, investigate the structures and functions of the human body, and use data acquisition software to monitor body functions such as muscle movement, reflex and voluntary action, and respiration. Exploring science in action, students build organs and tissues on a skeletal manikin, work through interesting real world cases, and often play the role of biomedical professionals to solve medical mysteries. **Students enrolled in this course must become a member of HOSA.****



(MI) MEDICAL INTERVENTIONS (DUAL CREDIT): One (1) credit- 11th & 12th grades. Prerequisite: PBS and HBS. *This class is WEIGHTED.* This is a specialty course in the biomedical science program, and it is intended to be taken after PBS and HBS. Students in this course investigate the variety of interventions involved in the prevention, diagnosis, and treatment of disease as they follow the lives of a fictitious family. The course will explore how to prevent and fight infection, how to screen and evaluate the code in our DNA, how to prevent, diagnose, and treat cancer, and how to prevail when the organs of the body begin to fail. Through these scenarios students will be exposed to the wide range of interventions related to immunology, surgery, genetics, pharmacology, medical devices, and diagnostics. **This course will be available fall of 2020. Students enrolled in this course must become a member of HOSA.**



(BMI) BIOMEDICAL INNOVATIONS (DUAL CREDIT): One (1) credit -11th & 12th grades. Prerequisite: PBS and HBS. *This class is WEIGHTED.* This is the capstone course of the biomedical science program, and it is intended to be taken after PBS and HBS. In this capstone course, students apply their knowledge and skills to answer questions or solve problems related to the biomedical sciences. Students design innovative solutions for the health challenges of the 21st century as they work through progressively challenging open-ended problems, addressing topics such as clinical medicine, physiology, biomedical engineering, and public health. They have the opportunity to work on an independent project and may work with a mentor or advisor from a university, hospital, physician's office, or industry. Throughout the course, students are expected to present their work to an adult audience that may include representatives from the local business and healthcare community. **This course will be available fall of 2021. Students enrolled in this course must become a member of HOSA.**

VOCATIONAL FAMILY & CONSUMER SCIENCE

NUTRITION & WELLNESS: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. A lab fee of \$15 is required. This course offers an instruction program that prepares individuals to understand the principles of nutrition; the relationship of nutrition to health and wellness; understand and promote nutritional knowledge by implementing the use of MyPlate into daily life; and the application of related math and science skills. **Students are highly encouraged to join FCCLA.**

CREATIVE FOODS I: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. A lab fee of \$25 is required. This course explores different cooking techniques and the preparation of a variety of different foods. Topics include the selection and care of food, meal management, optimal use of the food dollar, basic skills involved in the art and science of baking and food combinations from stir-fry's to casseroles. **Students are highly encouraged to join FCCLA.**

CREATIVE FOODS II: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. Prerequisite: Creative Foods I with a passing grade of C or higher. A lab fee of \$30 is required. This is an upper level course where students use techniques and preparation skills learned in Creative Foods I and build upon those concepts. Students will explore other areas of cooking that were not covered in Creative Foods I. **Students are highly encouraged to join FCCLA.**

INTERNATIONAL FOODS: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. Prerequisite: Creative Foods I or Nutrition and Wellness with a passing grade of C or higher. A lab fee of \$30 is required. This course is designed to introduce you to the countries, people, and foods of the world. A different country or group of countries will be studied in units. Food preparation labs will stress safety, sanitation, and efficiency. Students will participate in a variety of activities including recipe preparation, hands-on projects, learning games, internet research and computer applications to learn course objectives.

INTERPERSONAL RELATIONSHIPS: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. This course begins with the student today and explores individual growth in personality and character in relationship to heredity and environment. Students will then explore and develop positive ways to communicate, handle confrontation, and establish healthy positive interpersonal relationships. The intent is to help avoid mistakes in general social life, dating years and marital life. Common problems in society that affect the individual and family unit will be explored and positive ways of coping with stressors of life will be examined, especially from the teen perspective. The text, wide readings, audio-visual materials, professional guest speakers, and class discussions are all used in this course. **Students are highly encouraged to join FCCLA.**

APPAREL, TEXTILES & FASHION: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. A lab fee of \$20 is required. This is an instruction program that prepares individuals to understand the social, psychological and physiological aspects of clothing and textiles; the nature, acquisition and use of clothing and textile products; the selection, construction, maintenance and alteration of clothing and textile products; and the effect of consumer choices on the individual and family, as well as the clothing and textile industry. **The student will be required to purchase additional material and supplies for one project. Students are highly encouraged to join FCCLA.**

ADVANCED APPAREL, TEXTILES & FASHION: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. Prerequisite: Apparel, Textiles & Fashion with a passing grade of C or better or teacher approval. A lab fee of \$25 is required. This course builds upon the basic sewing skills learned in Clothing, Textiles and Construction I and the student will perfect and refine sewing construction techniques. Students will create a garment of the student choice with instructor approval based upon sewing skill assessment. Students will also create a home decorator project. Students will participate in a sewing service project. **The student will be required to purchase additional material and supplies for sewing projects of student choice. Students are highly encouraged to join FCCLA.**

CHILD DEVELOPMENT: One-half (1/2) credit – 10th, 11th & 12th grades. This class is a semester course for students who have an interest in children and/or in careers working with children. The course will include units in understanding child growth and development, career opportunities, school of children, and curriculum planning for preschoolers. **Students are highly encouraged to join FCCLA.**

HOUSING ENVIRONMENTS & DESIGN: One-half (1/2) credit – 11th & 12th grades. This course prepares individuals to make important housing decisions and create a desirable living environment. This course is a study of all areas of homes including the following: the history of housing structure and architecture, a comparison of renting and buying, finding housing, exploring ways to make housing fit family needs, floor plans, furniture selection, and using design principles and color to create a comfortable living environment. **Students are highly encouraged to join FCCLA.**

PARENTING: One-half (1/2) credit – 11th & 12th grades. Prerequisite: Child Development. This course will focus on the skills involved in becoming a better parent. Areas to be covered will include the decision to be a parent, becoming a parent, care of children, helping children learn, and develop guidance and resources available to the family to assist in the care and development of the child. Speakers, audio-visuals, readings, demonstrations, discussions, infant care simulation, and student presentations will be used to learn about parenting. **Students are highly encouraged to join FCCLA.**

FCCLA LEADERSHIP: One-half (1/2) credit- 9th, 10th, 11th, & 12th. FCCLA Participation is required. This course provides vocational, family, and consumer science students an opportunity to grow as leaders for their school and future careers. Students will learn about and participate in FCCLA activities on the local and state level in competitive events.

CAREER PATHWAYS FOR THE TEACHING PROFESSION: One (1) credit- 10th, 11th, & 12th grades. This class is designed for students who are considering the elementary or secondary teaching profession or corporate educator. The course focuses on the general theory and practice of learning and teaching. The first course includes the basic principles of educational psychology, the art of teaching, the planning and administration of educational activities, school safety and health issues, and the social foundations of education.

PRACTICUM IN TEACHING PATHWAY: One (1) credit- 12th grade. Teacher Recommendation & MUST provide own transportation. This course provides students with a seamless pathway to study the profession through experiencing the classroom as an intern. Each student is assigned to a district school within the high school attendance boundaries. Pre-Professional Educator Cadet practicum students complete reflection journals, prepare and present a lesson(s) and work closely with students of the assigned supervising teacher. Students will demonstrate good moral character, good work habits, responsibility, punctuality and organizational skills.

CULINARY ESSENTIALS & CATERING (ProSTART I): One (1) credit- 10th, 11th, & 12th grades. Prerequisite: Nutrition & Wellness or Creative Foods I with a C or better. A lab fee of \$30 is required. In this class, students have the opportunity to explore the exciting and developing professions in the culinary industry using the National Restaurant Association's ProStart curriculum. Students have opportunities to work with mentoring chefs from the local area, cater local events, and compete in culinary competitions. Students who complete this course will be industry certified.

BUSINESS & MARKETING EDUCATION

INTRODUCTION TO BUSINESS: One-half (1/2) credit – 9th, 10th, 11th & 12th grade. This is an introductory course explaining the role and purpose of business in our global economy. The student will learn of his relationship with business as a consumer, worker, and citizen. The course will also include the introduction of career opportunities and the basics of creating a business plan.

BUSINESS TECHNOLOGY : One-half (1/2) credit – 9th, 10th, 11th & 12th grades. This course will allow students to use a computer and other technologies common in businesses to accomplish activities similar to current trends in business and industry. The course content will include a quick review of the keyboard and proper typing technique, introduction to device operation and Internet usage. The students will learn to use the Microsoft Office Suite (Word, Excel, PowerPoint, and Access) to complete common tasks in the workplace. This is an applications-oriented course. The course is articulated with SFCC.

COMPUTER GRAPHICS: One-half (½) credit -- 10th, 11th, & 12th grades. This course is designed for students to learn the fundamentals of design and combine artistic and technical skills to complete original works of art and design. Students will complete creative assignments in print and digital graphics.

WEB PAGE DESIGN: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. Prerequisite: Business Technology. The Internet has become a central item in business and knowledge of web page design will increase a student's abilities and skills as a potential employee. Students will learn to design, create, and maintain web pages using HTML, web page editors, graphics software, and equipment. This course is articulated with SFCC – One (1) credit hour only.

TIGER VISION: One (1) credit- 9th, 10th, 11th, & 12th grades . Prerequisite: Digital Photography & Multimedia or teacher approval. This course is a continuation of Multimedia and includes determining and working out ideas for video productions for the school. After school participation such as taking a video at events is mandatory all year long. Students that apply to take this course should have social skills, be creative, have the ability to work individually and as part of a team. The student should have dedication to this year-long process and understand that class is time consuming and hard work is required.

DIGITAL PHOTOGRAPHY & MULTIMEDIA: One-half (½) credit - 9th, 10th, 11th, & 12th grades. A materials fee of \$25 per semester is required. Students will be required to provide a digital camera and storage card. This course provides students with experience on creative expression through digital multimedia, photography, and technology. Students will learn techniques to capture and edit digital images and video.

INTRODUCTION TO COMPUTER SCIENCE: One-half (1/2) credit – 9th, 10th, 11th, & 12th grades. This course addresses the knowledge and skills required of students desiring to have a career in technology. This class will include basic programming concepts, variables, modular program design, incorporating graphics and simple data structures. The student will analyze and define problems, create a programming outline, write computer code to solve problems, find errors and debug the program and make it into an executable file. The student will learn and practice ethical behavior in areas of programming and using software. This course is not required, but recommended, for students who plan to take Computer Science Essentials (PLTW).

BUSINESS LEADERSHIP: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. FBLA Participation is required. This course provides business students an opportunity to grow as leaders for their school and future careers. Students will learn about and participate in FBLA activities including local, state, and national competitive events and the Business Achievement Awards. This course provides an opportunity for students to work on FBLA activities in class. This class can be taken more than once, if the student's schedule allows.

PERSONAL FINANCE: One-half (1/2) credit – 11th & 12th grades. This course is designed to assist the student in preparation of his/her personal finance records and teach basic skills in budgeting, insurance, saving, credit, using a checking account, income tax preparation, and basic math skills. Students will begin to develop the knowledge to cope with everyday consumer matters and learn record keeping skills that can carry over to entry-level jobs. Students will use the computers to enhance such skills and complete financial simulations. **This course is a state requirement for graduation and does not meet the Practical Art requirement.**

ACCOUNTING I: One (1) credit – 10th, 11th & 12th grades. This course is a study of the basic accounting principles used by individuals and organizations. The student will learn to record, interpret, and analyze accounting procedures used by sole proprietorships, partnerships and corporations. This course is recommended for students who have a variety of career objectives, as accounting is used in all areas of business.

ACCOUNTING II: One (1) credit – 11th & 12th grades. Prerequisite: Accounting. This class is *WEIGHTED*. This program focuses on the important internal and external uses of accounting data. Managerial Accounting covers internal uses, and includes departmentalized accounting. Financial Accounting emphasizes external uses. Corporate Accounting covers dividends, acquiring additional capital, and financial analysis. The student has the opportunity to acquire the capability of handling the accounting activities of a small or large business office and to acquire additional background for future study in accounting or accounting-related fields. **This course is articulated with SFCC.**

ACCOUNTING III: One (1) credit – 12th grade. Prerequisite: Accounting II. This class is *WEIGHTED*. This course takes accounting students through the creation of a fictional LLC S-Corp where they will determine accounts needed, business process, investors, tax options, etc. for their company. Additionally, the course will explore specialty areas of accounting such as tax, non-profit, and government. Students will visit various local corporations as well as interact with accountants and universities across the United States via Skype or other media transmissions. Specific career options in accounting will be researched and evaluated.

MARKETING: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. This course consists of a study of marketing concepts and principles and their practical application. Students will examine risks and challenges marketers face to establish a competitive edge. Subject matter will include economics, marketing foundations/functions with emphasis on selling, promotion, product/service management, pricing, and distribution. In addition, this course will explore human resource and leadership development. DECA membership is encouraged so students can apply the course concepts to DECA projects and competitive events.

ADVERTISING & PUBLIC RELATIONS: One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: Marketing with a grade of C or better. Fee for DECA is \$35. This course is designed to focus students interested in the field of marketing by developing an understanding of concepts and strategies needed to communicate information about products, services, ideas, and/or images to achieve a desired outcome. Students will become familiar with career opportunities in the fields of advertising and public relations. Students will focus on the implementation and presentation of an ad campaign for a local business. DECA is a major part of this class and projects developed will be used in DECA competitions. **This course is an advanced marketing class; therefore, DECA membership is required.**

SPORTS & ENTERTAINMENT MARKETING: One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: Marketing with a grade of C or better. Fee for DECA is \$35. This course will include a specialized marketing course which is designed for students to develop skills in the areas of facility design, merchandising, advertising, public relations/publicity, event marketing, sponsoring, ticket distribution, and career opportunities as they relate to the sports and entertainment industry. DECA is major part of this class and projects developed will be used in DECA competitions. **This course is an advanced marketing class; therefore, DECA membership is required.**

MARKETING LEADERSHIP: One-half (1/2) credit – 9th, 10th, 11th, & 12th grades. Prerequisite: Marketing. This course provides marketing students an opportunity to grow as leaders for their school and future careers. Students will learn about and participate in DECA activities including local, state, and national competitive events and serve as project managers for our Chapter Events. This course provides an opportunity for students to work on DECA activities in class, as well as give time for them to become engaged with the community during school hours. This class can be taken more than once, if the student's schedule allows, and permission is granted by the teacher. **DECA membership is required.**

RETAIL STORE OPERATIONS (RETAILING): One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: Marketing with a grade of C or better. An instructional program that prepares individuals to apply marketing skills in retail establishments by giving students hands-on experience operating the school store. Principles, practices and procedures are taught as related to the field of retailing.

SUPERVISED MARKETING EDUCATION: SUPERVISED MARKETING EMPLOYMENT (SME): One-half (1/2) credit – 12th grade. Students are placed into employment that allows for experience and continuing education in the field of marketing. The student must be concurrently enrolled in an advanced marketing course. This is a cooperative vocational education program and must follow guidelines established for these programs.

JOBS FOR AMERICA'S GRADUATES (JAG): One (1) credit- 12th grade. This course will prepare students for success after high school and help them to determine which path (Education, Employment, Enlist) is right for them. The students will be introduced to employability competencies and be assessed on those skills. The competencies fall into six categories: career development, job attainment, job survival, basic skills, leadership and self-development, and personal skills. Students will be involved in "real world" experiences that connect them to available careers within their community. Students taking this course will be required to complete follow up surveys for twelve months after graduation.

ADDITIONAL PRACTICAL ARTS

LIFE SKILLS TTR: One (1) credit per year – 9th, 10th, 11th, & 12th grades. **Prerequisite:** Teacher/team referral required. This course is designed to improve communication skills for students in the areas of writing, speaking and listening. Specific life/work skills relating to decision making, problem solving and cooperating with others will be emphasized. In addition, students will be assisted in developing positive attitudes and skills which will increase their success in work, independent living and citizen responsibility. To facilitate the process of assessing student's current knowledge on the topic and to provide more specific instruction to areas that need further development, students will be given assessments in the areas of, but not limited to, readiness for employment, self-determination, independent living, and post-secondary preparation.

ON JOB TRAINING: (number of credits arranged) – 10th, 11th & 12th grades. **Prerequisite:** Teacher/team referral required. The Cooperative School-Work Program for students, who have individualized plans, provides an opportunity, based on age and ability, to receive on the job training for payment of work or on a volunteer basis with permission of and supervision by the Work Experience Coordinator.

TRANSITION SKILLS TTR I: One (1) credit – 11th grade. This course provides opportunities to develop skill areas based on individual students needs and may include pre vocational and vocational skills development, academics, independent living, leisure skills, social communication, self-determination and self-advocacy. Student programs are determined by the IEP team with a focus on independent living, employment, and post-secondary training. Instruction delivered in the classroom, in the community and at job internship sites. Learning objectives for this course are individualized and aligned with student's IEP goals and objectives. This class will cover a variety of life skills education and is designed to help student live independently after high school. Banking, consumer education, budgeting, social skills, filling out forms, responsible citizenship, problem solving, cooking and variety of other topics will be included in the curriculum. Students will use the skills learned in class on community outings. Using public transportation will also be discussed.

PHYSICAL EDUCATION & HEALTH

PERSONAL FITNESS: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. This class will cover units on individual/team sports and lifelong fitness activities. Specific units will vary from the fall to spring semester.

ATHLETIC CONDITIONING: One (1) credit – 9th, 10th, 11th & 12th grades. This class will focus on strength conditioning through weight training, agility drills, and knowledge of nutrition. This course may be taken more than once with instructor approval. Classes will be coed.

LIFETIME SPORTS: One-half (1/2) credit – 10th, 11th, & 12th grades. **Prerequisite:** Prior PE credit & teacher approval. Through the participation in several sports, students will gain the knowledge necessary to become an educated participant and spectator. The involvement in specific sports will provide an atmosphere that is enjoyable to the participants, promotes cooperation among peers and develop an appreciation for the degree of fitness necessary to participate. The following sports are included in the course Lifetime Sports: archery, tennis, badminton, bowling, golf, washers, shuffleboard, ultimate frisbee/football, ping pong, and other athletic-related activities.

ADAPTIVE PERSONAL FITNESS TTR (YOGA): One-half (1/2) credit – 9th, 10th, 11th, & 12th grades. This course is designed to introduce students, safely to the basic postures, breathing techniques and practices of relaxation. Students get the chance to develop and practice the benefits of stretching, moving and breathing freely as they relieve stress, learn to relax and ultimately learn to enjoy day-to-day life. The aim of the course is to promote vibrant health and reach the body's energy reserves.

HEALTH: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. This course covers a study of the human body and its functions in relation to body care and disease prevention. **This class is a state requirement for graduation.**

ELECTIVES

WORLD LANGUAGE DEPARTMENT

LEVEL I – SPANISH: One (1) credit – 8th, 9th, 10th, 11th & 12th grades. The level I Spanish course will introduce students with little or no Spanish knowledge to basic vocabulary and sentence structure. Students will explore customs and traditions of Spanish-speaking countries. *This course is not designed for native Spanish speakers, who would be better placed beginning in a more advanced level.*

LEVEL I – FRENCH, GERMAN: One (1) credit – 9th, 10th, 11th & 12th grades. The level I French or German course will introduce students to basic vocabulary and sentence structure. Students will explore customs and traditions of French or German-speaking countries.

LEVEL II – SPANISH: One (1) credit – 9th, 10th, 11th & 12th grades. Prerequisite: Level I with a grade of C or better. The level II Spanish course is a continuation of level I, emphasizing the ability to narrate the past. *This course is not designed for native Spanish speakers, who would be better placed beginning in a more advanced level.*

LEVEL II – FRENCH, GERMAN: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Level I with a grade of C or better. The level II French or German course is a continuation of level I, emphasizing the ability to narrate the past.

LEVEL III – SPANISH: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Level II or native Spanish speaker. *This class is WEIGHTED.* The level III Spanish course is a continuation of level II, emphasizing communication skills and intermediate concepts.

LEVEL III – FRENCH, GERMAN: One (1) credit – 11th & 12th grades. Prerequisite: Level II. *This class is WEIGHTED.* The level III French or German course is a continuation of level II, emphasizing communication skills and intermediate concepts.

LEVEL IV – SPANISH: One (1) credit – 11th & 12th grades. Prerequisite: Level III or native Spanish speaker. *This class is WEIGHTED.* The level IV Spanish course is a continuation of level III, emphasizing communication skills and advanced concepts. **Students choosing to take the Level IV Foreign Language (AP) examination in May will pay \$95.00.**

LEVEL IV – FRENCH, GERMAN: One (1) credit – 12th grade. Prerequisite: Level III. *This class is WEIGHTED.* The Level IV Foreign Language course is a college level class and will follow the Advanced Placement Program curriculum. Interested students will sign up for this class with a limited number being admitted. **Students choosing to take the Level IV Foreign Language (AP) examination in May will pay \$95.00.**

LEVEL V- SPANISH: One (1) credit- 12th grade. Prerequisite: Level IV or native Spanish speaker. *This class is WEIGHTED.* The level V Spanish course is a continuation of level IV, emphasizing communication skills and advanced concepts. This class is conducted almost entirely in Spanish. **Students choosing to take the Level V Foreign Language (AP) examination in May will pay \$95.00.**

SPANISH HISTORY & LITERATURE: One (1) credit – 10th, 11th & 12th grades. Prerequisite: Level III or IV or native speaker. *This course is weighted.* This course is recommended for native Spanish speakers and advanced Spanish students. It focuses on history and literature of Spain and Latin America.

ADDITIONAL ELECTIVES

COLLEGIATE ATHLETIC PREPARATION: One-half (1/2) credit – 11th & 12th grades. Teacher/Coach approval and/or recommendation needed. This course will assist student athletes in preparing and promoting themselves for athletic recruitment by colleges and universities. It is a requirement for the athlete to take the course during the season of their primary sport. Students will develop and maintain academic and athletic profiles through online resources to help student athletes continue participation at the post-secondary level. NCAA & NAIA clearinghouse procedures will be completed.

ENGLISH LANGUAGE (EL) – LEVELS II, III, IV: One (1) credit – 9th, 10th, 11th, & 12th grades. Students in these courses are placed by English language ability. The courses support the learning of the English language.

YEARBOOK: One (1) credit - 9th, 10th, 11th & 12th grades. Prerequisite: Teacher approval and application. This course includes determining and working out ideas and designing the school yearbook. After school participation such as taking pictures and selling advertisements is mandatory all year long. It also includes small projects to boost school spirit such as a spirit week contest, locker decorations, student bulletin, etc. Students that take this course should have social skills, be creative, and have the ability to work as a team as well as alone. The student should have dedication to this year long process. This class is time demanding, laborious, and hard work is required.

INTRODUCTION TO JOURNALISM: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. Students will learn the principles of journalism and how to write in journalistic styles (news, features, and opinion). Understanding of media messages, the role of journalism in society and the First Amendment are included. Students will interview sources, take notes and write on deadline; they also will maintain a blog. Students' stories will be eligible for publication in the *Sedalia Democrat* newspaper as part of the "Rookie Reporters" program.

SMITH-COTTON MEDIA: One-half (1/2) credit – 9th, 10th, 11th, & 12th grades. Prerequisite: Application and instructor approval. Must have completed Introduction to Journalism. This is the working newsroom of Smith-Cotton Media, creating a student newspaper and regularly scheduled news video program. Students will be assigned beats to ensure timely and consistent coverage of news and events related to Smith-Cotton High School in particular and the Sedalia 200 district in general. Content created will be posted on the district website and offered to local media outlets for additional distribution. Students will work in traditional storytelling forms and will learn appropriate and effective use of social media in story production and promotion.

LIBRARY WORKER: 12th grade given priority. This class does not receive credit. Students will perform, but not limited to, the following duties: check books in and out, help students and teachers find resources in the library, return books to bookshelves, and deliver materials to classrooms. Good customer service skills important. Students may enroll multiple semesters.

JUNIOR RESERVE OFFICER TRAINING CORPS: One (1) credit – 9th, 10th, 11th & 12th grades. JROTC is a Leadership and Character Development program. The Program of Instructions being taught uses the latest instruction technologies and focuses on the student ("cadets") centered learning in a structured environment. Through participation in the learning process cadets are able to get a deeper understanding of the subjects and how they may apply what they have learned. Co-curricular and competitive activities include Color Guard Team, Drill Team/Exhibition without Arms, Drill Team/Exhibition with Arms, Raider Team, Academic Team, Leadership Team, Cadet Challenge competitions, Leadership/Adventure Training events, field trip(s), an annual District JROTC Ball, and an optional summer camp. In addition to an academic elective credit for the course cadets can earn a Smith-Cotton Varsity letter for competing on one of the teams. They also earn rank and JROTC awards for their achievements. (The Sedalia Board of Education policy allows one (1) credit of Physical Education upon the completion of the second year in JROTC). Certification of a cadet's physical health is also a requirement to be enrolled in this class. The JROTC Program prepares high school students for responsible leadership roles while making them aware of their rights, responsibilities and privileges as American citizens. The program is a stimulus for promoting graduation from high school and it provides instruction and rewarding opportunities, which will benefit the student, community and nation. JROTC provides education and training in skills and knowledge like Leadership, Service Learning, Community Service, Geography, and Goal Planning, which are useful to students upon graduating from high school. In addition to classroom instruction, students are expected to properly wear the JROTC uniform one day per week (mandatory) and participate in physical training events as required.

JROTC CADET STAFF LEADERSHIP AND MANAGEMENT (HONORS): One (1) credit – 11th & 12th grades. Prerequisite: Minimum 3.5 GPA in JROTC courses and minimum 3.0 GPA in all other courses; Senior Instructor permission/signature approval. *This course is WEIGHTED.*** The JROTC honors program is oriented toward those cadets already identified as outstanding and are doing the work required of JROTC students. The honors course builds upon previous JROTC Leadership Education and Training courses. Students must have previously demonstrated above average leadership, communication skills and performance in JROTC. Students for this advanced leadership course serve as members of the JROTC cadet senior staff. This hands-on experience affords students the opportunity to apply leadership and management lessons from previous JROTC courses. Students are expected to maintain a high level of performance in personal fitness, military bearing, and uniform wear. Students are assigned specific functional areas of responsibility and are expected to perform their duties/responsibilities in addition to mentoring and leading other members of the organization. Students who are approved for this course are expected to occasionally be available at times in excess of daily class (i.e. before/after school meetings, weekend trips/activities, etc.). Students will conduct long and short-range planning, exercise decision-making, coordination, control and execution of cadet activities during the school year. Students are expected to apply high-level leadership, organizational, communication, and personal interaction skills in the performance of their duties. Students in this honors class are required to establish a personal portfolio and work toward a major continuous improvement project, complete with a formal presentation and briefing to official Army inspectors and Sedalia 200 School District officials.**

CAREER DEVELOPMENT: One (1) credit – 12th grade. Placement MUST BE approved by the A+ coordinator prior to enrolling in the class and students MUST PROVIDE their own transportation. This course is designed to give seniors an opportunity to go to a place of business in Sedalia and observe how that business operates. This placement should be in the career field where the student plans to continue their education or receive additional training after high school (medical, accounting, etc.).

ACT PREPARATION: One-half (1/2) credit – 9th, 10th, 11th & 12th grades. Prerequisite: Prior to enrollment, the counseling office MUST have ACT score on file. This course will provide an overview of the four skill areas of English, mathematics, reading, and science and teach test taking strategies. Students will focus on how to take the general multiple-choice ACT Test and will be introduced to the optional ACT Writing Test. This class is designed for students who are planning to take the ACT assessment during the current school year. **This course may only be taught through LAUNCH.**

TIGER TUTORS: One-half (1/2) credit – 12th grade. Prerequisite: Must be able to meet A+ guidelines regarding attendance, G.P.A. and citizenship. This course will help fulfill state requirements for 50 hours of tutoring/mentoring by students pursuing A+ status. The class will meet in a designated area for the first day and students will report to their assigned school the second day of class. Students will be placed with a supervising teacher at the district's elementary, secondary, or high schools for the semester. **Students must provide their own transportation to the field schools. A parent or guardian must sign a transportation waiver. Those without a driver's license will either be placed at the high school (if appropriate) or may earn their hours under alternate tutoring options.**

OFFICE WORKER: 12th grade given priority. This class does not receive credit. Students are assigned to work in either the principal or the school counseling offices.

WORK STUDY: One-half (1/2) credit – 11th & 12th grades. (11th graders will need counselor approval.) This is a program for students who are employed in a regular job and wish to receive credit for working. A student must be employed a minimum of 8 hours per week per block of work study. Work hours must be maintained throughout the semester with pay stubs turned in after each pay period.

PSYCHOLOGY: One-half (1/2) credit – 10th, 11th & 12th grades. This course provides instruction in the elementary principles of psychology, thereby helping the student to understand human behavior. An objective is to help the student to better understand his own behavior and that of others.

SIGN LANGUAGE: One-half (1/2) credit- 9th, 10th, 11th, & 12th. Students will be exposed through a variety of lessons based on the beginning curricula written and developed by Gerilee Gustason who was a co-author and developer of Signing Exact English (copyright 1993). Students will be guided through the lessons and evaluated based on their performance on tests, songs, and conversation. "Signing Exact English (SEE) is a sign language system that represents literal English. It is a tool to make visible everything that is not heard. Since American Sign Language (ASL) has different vocabulary, idioms and syntax from English, SEE modifies and supplements the vocabulary of ASL so children can see clearly what is said in English." (taken from the S.E.E. Center website - <http://www.seecenter.org/index.html>).

PUBLIC SPEAKING (DUAL CREDIT): One-half (1/2) credit – 10th, 11th, & 12th grades. *This dual credit class is WEIGHTED.* This course is a study and practice of basic rudiments involved in generating, designing, delivering and evaluating ideas for speech situations facing adults of our society. The class is aimed at developing practical skills as opposed to being steeped in theory. The primary goal is to develop self-confidence in each student with emphasis on growth, change and behavior.

GENERAL SOCIOLOGY (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: College Placement Test (ACT). It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* This course will introduce the basic principles, concepts, research strategies, and empirical findings representative of the field today. It will explore the relationships of individuals and groups in the context of broader social patterns and establish a basis for further study in the field. The course topics may include gender and racial inequality, deviance, economic and political institutions, social mobility, and concepts related to current social and cultural change.

GENERAL PSYCHOLOGY (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. Prerequisite: College Placement Test (ACT). It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* This course will cover the introduction to the scientific study of behavior and mental processes. It will include a survey of historical and current theories, theorists and perspectives in psychology. The course goals will include increasing critical thinking and intellectual curiosity about psychological phenomenon and provides a basis for further study in the field. Topics include neurology, sensation and perception, consciousness, learning, psychometrics, personality development, and mental illness and wellness.

MEDICAL TERMINOLOGY I (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. *This dual credit class is WEIGHTED.* Acquire a medical terminology vocabulary related to body systems necessary to communicate information in a medical office or hospital environment. Focuses on the principles of medical word formation, including the basic rules of building medical words, identifying suffixes, prefixes, and combining forms related to the structure and function of the associated systems of the body (musculoskeletal, cardiovascular, respiratory, gastrointestinal, urinary, and male reproductive). Concentration is on pronunciation, spelling and definitions of medical terms.

INTRODUCTION TO LITERATURE (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. **Prerequisite:** College Placement Test (ACT). It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* Study of fiction, poetry and drama. Special attention is given to literary terminology and critical analysis. Recommended but not required as a preparation for other courses in literature.

INTRODUCTION TO PHILOSOPHY (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. **Prerequisite:** College Placement Test (ACT). It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* An introduction to historical and topical themes in philosophy, such as free will, God, personal identity, the limits of knowledge, the nature of inferential reasoning, morality, and social justice.

LIVING RELIGIONS (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. **Prerequisite:** College Placement Test (ACT). It is strongly recommended that students take these tests before the beginning of the following school year. *This dual credit class is WEIGHTED.* An introduction to a wide variety of the world's living religions as both beliefs and practices, and an analysis of the historical-cultural value systems underpinning their various divergent or overlapping value systems. Religions reviewed include Hinduism, Buddhism, Judaism, Christianity, Islam and to a lesser extent Jainism, Sikhism, Confucianism, Daoism, and Shinto.

COLLEGE SKILLS (DUAL CREDIT): One-half (1/2) credit – 10th, 11th & 12th grades. *This dual credit class is WEIGHTED.* Designed to enhance the college learning experience and prepare students for personal and professional success. Concepts presented include time management, managing change, setting and achieving goals, and thinking in ways to create success. Note taking, library research, test taking, and study skills are also included. This course will include an eight-hour service learning project.

STUDY SKILLS TTR: One (1) credit per year – 9th grade ONLY. **Prerequisite:** Teacher/team referral required. This course will include individualized instruction in specific compensatory skills as well as assistance in an identified area of difficulty, including continual development and improvement in overall vocabulary. In addition, students will be instructed in work place skills including skills and techniques for interacting appropriately with others.

SOCIAL SKILLS TTR: One (1) credit per year—9th, 10th, 11th, 12th grades. **Prerequisite:** Teacher/team referral required. This course will include individualized instruction in specific social interactions, as well as assistance in an identified area of difficulty, including continual development and improvement in overall social vocabulary. In addition, students will be instructed in work place skills including skills and techniques for interacting appropriately with others.

TRANSITION SKILLS TTR II: One-half (1/2) credit- 12th grade. This class will cover a variety of life skills education and is designed to help student live independently after high school. Banking, consumer education, budgeting, social skills, filling out forms, responsible citizenship, problem solving, cooking and variety of other topics will be included in the curriculum. Students will use the skills learned in class on community outings. Using public transportation will be discussed. Students need to achieve independence including learning about community resources, job searching, career research, college research, FAFSA, money management, job etiquette, health, moving and more.

EDUCATION RESOURCE TTR: One (1) credit per year – 9th, 10th, 11th & 12th grades. **Prerequisite:** Teacher/team referral required. This course is designed for students who wish to improve conduct and behaviors. The primary goal of the course is to instruct students in the skills and techniques needed to interact appropriately with others. Instruction is provided to address specific behavioral concerns. Students will be exposed to vocational and other transition related information. To facilitate the process of assessing student's current knowledge on the topic and to provide more specific instruction to areas that need further development, students will be given assessments in the areas of, but not limited to, readiness for employment, self-determination, independent living, and post-secondary preparation.

CAREER & TECHNICAL EDUCATION

State Fair Career & Technology Center (CTC)

State Fair CTC courses will meet the PRACTICAL ARTS requirement. Students enrolling in the CTC must be making adequate progress toward meeting graduation requirements in the core subjects. Classes at the CTC are FULL YEAR classes and students should plan to be in attendance the full year.

AUTOMOTIVE SERVICE TECHNOLOGY: Three (3) credits – 11th & 12th grades. The Automotive Service program is a two-year ASE (Automotive Service Excellence) certified course of study, providing basic entry-level skills in a variety of automotive service areas or for advanced placement in college automotive technology programs. Students completing our ASE-certified program have the opportunity to gain certifications in the following areas: Brakes, Steering & Suspension, Engine Performance, and Electrical. **This course is eligible for dual credit.**

BUILDING TRADES: Three (3) credits - 11th & 12th grades. The Building Trades program is a two-year course of study that prepares students for a variety of jobs in the construction industry. This program consists of classroom instruction enhanced by the hands-on experience of building a house. Students completing this course will gain valuable knowledge and skills that will prepare them for entry level positions among various construction trade areas such as carpentry, masonry, concrete, and many others. Students will also be prepared to pursue post-secondary education or certifications in construction management programs. **This course is eligible for dual credit.**

CRIMINAL JUSTICE: Three (3) credits- 11th & 12th grades. The Criminal Justice program is a two-year plan of study that prepares students for entry-level employment in criminal justice fields or advanced placement in post-secondary training or college programs. Students who enroll in this course learn about our criminal justice system and law enforcement practices. In addition to the criminal justice content, this course works extensively with communication, leadership, community service, and leadership skills which are all crucial to modern criminal justice careers. **This course is eligible for dual credit.**

EARLY CHILDHOOD CAREERS: Three (3) credits - 11th & 12th grades. The Early Childhood Careers program is a two-year course of study designed for students who want to work in careers involving young children and their families. Students will have experiences with infants, toddlers, preschoolers and their parents. Early Childhood Career students will be responsible for planning activities that stimulate a child's cognitive, physical, emotional and social growth. In addition, trainees will learn to provide a safe, healthy and loving environment that will allow children to explore and develop their natural curiosity and imagination. Students will complete practical experience in area schools and child care facilities. This course of study is for those interested in teaching PreK or working as a daycare provider. **This course is eligible for dual credit.**

GRAPHIC DESIGN: Three (3) credits – 11th & 12th grades. The Graphic Design program is a two-year course of study that is created to enhance students' skills and opportunities related to the graphic design industry. Students will learn technical knowledge and skills in electronic layout design, principles of graphic and web design, digital manipulation, sublimation printing, vinyl design and preparation, and screen-printing. In addition, this program provides outside experience to further student's experience and skill levels. Students who complete this program will be qualified for entry level positions in various graphic design opportunities or they can further their education through post-secondary certificate or degree programs. **This course is eligible for dual credit.**

HEALTH OCCUPATIONS: Three (3) credits – 11th & 12th grades. The Health Occupations program is a one-year plan of study that prepares students for employment in the health care field. Students will learn the basic nursing skills of vital signs, personal care/hygiene, food service, and transfer techniques. Students will have the opportunity to apply their skills at a local health care facility, and will job shadow in the health care field. Students who successfully complete the first year program will become a registered CNA and are eligible to apply for the nursing program at SFCC and begin classes a year early. This program prepares students to obtain entry-level employment as a CNA and it prepares them to further their education in health care related programs at the college level. **This course is eligible for dual credit.**

INDUSTRIAL EQUIPMENT MAINTENANCE: Three (3) credits – 11th & 12th grades. The Industrial Equipment Maintenance program will prepare students for a wide variety of opportunities in technical careers related to electrical and industrial professions. Students will obtain skills for entry-level positions in manufacturing and electrical installations, service, or maintenance. The program can be applied to certificates and an Associate of Applied Science (AAS) degree, or qualify you for advanced placement in college programs. Students will work on a variety of electrical, mechanical, and industrial projects and labs along with classroom instruction. **This course is eligible for dual credit.**

PRECISION MACHINING: Three (3) credits – 11th & 12th grades. The Precision Machining Technology program is a two-year course of study designed to expose students to the high-tech world of advanced manufacturing. Students will receive experiences in operating machines such as drill presses, milling machines, lathes, grinders, and Computer Numeric Controlled (CNC) machines including computer controlled lathes, mills, and lasers. Students who complete the program will be eligible for entry-level positions in precision machining and manufacturing jobs. They can also further their education by enrolling in post-secondary certificate or college programs. **This course is eligible for dual credit.**

WELDING: Three (3) credits – 11th & 12th grades. The Welding program is certified by the American Welding Society (AWS) and is a two-year course of study that covers the four basic welding processes: Arc, Mig, Tig, and Oxyacetylene. In addition to the welding processes students will learn about weldment print reading and safe operating procedures. Each student will spend a significant amount of time in the welding lab developing successful welding techniques. Students who complete the course will be eligible for entry-level positions as a welder or they can pursue additional certifications or college degree programs. **This course is eligible for dual credit.**

CTC EMBEDDED MATH: One (1) credit- 12th grade. Students enrolled in CTC programs will receive embedded math content throughout their two year programs provided by a certified math instructor. Students who complete both years of their program will receive one (1) credit for math. **This course is eligible for dual credit. SEE YOUR COUNSELOR FOR ELIGIBILITY REQUIREMENTS FOR THIS EMBEDDED CREDIT.**

CTC EMBEDDED LANGUAGE ARTS: One (1) credit- 12th grade. Students enrolled in CTC programs will receive embedded language arts content throughout their two year programs provided by a certified language arts instructor. Students who complete both years of their program will receive one (1) credit for language arts. **This course is eligible for dual credit. SEE YOUR COUNSELOR FOR ELIGIBILITY REQUIREMENTS FOR THIS EMBEDDED CREDIT.**



SEDALIA SCHOOL DISTRICT #200

2806 Matthew Drive, Sedalia, MO 65301-7981 p:660.829.6450 f:660-827-8938

Steven G. Triplett, Ed.S.
Superintendent

Todd Fraley, Ed.D.
Assistant Superintendent

Chris Pyle, Ed.S.
Assistant Superintendent

Jason Curry, Ed.S.
Assistant Superintendent

Devon Gilmore, M.E.D.
Director of K-5 Curriculum
Instruction & Assessment

Becky Brownfield, Ed.S.
Director of 6-12 Curriculum
Instruction & Assessment

Bob Satnan, B.A.
Communications Director

Missouri Model District
www.sedalia200.org

**We Live Tiger
Pride Everyday**

Sedalia #200 is an equal
opportunity and affirmative
action employer

TO: Steve Triplett, Superintendent and
Sedalia #200 Board of Education

FROM: Becky Brownfield

DATE: December 14, 2020

SUBJECT: Curriculum Updates

Linked below are the courses with updated curriculum for the 2021-2022 proposed high school program guide. These are aligned to the corresponding state standards. Thank you for your review.

[Digital Media](#)

[Mixed Media](#)

[Fibers](#)

[Printmaking](#)



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DATE: December 14, 2020

TO: Board of Education

FROM: Dr. Fraley

RE: ICS and CDARS

The district's banking institution, Equity Bank, would like the district to approve moving district monetary assets to an ICS and CDARS system. ICS, Insured Cash Sweep and CDARS, Certificate of Deposit Account Registry Service, would be managed by the Promontory Interfinancial Network on behalf of Equity Bank.

Equity currently pledges a minimum of 100% collateral per Board Policy 3160 to secure District funds. This agreement would allow Equity Bank to utilize ICS and CDARS to disperse District funds across the banking network.

To ensure total compliance with Missouri Statute 67.085 and Board Policy 3160 the following language was added to the agreement in Schedule 2 of the agreement.

- Collateralization will be the responsibility of Equity Bank per their Depository Agreement with the Sedalia School District #200.
- Sedalia School District will maintain a \$500,000 peg balance in the *278 operating account and the *294 Activity Gate account.
- Equity Bank will maintain \$5,000,000 in pledging for the Sedalia School District to cover unpredictable large deposits.
- Sedalia School District will provide Equity Bank notice of deposits larger than \$4,000,000 so that adequate collateral can be put into place to cover the one day delay before the deposit is placed into the IntraFi Insured Cash Sweep (ICS) account.
- Sedalia School District will notify Equity Bank by email and/or phone by 2:00pm CST on the day of deposit to ensure pledging can be placed.

If you have any questions, please contact me at 660-829-6456. Thank you.

You, the undersigned, enter into this ICS Deposit Placement Agreement (this “*Agreement*”) with Equity Bank (“we” or “us”). This Agreement states the terms and conditions on which we will endeavor to place funds of yours into deposit accounts at other depository institutions from a transaction account with us into which you have deposited funds for such placement (the “*Transaction Account*”).

Each depository institution at which we place funds (a “*Destination Institution*”) will be a depository institution at which deposit accounts are insured by the Federal Deposit Insurance Corporation (“*FDIC*”) up to maximum deposit insurance amounts.

1. ICS Service and Deposit Accounts

1.1. *ICS Service*

(a) We will endeavor to place funds of yours (as a “*Relationship Institution*”) at Destination Institutions using ICS®, the Insured Cash Sweep® service, of Promontory Interfinancial Network, LLC (“*Promontory Network*”). The Bank of New York Mellon (“*BNY Mellon*”) will act as issuing agent, sub-custodian, settlement agent, and recordkeeper.

(b) Subject to the other terms and conditions of this Agreement, when we place funds of yours in a deposit account held at a Destination Institution for your funds placed through the ICS service (a “*Deposit Account*”), the amount of our outstanding placements of your funds at the Destination Institution through ICS will not exceed the FDIC standard maximum deposit insurance amount (“*SMDIA*”), which is currently \$250,000.

(c) We offer placement of funds through ICS to businesses, nonprofit entities, and, subject to applicable law, public entities. We may also choose to place funds through ICS for individuals with a demonstrated need to maintain large cash balances (e.g., \$500,000 or more) over a 12-month period. You must be capable of using, and you agree to use, the ICS Depositor Control Panel (“*DCP*”), an online tool described in this Agreement, to review proposed placements and for other purposes. You also agree to receive notices concerning ICS deposits that may be posted on the DCP or sent by email.

1.2. *Deposit Accounts at Destination Institutions*

(a) Each Deposit Account, including the principal amount and the accrued interest, will be a deposit obligation solely of the Destination Institution at which the Deposit Account is held. It will not be a deposit obligation of ours or of Promontory Network, BNY Mellon, or any other person or entity.

(b) Funds in your Deposit Accounts will be “deposits,” as defined by federal law, at the Destination Institutions. Appendix A further describes the Deposit Accounts, which will be non-time deposits that you access as described in this Agreement.

2. Your Relationship With Us

2.1. *Agency and Custodial Relationship*

(a) We will act as your agent in placing your funds through the ICS service. Under a separate agreement with you that grants us custodial powers (the “*Custodial Agreement*”), we will also act as your custodian with respect to the Deposit Accounts.

(b) Each Deposit Account will be recorded (i) on the records of the Destination Institution in the name of BNY Mellon, as our sub-custodian, (ii) on the records of BNY Mellon in our name, as your custodian, and (iii) on our records in your name. The recording will occur in a manner that permits the Deposit Account to be FDIC-insured to the same extent as if it were recorded on the records of Destination Institution in your name.

(c) For purposes of Article 8 of the Uniform Commercial Code, we will act as your securities intermediary for, and will treat as financial assets, the Deposit Accounts and all your security entitlements and other related interests and assets with respect to the Deposit Accounts, and we will treat you as entitled to exercise the rights that constitute the Deposit Accounts. All interests that we hold with respect to the Deposit Accounts will be held by us only as your securities intermediary and will not be our property. You will be the owner of all funds of yours that we place for you through the ICS service and any interest on those funds.

2.2. *Termination of Custodial Relationship*

(a) Either you or we may terminate the custodial relationship between you and us at any time. You may not transfer the Deposit Accounts to another custodian, but you may dismiss us as your custodian with respect to a Deposit Account and request that the Deposit Account be recorded on the records of the Destination Institution in your name. We will endeavor to cause any such request to be promptly forwarded to the Destination Institution. Each Destination Institution has agreed that it will promptly fulfill any such requests, subject to its customer identification policies and other standard account opening terms and conditions.

(b) If a Deposit Account has been recorded on the records of a Destination Institution in your name pursuant to Section 2.2(a), you will be able to enforce your rights in the Deposit Account directly against the Destination Institution, but we will no longer have any custodial responsibility with respect to the Deposit Account and you will not be able to enforce any rights with respect to the Deposit Account against the Destination Institution through us.

3. Custodial Account, Depositor Identifier, and Interest Rate

3.1. *Custodial Account and Depositor Identifier*

(a) As your custodian, we will open on our records, either directly or with the assistance of BNY Mellon, a custodial account in which we will hold your interests with respect to the Deposit Accounts (an “*ICS Custodial Account*”). We may permit you to have multiple ICS Custodial

Accounts for your business purposes, and we may also permit you to have multiple Transaction Accounts associated with a single ICS Custodial Account.

(b) On the signature page of this Agreement, you will enter a unique alphanumeric identifier for you (a “*Depositor Identifier*”), which will be associated with your ICS Custodial Account. You will enter as your Depositor Identifier your federal taxpayer identification number (“*TIN*”), unless you do not have a TIN, in which case you will enter an alternate identifier that we approve.

(c) If you do not have a TIN and use an alternate identifier, you must use the same alternate identifier for all placements of your funds, by us or by any other institution, through the ICS service or Promontory Network’s CDARS® service. If you do not have a TIN and subsequently obtain one, you must promptly report it to us and any such other institutions, and we may use the TIN as your Depositor Identifier.

3.2. *Interest Rate*

(a) The interest rate for your Deposit Accounts at Destination Institutions on any day will be the then-current rate we establish for them, which may be any rate (including zero) and which we may modify at any time (the “*Interest Rate*”). We do not promise that the Interest Rate will be any particular rate or that the Interest Rate that is effective at a given time will be effective at a later time. Through your continued participation in ICS, you accept each applicable Interest Rate.

(b) Payment of the full amount of all accrued interest on a Deposit Account at a Destination Institution will be solely the responsibility of the Destination Institution. Neither we nor any other person or entity will be indebted to you for such payment.

4. Placement Procedures

4.1. *Settlement and Balances*

(a) Settlement of payments to and from ICS participating institutions through BNY Mellon (“*ICS Settlement*”) will occur on each day that is not a Saturday, a Sunday, or another day on which banks in New York, New York, are authorized or required by law or regulation to close (a “*Business Day*”).

(b) On any day, you may confirm through the DCP the aggregate principal balance in your Deposit Accounts (your “*Program Balance*”) for each ICS Custodial Account, and your principal balance and accrued interest at each Destination Institution, as of the preceding Business Day or, after completion of ICS Settlement on a Business Day, as of that Business Day.

4.2. *Triggering Events*

(a) Schedule 1 to this Agreement sets forth events that will trigger a transfer of funds from the Transaction Account to the Deposit Accounts at ICS Settlement (a “*Program Deposit*”) or a transfer of funds from the Deposit Accounts to the Transaction Account at ICS Settlement (a “*Program Withdrawal*”).

(b) Depending on the terms of Schedule 1, an event that triggers a Program Deposit or a Program Withdrawal (a “*Triggering Event*”) may

be a specified change in the Transaction Account balance, a request by you that we accept, or another event described in Schedule 1.

(c) If we permit you to have multiple Transaction Accounts associated with a single ICS Custodial Account, Schedule 1 may specify separate sets of Triggering Events for each Transaction Account or one set of Triggering Events for all Transaction Accounts.

(d) Your Transaction Account deposits, alone or when aggregated with other deposits in the same insurable capacity, may exceed the SMDIA. Schedule 2 provides important information concerning the risk of having Transaction Account deposits that exceed the SMDIA.

4.3. *Program Deposits*

(a) The occurrence of a Triggering Event for a Program Deposit does not result in a transfer of funds to your Deposit Accounts until the applicable ICS Settlement occurs.

(b) Subject to the other terms and conditions of this Agreement, and except as provided in Section 4.3(c), a Triggering Event for a Program Deposit under Schedule 1 will result in a transfer of funds to your Deposit Accounts at ICS Settlement the *next* Business Day (a “*Regular Program Deposit*”).

(c) Schedule 1 states whether a transfer of funds to your Deposit Accounts at ICS Settlement on the *same* Business Day (a “*Same-Day Program Deposit*”) is available and, if so, the cutoff time for you to request a Same-Day Program Deposit (the “*Same-Day Deposit Cutoff Time*”). To the extent Schedule 1 so provides, and subject to the other terms and conditions of this Agreement, a request that we receive and accept before the Same-Day Deposit Cutoff Time will be a Triggering Event that results in a Same-Day Program Deposit.

(d) We may impose a maximum Program Balance amount for your deposits placed through ICS and will inform you of any maximum Program Balance we impose. Even if a Triggering Event for a Program Deposit occurs, we may choose not to transfer the amount to your Deposit Accounts to the extent it would cause the Program Balance to exceed the maximum amount. In addition, we may choose not to transfer to the Deposit Accounts an amount that we have credited to the Transaction Account, but have not yet collected from a third party.

4.4. *Program Withdrawals*

(a) Subject to the other terms and conditions of this Agreement, and except as provided in Section 4.4(b), a Triggering Event for a Program Withdrawal under Schedule 1 will result in a transfer of funds from your Deposit Accounts at ICS Settlement the *next* Business Day (a “*Regular Program Withdrawal*”).

(b) Schedule 1 states whether the transfer of funds from your Deposit Accounts at ICS Settlement on the *same* Business Day (a “*Same-Day Program Withdrawal*”) is available and, if so, the cutoff time for you to request a Same-Day Program Withdrawal (the “*Same-Day Withdrawal Cutoff Time*”). To the extent Schedule 1 so provides, and subject to the other terms and conditions of this Agreement, a request that we receive and accept before the Same-Day Withdrawal Cutoff

Time will be a Triggering Event that results in a Same-Day Program Withdrawal.

4.5. *Program Withdrawal Advances; Security Interest*

(a) If Schedule 1 provides that we will advance funds to you in anticipation of a Program Withdrawal, or if we otherwise decide in our discretion to advance funds to you in anticipation of a Program Withdrawal, you will owe the amount of these funds to us and we will retain from the funds we receive at ICS Settlement the amount we have advanced to you.

(b) With respect to any amount that you owe to us pursuant to Section 4.5(a):

(i) you grant us, and acknowledge that we have, a security interest in, and a lien on, your Deposit Accounts, related security entitlements, and other related interests and assets that we may hold for you as custodian and securities intermediary pursuant to the Custodial Agreement for the amount you owe to us,

(ii) if a Destination Institution fails before a Program Withdrawal is completed, we may retain the amount of the Program Withdrawal from the proceeds of your FDIC insurance claim to satisfy the amount you owe to us, and

(iii) to the extent the amount you owe to us is not satisfied from the interests and assets we are holding for you pursuant to the Custodial Agreement, or from the proceeds of any FDIC insurance claim, the amount remains owed by you to us and is payable on demand.

(c) If, in a separate agreement, you have granted us a security interest in your Deposit Accounts or in any security entitlements or other interests or assets relating to your Deposit Accounts as collateral for a loan to you or otherwise, we may decline to honor a request for a Program Withdrawal, or decline to honor a debit transaction in the Transaction Account that would trigger a Program Withdrawal or be funded by a Program Withdrawal, to the extent the Program Withdrawal would cause your Program Balance to fall below the loan amount or other amount that you have agreed to maintain in your Deposit Accounts or to which the security interest applies. If, in a separate agreement, you have granted us a security interest in the Transaction Account, we also may decline to honor debit transactions in the Transaction Account in accordance with the separate agreement.

4.6. *Statements*

(a) For each ICS Custodial Account, we will provide you with periodic account statements that include your Program Balance as of the end of the statement period, the total interest you have earned on your Deposit Accounts during the period, the rate of return you have earned on the daily average closing principal balance in your Deposit Accounts for the period (which will be referred to as the “*Statement Period Yield*”), and your principal balance at each Destination Institution in which your funds are deposited as of the end of the period. You should retain these account statements.

(b) The account information available on the DCP as described in Section 4.1(b), and the periodic statements described in Section 4.6(a), will be the only evidence that you will receive of your ownership of the funds. You should retain the account statements for your records.

5. Daily Allocation and Depositor Control

5.1. *Daily Allocation; Review and Consent*

(a) In addition to allocating your funds to each Destination Institution in an amount that is under the FDIC insurance limit, the ICS process for allocating Program Deposits, Program Withdrawals, and funds already on deposit reflects various considerations, including the need for certain Destination Institutions to receive deposits in amounts they have placed for their own customers and possible limits on the amounts a Relationship Institution is authorized to place or a Destination Institution has agreed to receive. Applicable deposit amounts may change from day to day. Accordingly, the allocation of funds takes place each Business Day.

(b) As a result of the daily allocation of funds in ICS and the allocation objectives outlined in Section 5.1(a), the set of Destination Institutions to which your funds on deposit are allocated on a Business Day, and the amount allocated to each Destination Institution, may differ from a previous Business Day’s allocation. A different allocation may involve the movement of funds from one Destination Institution to another Destination Institution, even though you do not have a Program Deposit or a Program Withdrawal. Such movements of funds will not affect any Interest Rate.

(c) You exercise control over the allocation of your funds through direct contact with us and through the DCP. You are responsible for reviewing the important information we provide you through the DCP, including information regarding proposed allocations that we provide each Business Day. In addition, on request at any time, we will provide you with a list of all Destination Institutions.

(d) Although we will not allocate your funds to Destination Institutions that you exclude or reject as set forth below, you authorize and consent to the allocation of your funds at Destination Institutions that you approve, or do not exclude or reject, as set forth below.

5.2. *Destination Institution Exclusions*

(a) You may enter the name of any depository institution on a list of exclusions from eligibility to receive your funds through ICS (the “*List of Exclusions*”). The initial List of Exclusions appears in Schedule 4 to this Agreement.

(b) An exclusion in Schedule 4 is effective when we have signed the Agreement. You may later add exclusions to your List of Exclusions, or subtract exclusions from your List of Exclusions, by contacting us in a manner we specify. If you add an exclusion in this manner, the new exclusion will be effective within one Business Day after the first Business Day on which we have received the notice from you.

(c) If, on a Business Day, you have outstanding deposits that we have placed for you using Promontory Network’s CDARS service, and you have provided the same taxpayer identification number to us for

purposes of CDARS and ICS, our allocation of your funds at Destination Institutions for that Business Day in ICS:

(i) will not include allocation to a Destination Institution that is the subject of a then-effective designation by you as ineligible to receive your funds through CDARS, and

(ii) will not cause the balance in your Deposit Accounts at a Destination Institution, together with the outstanding deposits, if any, that we have placed for you at that Destination Institution through CDARS, to exceed the SMDIA.

5.3. Depositor Control Panel

(a) Promontory Network will assist us in providing the DCP to you. Schedule 3 to this Agreement provides access information for the DCP. When you first log in to the DCP using the login credentials described in Schedule 3, you will be required to change your DCP user name and password.

(b) You represent that you have a computer with Internet access, an e-mail address, the ability to download and print information from the DCP for your records, and the knowledge and experience to use an online tool for the DCP functionality. In addition, you acknowledge that you will be required to obtain and maintain all equipment and services necessary for access to the DCP.

5.4. Depositor Placement Review

(a) Each Business Day, your aggregate principal balance that will be in Deposit Accounts at Destination Institutions after that day's ICS Settlement will be provisionally allocated to Destination Institutions. The amount allocated will reflect your Program Balance as of the last ICS Settlement, plus any Program Deposit that will occur at the day's ICS Settlement, minus any Program Withdrawal that will occur at the day's ICS Settlement. The allocation may provide that previously-deposited funds will be removed from one or more Destination Institutions and deposited in one or more other Destination Institutions.

(b) After the provisional allocation occurs on a Business Day, but before it becomes final at the day's ICS Settlement, Depositor Placement Review ("DPR") will occur through the DCP. Even if a Destination Institution is not on your List of Exclusions, the final allocation that day will not allocate your funds to a Destination Institution at ICS Settlement if you reject it during DPR through the DCP. The initial DPR time period is set forth in Schedule 3. We may change the DPR period by posting advance notice of the change on the DCP. Your rejection of a Destination Institution will be effective only if you submit it, as specified in the DCP, before DPR ends.

(c) In DPR, you will see a list of Destination Institutions to which your funds are proposed to be allocated at ICS Settlement later that day (the "Proposed Placement List"), reflecting the provisional allocation of all your funds, including funds that will be moved from one Destination Institution to another Destination Institution. The Proposed Placement List will include the principal balance allocated to each Destination Institution. If you review the Proposed Placement List, and you click the approval button or you do not reject any of the Destination Institutions

on the list, you will be approving the proposed allocation and your funds will be allocated in accordance with the list.

(d) If you reject any of the Destination Institutions on the Proposed Placement List, you will be approving allocation to Destination Institutions on the list that you do not reject. After entering rejections, if sufficient time remains in DPR, you will have the opportunity to review a list of other Destination Institutions to which your funds could be allocated (the "Alternate Placement List"). If you click the approval button for the Alternate Placement List, or you do not reject any of the Destination Institutions on it, you will be approving the allocation of your funds to any of the listed Destination Institutions. If you reject any of the Destination Institutions on the Alternate Placement List, you will be approving allocation to listed Destination Institutions that you do not reject. Your funds may be allocated to any combination of Destination Institutions on the Proposed Placement List and the Alternate Placement List that you do not reject.

(e) If the provisional allocation on a Business Day would result in funds of yours currently at one Destination Institution being moved to another Destination Institution and you reject the other Destination Institution in DPR that Business Day, the funds will not necessarily remain at the first Destination Institution. The funds will be allocated to a Destination Institution that you do not reject or returned to the Transaction Account.

(f) A Destination Institution that you reject in DPR will also be added to your List of Exclusions, for purposes of future allocations, within one Business Day after the Business Day on which you submit the rejection.

(g) We do not guarantee that all your funds will be allocated to Destination Institutions on any particular day, even if they were allocated to Destination Institutions on a previous day. Exclusions of Destination Institutions, and rejections of Destination Institutions in DPR, may increase the chance that funds will not be allocated. If funds not yet transferred to your Deposit Accounts are not allocated to a Destination Institution on a Business Day, the funds will remain in the Transaction Account. If funds previously transferred to the Deposit Accounts are not allocated to a Destination Institution on a Business Day, the funds will be returned to the Transaction Account.

6. FDIC Insurance Considerations

6.1. Deposit Insurance Coverage

(a) You may obtain information about FDIC deposit insurance coverage by visiting the FDIC website at www.fdic.gov or by contacting the FDIC by letter, email, or telephone. All your deposits at a Destination Institution in the same insurable capacity (whether you are acting directly or through an intermediary) will be aggregated for purposes of the SMDIA. You should add to your List of Exclusions any FDIC-insured depository institution at which you have other deposits in the same insurable capacity. Insurable capacities include, among others, individual accounts and joint accounts.

(b) Separate divisions within a corporate entity are not eligible for separate insurance coverage, and a separate TIN or other Depositor Identifier does not necessarily evidence or establish a separate

insurable capacity. It is your obligation to determine whether funds we are placing for you through ICS are maintained in separate insurable capacities. We will use the Depositor Identifier to identify you, and we will place your funds on the understanding that you are not depositing funds for placement under more than one Depositor Identifier in the same insurable capacity.

(c) The requirements for FDIC deposit insurance coverage of the deposits of the United States government, state, county, and municipal governments and their political subdivisions, the District of Columbia, and the Commonwealth of Puerto Rico are set forth in FDIC regulations. If you are a governmental unit, you are responsible for determining whether the requirements for deposit insurance have been met. We are not responsible for uninsured losses resulting from the placement of deposits that are not eligible for deposit insurance.

(d) The records maintained for us by BNY Mellon regarding ownership of the Deposit Accounts will be used to establish your eligibility for deposit insurance coverage. Accordingly, you must immediately report to us any changes in ownership information. We will inform BNY Mellon of any such changes so that it will have accurate information to provide to the FDIC if a Destination Institution fails and the FDIC pays its insured deposits by cash payment. The FDIC could also require you to provide additional documentation.

6.2. Deposit Insurance Payments

(a) In case of the liquidation of, or other closing or winding up of the affairs of, an insured depository institution, the FDIC is generally required by law to pay each insured deposit "as soon as possible," either by cash payment or by transferring the deposit to another insured depository institution. It is possible, however, that an insurance payment could be delayed. Neither we nor any other person or entity will be obligated to advance funds to you with respect to an insurance payment or to make any payment to you in satisfaction of a loss you might incur as a result of a delay in an insurance payment.

(b) If a Destination Institution at which your funds are deposited is closed and the FDIC does not transfer deposits that include your funds to another insured depository institution, but will make a deposit insurance cash payment, we will cause a deposit insurance claim for your funds to be filed with the FDIC, and we will credit to you the proceeds of the deposit insurance claim that we receive for your funds, subject to any valid security interest.

(c) If the FDIC makes a deposit insurance cash payment for a Deposit Account at a closed Destination Institution, the FDIC is required by law to pay the principal amount plus unpaid accrued interest to the date of the closing of the Destination Institution, as prescribed by law, subject to the SMDIA. No interest is earned on a Deposit Account after the Destination Institution closes.

(d) If the FDIC transfers the deposits of a closed Destination Institution to another insured depository institution, the acquiring institution may assume a Deposit Account. The acquiring institution may change the rate at which it pays interest on the assumed Deposit Account, subject to your right to withdraw the funds.

6.3. Responsibility to Monitor Deposits; Available Information

(a) You are responsible for monitoring the total amount of your funds at each Destination Institution in each insurable capacity to determine the extent of FDIC deposit insurance coverage available to you for deposits at that Destination Institution. You should confirm that each placement of your funds at Destination Institutions is consistent with your exclusions and rejections.

(b) Publicly available financial information concerning the Destination Institutions can be obtained by you at the website of the National Information Center of the Federal Reserve System at www.ffiec.gov/nicpubweb/nicweb/nichome.aspx.

7. Additional Considerations

7.1. Reciprocal and One-Way

(a) We may participate in the ICS service through one or both of two different forms of the service. When we place your funds using ICS® Reciprocal, we will receive matching funds placed by other participating institutions for their customers and pay a fee to Promontory Network. When we place your funds using ICS® One-WaySM, we will not receive matching funds placed by other participating institutions for their customers or pay a fee to Promontory Network, but we and Promontory Network may receive fees from Destination Institutions in connection with funds placed. The fees may be different for different Destination Institutions.

(b) Interest on the Deposit Accounts will be earned at the Interest Rate, whether we use ICS Reciprocal or ICS One-Way in placing your funds. Available rates may be different depending on which form of ICS we use. In ICS Reciprocal, the fee we pay to Promontory Network may affect available rates. In ICS One-Way, fees paid by Destination Institutions to us or to Promontory Network, or cost-of-funds rates at which Destination Institutions may request funds, may affect available rates. We will not collect a fee from you for the placement of your funds through ICS.

(c) Schedule 4 includes two boxes relating to which form of the ICS service we may use for placement of your funds. If you check the first of these two boxes, we may use ICS Reciprocal, ICS One-Way, or both. We will not be obligated to inform you of the rates that might be available using the form we do not use, and we may select a form that provides greater benefits to us. If you check the second of these two boxes, we may use only ICS Reciprocal.

(d) If you are subject to restrictions on the placement of your funds at depository institutions, you are responsible for determining whether the placement of your funds through ICS, in accordance with Schedule 4, satisfies the restrictions.

7.2. Compare Rates

(a) We are not acting as your investment advisor, and we are not advising you about alternative investments. You are responsible for comparing the rates of return and other features of the Deposit Accounts to other available deposit accounts and other kinds of investments before choosing placement of your funds through ICS.

(b) The Interest Rate may be higher or lower than a cost-of-funds rate for a Destination Institution, an interest rate for another customer, or interest rates on comparable deposits available directly from us, from the Destination Institutions at which the Deposit Accounts are held, from other Destination Institutions, or from insured depository institutions that are not Destination Institutions.

(c) To the extent permitted by applicable law, Promontory Network may offer us and our employees non-cash incentives of insignificant monetary value, such as plaques, in connection with our placement of funds.

7.3. Allocation Considerations and Compensatory Payments

(a) The ICS allocation process is subject to applicable law and may be affected by our objectives, Promontory Network's objectives, or both, including administrative convenience, reduction of costs, and enhancement of profits.

(b) Participating institutions in the ICS service may make compensatory payments resulting in payments to other participating institutions, or receive compensatory payments resulting from payments by other participating institutions, reflecting the difference between an interest rate for a placing institution's customers and a rate at which the receiving institution would otherwise pay interest.

(c) If we were to become insolvent, our receiver or other successor in interest could transfer custody of the Deposit Accounts, and our rights and obligations under this Agreement, to a new custodian that participates in ICS. Alternatively, you could exercise your right to have the Deposit Accounts recorded on the records of the Destination Institutions in your name pursuant to Section 2.2(a).

7.4. Mutual Institution Voting and Subscription Rights

(a) Your funds may be placed in a Deposit Account at a Destination Institution that is in the mutual form of organization. Such a Deposit Account will be recorded on the records of the mutual institution in the name of the sub-custodian and not in your name. The sub-custodian will not attend or vote at any meeting of the depositor members of a mutual institution, or exercise any subscription rights in a mutual institution's mutual-to-stock conversion, either on its own behalf or on your behalf. You hereby waive any right you may have to attend or vote at any meeting of the depositor members, or to receive or exercise any subscription rights you may have in the event that the mutual institution converts from mutual to stock form, even if your funds were on deposit in a Deposit Account as of an applicable record date.

(b) If we receive from the sub-custodian notice of a meeting of depositor members of a mutual institution or other materials or information relating to a mutual institution's mutual-to-stock conversion, we may forward such notice, materials, or information to you. If you wish to receive such notice, materials, or information directly from the mutual institution, attend or vote at any meeting of the depositor members of the mutual institution, or receive subscription rights in the event the mutual institution converts from mutual to stock form, you must, before the applicable record date (a date that is usually at least one year in advance of the date the mutual institution's board of directors adopts a plan of conversion), dismiss us as your custodian

and have the Deposit Account recorded on the records of the mutual institution in your name pursuant to Section 2.2(a).

8. Other Provisions

8.1. Release and Use of Identifying Information

(a) You consent to our providing your name, TIN or other Depositor Identifier, and other information that specifically identifies you ("*Identifying Information*") to Promontory Network, BNY Mellon, and other parties providing services in connection with ICS (each a "*Service Provider*"). A Service Provider may use the Identifying Information in connection with its provision of such services. We or a Service Provider may also provide Identifying Information to a Destination Institution, but will do so only to the extent necessary to comply with a request by you or your agent or to comply with applicable law. In addition, we or a Service Provider may provide Identifying Information to the FDIC in connection with a deposit insurance claim.

(b) Except as provided in Section 8.1(a), we will not provide Identifying Information to any other party unless we determine that (i) we are required by applicable law to do so or (ii) we are permitted by applicable law to do so and have reasonable grounds to do so to protect our own legal or business interests or the legal or business interests of Promontory Network or BNY Mellon. Promontory Network may use and disclose any and all analyses, comparisons, indexes, or other data or information assembled, compiled, or otherwise developed by Promontory Network, including information regarding aggregated activity of ICS depositors, provided that it does not use or disclose any Identifying Information in a manner contrary to this Section 8.1.

8.2. Tax Reporting and Withholding

(a) To the extent required by applicable law, we will file with the U.S. Internal Revenue Service (the "*IRS*"), and furnish to you, IRS Form 1099-INT or its equivalent, or IRS Form 1042-S or its equivalent, as applicable, for interest paid on the Deposit Accounts by the Destination Institutions.

(b) If we are notified by the IRS that backup withholding is required for interest on the Deposit Accounts, or if we otherwise determine that we are required by law to collect such backup withholding, we will collect it and pay it to the IRS.

8.3. Liability and Dispute Resolution

(a) We will maintain, directly or through a Service Provider, appropriate records of our placements for you. We will not place your funds through ICS at a Destination Institution that is the subject of a then-effective exclusion on your List of Exclusions, at a Destination Institution that is the subject of a then-effective rejection by you, in an ICS placement at a Destination Institution under the Depositor Identifier in an amount that exceeds the SMDIA, or in a manner that violates Section 5.2(c).

(b) If all or part of your deposit at a Destination Institution is uninsured because of our failure to comply with the requirements set forth in Section 8.3(a), and if the Destination Institution fails and you do not otherwise recover the uninsured portion, we will reimburse you for

your documented loss of the uninsured portion that you do not otherwise recover.

(c) SUBJECT TO OUR REIMBURSEMENT OBLIGATION IN SECTION 8.3(b), AND EXCEPT AS MAY BE OTHERWISE REQUIRED BY APPLICABLE LAW, WE WILL NOT BE LIABLE, AND IN NO EVENT WILL PROMONTORY NETWORK OR BNY MELLON BE LIABLE, TO YOU OR TO ANY THIRD PARTY FOR ANY LOSS OR DAMAGES INCURRED OR ALLEGEDLY INCURRED IN CONNECTION WITH THIS AGREEMENT. WITHOUT LIMITING THE FOREGOING, WE, PROMONTORY NETWORK, AND BNY MELLON WILL NOT HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR: (I) ANY LOSS ARISING OUT OF OR RELATING TO A CAUSE OVER WHICH WE DO NOT HAVE DIRECT CONTROL, INCLUDING THE FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATION LINES, TELEPHONE OR OTHER INTERCONNECT PROBLEMS, UNAUTHORIZED ACCESS, THEFT, OPERATOR ERRORS, GOVERNMENT RESTRICTIONS, OR FORCE MAJEURE (E.G., EARTHQUAKE, FLOOD, SEVERE OR EXTRAORDINARY WEATHER CONDITIONS, NATURAL DISASTERS OR OTHER ACT OF GOD, FIRE, ACTS OF WAR, TERRORIST ATTACKS, INSURRECTION, RIOT, STRIKES, LABOR DISPUTES OR SIMILAR PROBLEMS, ACCIDENT, ACTION OF GOVERNMENT, COMMUNICATIONS, SYSTEM OR POWER FAILURES, OR EQUIPMENT OR SOFTWARE MALFUNCTION), (II) DELAY IN ANY FDIC INSURANCE PAYMENT, (III) THE FINANCIAL CONDITION OF ANY DESTINATION INSTITUTION OR THE ACCURACY OF ANY FINANCIAL INFORMATION ABOUT ANY DESTINATION INSTITUTION, OR (IV) ANY SPECIAL, INDIRECT, PUNITIVE, INCIDENTAL, OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS).

(d) ANY DISPUTES ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT WILL BE GOVERNED BY THE DISPUTE RESOLUTION, ARBITRATION, CHOICE OF LAW, VENUE, WAIVER OF JURY TRIAL, AND COSTS RELATED TO DISPUTES PROVISIONS, IF ANY, CONTAINED IN THE CUSTODIAL AGREEMENT.

8.4. Miscellaneous

(a) This Agreement constitutes the entire agreement between you and us relating to the placement of deposits through ICS and any other matter herein, supersedes prior agreements, understandings, negotiations, representations, and proposals, written or oral, relating to any matter herein, and may not be amended by any oral representation made or oral agreement reached after the execution of this Agreement.

(b) This Agreement and, unless otherwise provided in the Custodial Agreement, the Custodial Agreement may be executed in

counterparts, each of which shall be deemed to be an original, but such counterparts shall, together, constitute only one instrument. This Agreement and, unless otherwise provided in the Custodial Agreement, the Custodial Agreement will be valid, binding, and enforceable against you and us when executed by one of the following means that we accept: (i) an original manual signature, (ii) a DocuSign® eSignature or another electronic signature that we accept, or (iii) a faxed, scanned (including in a Portable Document Format or PDF document), or photocopied signature that we accept. Each DocuSign® eSignature, other electronic signature, or faxed, scanned, or photocopied signature that we accept shall for all purposes have the same validity, legal effect, and admissibility in evidence as an original signature, and you and we waive any objection to the contrary.

(c) Either party may terminate this Agreement on written notice to the other, but the obligations of both parties will survive with respect to any funds deposited at the time of termination. In addition, the provisions of this Section 8 will survive termination.

(d) Appendix A and Schedules 1, 2, 3, and 4 (each a "Schedule") are incorporated into and made part of this Agreement. We may amend this Agreement, including Appendix A or any Schedule, prospectively by giving you written notice of the amendment at least fourteen (14) days before the effective date of the amendment, which will be specified in the amendment. We may provide written notice of the amendment by means of a posting on the DCP, an entry on your account statement, an email message, or a printed letter.

(e) Except as provided in Section 7.3(c), this Agreement may not be assigned, in whole or in part, by either party except by operation of law or as required by applicable law, and any purported assignment in violation hereof is void.

(f) The headings in this Agreement are not intended to describe, interpret, define, or limit the scope or intent of this Agreement or any clause hereof. Except as otherwise specified, a reference to a Section is a reference to a section of this Agreement. A reference to Appendix A is a reference to Appendix A to this Agreement, and a reference to a Schedule is a reference to a schedule to this Agreement. The term "applicable law" refers to all applicable statutes, rules, regulations, and judicial orders, whether federal, state, or local. The term "including" does not imply exclusion. The term "month" refers to the calendar month, and the term "year" refers to the calendar year.

The remainder of this page is intentionally left blank.

By signing below, you (as Depositor) and we (as Relationship Institution) agree to be legally bound by this ICS Deposit Placement Agreement, effective when you and we have signed it. If the Transaction Account is a joint account, each owner of the Transaction Account must sign this Agreement, and funds in your Deposit Accounts will be held in the same joint ownership capacity.

RELATIONSHIP INSTITUTION

Institution name: Equity Bank

Signature: _____

Name and title of authorized signatory:

Date signed: _____

SOLE OR PRIMARY DEPOSITOR

Depositor name: Sedalia School District #200

Signature: _____

Name and title of authorized signatory (if not individual):

Depositor TIN or approved alternate identifier (and type):

Email address: _____

Date signed: _____

ADDITIONAL DEPOSITOR (FOR JOINT ACCOUNT)

Depositor name: _____

Signature: _____

Depositor TIN or approved alternate identifier (and type):

Email address: _____@_____

Date signed: _____

ADDITIONAL DEPOSITOR (FOR JOINT ACCOUNT)

Depositor name: _____

Signature: _____

Depositor TIN or approved alternate identifier (and type):

Email address: _____@_____

Date signed: _____

(Add signature lines as need.)

Deposit Accounts

1. Account Types

(a) We offer both the ICS demand option and the ICS savings option. With the ICS demand option, funds that we place for you through ICS at a Destination Institution will be placed in a Deposit Account that is a demand deposit account (“DDA”). With the ICS savings option, funds that we place for you through ICS at a Destination Institution will be placed in a Deposit Account that is a money market deposit account (“MMDA”).

(b) In accordance with federal regulations, for funds placed using the ICS savings option, each Destination Institution reserves the right to require written notice of an intended withdrawal from an MMDA not less than seven days before the withdrawal is made. The Destination Institutions have indicated that they do not currently intend to exercise this right.

(c) We will establish for you separate ICS Custodial Accounts for funds placed using the ICS demand option and for funds placed using the ICS savings option. In addition, we may establish different Interest Rates for your use of the ICS demand option and the ICS savings option.

2. Program Withdrawal Limit

(a) With the ICS demand option, there is no per-month limit on the number of permitted Program Deposits or on the number of permitted Program Withdrawals.

(b) With the ICS savings option:

(i) There is no per-month limit on the number of permitted Program Deposits.

(ii) You are permitted up to six Program Withdrawals per month for an ICS Custodial Account used with the ICS savings option. To remain within this limit, you should satisfy yourself that the Triggering Events for Program Deposits and Program Withdrawals under Schedule 1 are appropriate in light of your anticipated day-to-day activity in any Root Account associated with the ICS Custodial Account.

(iii) In addition to applying the Program Withdrawal limit, we will allocate funds so that, in accordance with federal regulations, your funds are not withdrawn from an MMDA at any one Destination Institution more than six times in a month.

(iv) Although we may permit you to have more than one ICS Custodial Account for your business purposes, you may not have more than one ICS Custodial Account for the purpose of avoiding the effects of the Program Withdrawal limit.

(v) If Triggering Events on the same Business Day result in both a Same-Day Program Withdrawal, on that Business Day, and a Regular Program Withdrawal, on the next Business Day, the Triggering Events will have resulted in your use of two of your six Program Withdrawals for the month.

(vi) If the Triggering Event for a Regular Program Withdrawal occurs on the last Business Day of a month, the Regular Program Withdrawal will occur on the first Business Day of the following month for purposes of the Program Withdrawal limit that applies in connection with the ICS savings option.

3. Excess Program Withdrawals

(a) With the ICS savings option, the consequences of exceeding the limit of six Program Withdrawals depend on whether you give us, in Section 4 of this Appendix A, an advance instruction to endeavor to reallocate your funds from the ICS savings option to the ICS demand option in the circumstances described in Section 3(b) of this Appendix A (a “*Reallocation Instruction*”).

(b) If you give us a Reallocation Instruction, the following provisions will apply:

(i) So long as you have not exceeded the limit of six Program Withdrawals for the ICS savings option in any two previous months:

(A) you may use all six permitted Program Withdrawals in a month, and

(B) if an excess (seventh) Program Withdrawal occurs before the last Business Day of the month, we will endeavor to reallocate all the remaining funds in your MMDAs at Destination Institutions to DDAs at Destination Institutions, and we will transfer to the Root Account any such funds not so reallocated.

(ii) If you have exceeded the limit of six Program Withdrawals for the ICS savings option in any two previous months and a sixth Program Withdrawal occurs in a month, (A) we will endeavor to reallocate all the remaining funds in your MMDAs at Destination Institutions to DDAs at Destination Institutions, and we will transfer to the Root Account any such funds not so reallocated, and (B) the ICS Custodial Account will be ineligible for the ICS savings option for the remainder of the month and for the next six full months. Your eligibility to use the ICS demand option will not be affected.

(c) If you do not give us a Reallocation Instruction, the following provisions will apply:

(i) If you have not exceeded the limit of six Program Withdrawals for the ICS savings option in any two previous months:

(A) you may use all six permitted Program Withdrawals in a month, and

(B) if an excess (seventh) Program Withdrawal occurs before the last Business Day of the month, we will transfer all the remaining funds in your MMDAs at Destination Institutions to the Root Account.

(ii) If you have exceeded the limit of six Program Withdrawals for the ICS savings option in any two previous months and a sixth Program Withdrawal occurs in a month, (A) we will transfer all the remaining funds in your MMDAs at Destination Institutions to the Root Account, and (B) the ICS Custodial Account will be ineligible for Program Deposits for the remainder of the month and for the next six full months. Your eligibility to use the ICS demand option will not be affected.

(d) If all the funds in MMDAs for an ICS Custodial Account have been returned to the Root Account pursuant to Section 3(b) or Section 3(c) of this Appendix A, no Program Deposits for the ICS savings option will occur before the end of the month. If, in addition, the ICS Custodial Account has become ineligible for Program Deposits, no Program Deposits for the ICS Custodial Account will occur during the period of ineligibility.

4. Reallocation Instruction

☐

If you check this box, you are giving us a Reallocation Instruction as defined in Section 3(a) of this Appendix A.

☒

If you check this box, you are not giving us a Reallocation Instruction.

SCHEDULE 1 TO ICS DEPOSIT PLACEMENT AGREEMENT

Program Deposits and Program Withdrawals

1. Specified Terms

The Same-Day Deposit Cutoff Time and Same-Day Withdrawal Cutoff Time are as follows:

(insert time)☐ AM ☐ PM
(check AM or PM)☐ Eastern☐ Central☐ Mountain☐ Pacific
(check time zone)

Daylight Saving Time applies when nationally in effect unless checked here ☐

2. Program Deposits

(a) The Triggering Event for a Regular Program Deposit is a Regular Program Deposit request by you that we receive and accept. Subject to the other terms and conditions of this Agreement, if such a Triggering Event occurs, we will transfer the requested amount to your Deposit Accounts at ICS Settlement on the next Business Day.

(b) The Triggering Event for a Same-Day Program Deposit is a Same-Day Program Deposit request by you that we receive and accept before the Same-Day Deposit Cutoff Time on a Business Day. Subject to the other terms and conditions of this Agreement, if such a Triggering Event occurs, we will transfer the requested amount to your Deposit Accounts at ICS Settlement later the same Business Day.

(c) If a Triggering Event for a Program Deposit occurs, we may debit the Transaction Account and credit a holding account before the transfer of funds to your Deposit Accounts occurs at ICS Settlement.

3. Program Withdrawals

(a) The Triggering Event for a Regular Program Withdrawal is a Regular Program Withdrawal request by you that we receive and accept. Subject to the other terms and conditions of this Agreement, if such a Triggering Event occurs, we will transfer the requested amount from your Deposit Accounts at ICS Settlement on the next Business Day.

(b) The Triggering Event for a Same-Day Program Withdrawal is a Same-Day Program Withdrawal request by you that we receive and accept before the Same-Day Withdrawal Cutoff Time on a Business Day. Subject to the other terms and conditions of this Agreement, if such a Triggering Event occurs, we will transfer the requested amount from your Deposit Accounts at ICS Settlement later the same Business Day.

(c) Subject to the other terms and conditions of this Agreement, including Section 4.5, and subject to the rules and cutoff times that otherwise apply to Transaction Accounts with us, after we have received and accepted your Program Withdrawal request, we may in our discretion advance funds to you in anticipation of a Program Withdrawal to honor your debit transactions in the Transaction Account so long as the sum of your funds in the Transaction Account and your funds in your Deposit Accounts of the applicable type, after taking into account any pending Program Deposits and any pending Program Withdrawals, is not less than zero. We may do so even if the amount of the debit transaction exceeds the Transaction Account balance. As set forth in Section 4.5, you will owe us any amounts that we credit as advances in anticipation of a Program Deposit and we will retain those amounts from the funds we receive at ICS Settlement.

(d) If a Triggering Event for a Program Withdrawal occurs, we may credit the Transaction Account and debit a holding account before the transfer of funds from your Deposit Accounts occurs at ICS Settlement.

SCHEDULE 2 TO ICS DEPOSIT PLACEMENT AGREEMENT

Transaction Account Deposits That Exceed the SMDIA

Although we will not place your funds through ICS at any one Destination Institution in an amount that exceeds the FDIC standard maximum deposit insurance amount ("SMDIA") of \$250,000, deposits in the Transaction Account, separately or together with your other deposits with us in the same insurable capacity, may exceed the SMDIA. For example, when funds in the Transaction Account are awaiting placement through ICS, they will be subject to a single SMDIA until they are placed through ICS and become deposits at Destination Institutions after ICS Settlement. If you cannot accept the risk of having Transaction Account deposits that exceed the SMDIA in these or other circumstances, it will be your responsibility to make arrangements with us to have the deposits collateralized, protected by a properly-executed repurchase sweep arrangement, or otherwise adequately protected, in a manner consistent with applicable law. You should consult your legal advisor to determine whether a particular collateralization arrangement is consistent with applicable law.

- Collateralization will be the responsibility of Equity Bank per their Depository Agreement with the Sedalia School District #200.
- Sedalia School District will maintain a \$500,000 peg balance in the *278 Operating account and the *294 Activity Gate account.
- Equity Bank will maintain \$5,000,000 in pledging for the Sedalia School District to cover unpredictable large deposits.
- Sedalia School District will provide Equity Bank notice of deposits larger than \$4,000,000 so that adequate collateral can be put into place to cover the one day delay before the deposit is placed into the IntraFi Insured Cash Sweep (ICS) account.
- Sedalia School District will notify Equity Bank by email and/or phone by 2:00pm CST on the day of deposit to ensure pledging can be placed.

SCHEDULE 3 TO ICS DEPOSIT PLACEMENT AGREEMENT
Depositor Control Panel and Depositor Placement Review

1. Depositor Control Panel

The address of the Depositor Control Panel is <https://www.depositorcontrol.com>.

Your initial login credentials for the Depositor Control Panel will be as follows:

User name:	The account number for the Transaction Account
Password:	The last four characters of the Depositor Identifier entered for the sole or primary Depositor on the signature page of this Agreement

You will also be required to enter the email address you have provided to us.

We will separately advise you of any additional steps required of you by additional security controls.

2. Depositor Placement Review

The DPR period each Business Day will be as follows:

3:00 P.M. to 3:15 P.M. Eastern time Daylight Saving Time applies when nationally in effect

We may change the DPR period by posting notice on the DCP in advance of the change.

SCHEDULE 4 TO ICS DEPOSIT PLACEMENT AGREEMENT

Service Form and Exclusions

1. Reciprocal and One-Way

☐

If you check this box, we may use ICS Reciprocal, ICS One-Way, or both for our placement of your funds through ICS.

☒

If you check this box, we will use only ICS Reciprocal for our placement of your funds through ICS.

2. Exclusions

Each depository institution entered on your List of Exclusions below will be ineligible, as of the date you and we have signed the Agreement, to receive your funds through ICS as a Destination Institution. You may subsequently change your List of Exclusions as provided in the Agreement.

The List of Exclusions should include the city and state of the institution's main office (rather than the city and state of a branch location). The List of Exclusions may also include the institution's FDIC certificate number or transit routing number. Attach additional pages as necessary. If you do not list any exclusions, you should enter "none" under Name of Institution on the first line (but your signature after a blank list will constitute your acknowledgment that you have not listed any exclusions whether or not you enter "none").

3. List of Exclusions

Your List of Exclusions is as follows:

Name of Institution	City and State	FDIC Certificate Number or Routing Number

Signature of sole or primary Depositor: _____

Custodial Agreement

You, the undersigned, enter into this Custodial Agreement (this “*Agreement*”) with Equity Bank

(“*we*” or “*us*”).

1. Pursuant to this Agreement, you authorize us (as your “*Relationship Institution*”) to hold and act as your custodian with respect to all deposit accounts, including all time deposits, money market deposit accounts, and demand deposit accounts, issued or established at other participating institutions pursuant to the CDARS Deposit Placement Agreement or the ICS Deposit Placement Agreement for funds of yours placed through CDARS®, the Certificate of Deposit Account Registry Service®, or ICS®, the Insured Cash Sweep® service (collectively, the “*Deposit Accounts*”) and all your security entitlements and other related interests and assets with respect to the Deposit Accounts (collectively, the “*Related Entitlements*”). The custodial account in which we will hold the Deposit Accounts and Related Entitlements (the “*Custodial Account*”) comprises all the CDARS and ICS custodial accounts that we maintain for you.

2. As your custodian, we may (i) cause the Deposit Accounts to be titled in our name or in the name of our sub-custodian, (ii) collect for your account all interest and other payments of income or principal pertaining to the Deposit Accounts, (iii) endorse on your behalf any check or other instrument received for your account that requires endorsement, (iv) deposit your funds in, or withdraw your funds from, the Deposit Accounts in accordance with your instructions, (v) deliver or transfer funds from another account with us to the Deposit Accounts or deliver or transfer funds from the Deposit Accounts to another account with us in accordance with your instructions, (vi) for Deposit Accounts that are time deposits, surrender for payment for your account maturing CD and those for which early withdrawal is requested, (vii) execute and deliver or file on your behalf all appropriate receipts and releases and other instruments, including whatever certificates may be required from custodians or may be necessary to obtain exemption from taxes and to name you when required for the purpose of the instrument, and (viii) take such other actions as are customary or necessary to effectuate the purposes of this Agreement.

3. For purposes of Article 8 of the Uniform Commercial Code as included in applicable state law (the “*UCC*”), we will act as your securities intermediary for, and will treat as financial assets, any Deposit Accounts and Related Entitlements that we hold for you pursuant to this Agreement. The Custodial Account will constitute a securities account, as defined in the UCC.

4. We may comply with any writ of attachment, execution, garnishment, tax levy, restraining order, subpoena, warrant, or other legal process that we believe (correctly or otherwise) to be valid. We may notify you of such process by telephone, electronically, or in writing. If we are not fully reimbursed for records research, imaging, photocopying, and handling costs by the party that served the process, we may charge such costs to your account, in addition to any minimum fee we charge for complying with legal processes.

5. We may honor any legal process that is served personally, by mail, or by electronic mail or facsimile transmission at any of our offices or an office of our agent (including locations other than where the funds, records, or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained.

6. We will have no liability to you for any good-faith act or omission by us in connection with this Agreement. You agree to indemnify us and our sub-custodian, and to hold us and our sub-custodian harmless from, all expenses (including counsel fees), liabilities, and claims arising out of any good-faith act or omission by us in connection with this Agreement or compliance with any legal process relating to the Custodial Account that we believe (correctly or otherwise) to be valid. You agree to pay any service charges that we impose on the Custodial Account.

7. You may be an individual in an individual capacity, more than one individual in a joint capacity, or a trust, partnership, corporation, or other legal entity. We may accept instructions on your behalf from any individual who signs this Agreement as or on behalf of a Depositor and from any of the following individuals:

Name	Title or Legal Capacity

By signing below, you (as Depositor) and we (as Relationship Institution) agree to be legally bound by this Custodial Agreement, effective when you and we have signed it.

RELATIONSHIP INSTITUTION

Institution name: Equity Bank

Signature: _____

Name and title of authorized signatory:

Date signed: _____

SOLE OR PRIMARY DEPOSITOR

Depositor name:

Signature: _____

Name and title of authorized signatory (if not individual):

Depositor TIN or approved alternate identifier (and type):

Email address: _____ @ _____

Date signed: _____

ADDITIONAL DEPOSITOR (FOR JOINT ACCOUNT)

Depositor name: _____

Signature: _____

Depositor TIN or approved alternate identifier (and type):

Email address: _____ @ _____

Date signed: _____

ADDITIONAL DEPOSITOR (FOR JOINT ACCOUNT)

Depositor name: _____

Signature: _____

Depositor TIN or approved alternate identifier (and type):

Email address: _____ @ _____

Date signed: _____

(Add signature lines as needed.)

You, the undersigned, enter into this CDARS Deposit Placement Agreement (this “*Agreement*”) with EQUITY BANK (“we” or “us”). This Agreement states the terms and conditions on which we will endeavor to place funds of yours into certificates of deposit issued by other depository institutions.

Each depository institution at which we place funds (a “*Destination Institution*”) will be a depository institution at which deposit accounts are insured by the Federal Deposit Insurance Corporation (“*FDIC*”) up to maximum deposit insurance amounts.

1. CDARS Service and CDs

1.1. *CDARS Service*

(a) We will endeavor to place funds of yours (as a “*Relationship Institution*”) at Destination Institutions using CDARS[®], the Certificate of Deposit Account Registry Service[®], of Promontory Interfinancial Network, LLC (“*Promontory Network*”). The Bank of New York Mellon (“*BNY Mellon*”) will act as issuing agent, sub-custodian, settlement agent, and recordkeeper.

(b) Subject to the other terms and conditions of this Agreement, when we place funds of yours in a certificate of deposit that a Destination Institution issues for your funds through the CDARS service (a “*CD*”), the amount of our outstanding placements of your funds at the Destination Institution through CDARS will not exceed the FDIC standard maximum deposit insurance amount (“*SMDIA*”), which is currently \$250,000.

1.2. *CDs at Destination Institutions*

(a) Each CD, including the principal amount and the accrued interest, will be a deposit obligation solely of the Destination Institution that issues the CD. It will not be a deposit obligation of ours or of Promontory Network, BNY Mellon, or any other person or entity.

(b) You may not add to or amend a CD, and no secondary market for the CDs exists. Unless an exception applies, you will incur a substantial early withdrawal penalty if you withdraw funds from a CD before maturity.

2. Your Relationship With Us

2.1. *Agency and Custodial Relationship*

(a) We will act as your agent in placing your funds through the CDARS service. Under a separate agreement with you that grants us custodial powers (the “*Custodial Agreement*”), we will also act as your custodian with respect to the CDs.

(b) Each CD will be recorded (i) on the records of the Destination Institution in the name of BNY Mellon, as our sub-custodian, (ii) on the records of BNY Mellon in our name, as your custodian, and (iii) on our records in your name. The recording will occur in a manner that permits the CD to be FDIC-insured to the same extent as if it were recorded on the records of Destination Institution in your name.

(c) For purposes of Article 8 of the Uniform Commercial Code, we will act as your securities intermediary for, and will treat as financial assets, the CDs and all your security entitlements and other related interests and assets with respect to the CDs, and we will treat you as entitled to exercise the rights that constitute the CDs. All interests that we hold with respect to the CDs will be held by us only as your securities intermediary and will not be our property. You will be the owner of all funds of yours that we place for you through the CDARS service and any interest on those funds.

2.2. *Termination of Custodial Relationship*

(a) Either you or we may terminate the custodial relationship between you and us at any time. You may not transfer the CDs to another custodian, but you may dismiss us as your custodian with respect to a CD and request that the CD be recorded on the records of the Destination Institution in your name. We will endeavor to cause any such request to be promptly forwarded to the Destination Institution. Each Destination Institution has agreed that it will promptly fulfill any such requests, subject to its customer identification policies and other standard account opening terms and conditions.

(b) If a CD has been recorded on the records of a Destination Institution in your name pursuant to Section 2.2(a), you will be able to enforce your rights in the CD directly against the Destination Institution, but we will no longer have any custodial responsibility with respect to the CD and you will not be able to enforce any rights with respect to the CD against the Destination Institution through us.

3. Custodial Account, Depositor Identifier, and Interest Rate

3.1. *Custodial Account and Depositor Identifier*

(a) As your custodian, we will open on our records, either directly or with the assistance of BNY Mellon, a custodial account in which we will hold your interests with respect to the CDs (a “*CDARS Custodial Account*”).

(b) On the signature page of this Agreement, you will enter a unique alphanumeric identifier for you (a “*Depositor Identifier*”), which will be associated with your CDARS Custodial Account. You will enter as your Depositor Identifier your federal taxpayer identification number (“*TIN*”), unless you do not have a TIN, in which case you will enter an alternate identifier that we approve.

(c) If you do not have a TIN and use an alternate identifier, you must use the same alternate identifier for all placements of your funds, by us or by any other institution, through the CDARS service or Promontory Network’s ICS[®] service. If you do not have a TIN and subsequently obtain one, you must promptly report it to us and any such other institutions, and we may use the TIN as your Depositor Identifier.

3.2. *Interest Rate*

(a) For a placement of your funds at a given time in CDs of a given maturity, the interest rate for the CDs will be a rate to which you and we agree for the CDs (the “*Interest Rate*”). The Destination

Institutions have agreed that interest on CDs will accrue and compound daily at the Interest Rate.

(b) Interest payment frequency may vary depending on the term of the CD. In all cases an interest payment will occur at maturity, and if the CD term is greater than 52 weeks, an interest payment will also occur at each year-end during the term. You may contact us to learn the available interest rate frequencies for a particular CD term. We may give you the option to choose disbursement of interest payments to you by one or more of check, transfer, or credit to principal.

(c) Payment of the full amount of all accrued interest on a CD at a Destination Institution will be solely the responsibility of the Destination Institution. Neither we nor any other person or entity will be indebted to you for such payment.

4. Placement Procedures

4.1. *CDARS Placement Requests*

(a) You may initiate the placement of your funds through CDARS by submitting to us a request for such placement (a "*CDARS Placement Request*"). If we accept the CDARS Placement Request, we will submit to Promontory Network a corresponding order for placement of funds through CDARS (a "*CDARS Order*").

(b) Promontory Network will designate a day that is not a Saturday, a Sunday, or another day on which banks in New York, New York, are authorized or required by law or regulation to close (a "*Business Day*") as a Business Day for which we may submit a CDARS Order (a "*CDARS Order Date*").

(c) When you submit a CDARS Placement Request, we will inform you on request of (i) available CDARS Order Dates, (ii) the CD maturity and payment terms available on CDARS Order Dates, (iii) the penalties that will be imposed for early withdrawal, and (iv) any limits with respect to placing funds.

(d) You may obtain information about the terms and conditions of CDs available through CDARS on a CDARS Order Date at www.CDARS.com/products.

(e) For processing of a CDARS Placement Request on a CDARS Order Date, unless you and we have agreed in writing to other arrangements, you must (i) submit the CDARS Placement Request by the time for submitting such a request set forth in Schedule 1 (the "*CDARS Placement Request Time*") and (ii) have on deposit in an account with us sufficient immediately available funds, which under applicable law are irreversible and are not subject to any lien, claim, or encumbrance, by the funding time set forth in Schedule 1 (the "*CDARS Funding Time*"). You authorize us to place a hold on such funds until after the requested CDARS placement occurs.

(f) Your funds in an account with us described in Section 4.1(e)(ii) or otherwise, alone or when aggregated with other deposits in the same insurable capacity, may exceed the SMDIA. Schedule 2 provides important information concerning the risk associated with having deposits with us that exceed the SMDIA.

4.2. *Depositor Control*

(a) You may obtain a list of Destination Institutions from a contact person we have identified in Schedule 3 or to whom we refer you if a person identified in Schedule 3 is not available (a "*CDARS Allocation Contact*").

(b) You may exclude Destination Institutions from eligibility to receive your funds as set forth in Section 4.3, and you may reject Destination Institutions at which your funds are proposed to be placed as set forth in Section 4.4. You approve the placement of your funds at Destination Institutions that you do not exclude or reject. You may not direct us to place funds at a particular Destination Institution or specify the amount to be placed at a particular Destination Institution.

4.3. *Destination Institution Exclusions*

(a) You may enter the name of any depository institution on a list of exclusions from eligibility to receive your funds through CDARS (the "*List of Exclusions*"). The initial List of Exclusions appears in Schedule 4 to this Agreement.

(b) An exclusion in Schedule 4 is effective when we have signed the Agreement. You may later add exclusions to your List of Exclusions, or subtract exclusions from your List of Exclusions, by contacting a CDARS Allocation Contact. If you add an exclusion in this manner, the new exclusion ordinarily will be effective within one Business Day after the first Business Day on which we have received the request from you.

(c) If, on a Business Day, there are outstanding deposits of your funds at Destination Institutions that we have placed for you using the ICS service under a TIN or other depositor identifier that is the same as the Depositor Identifier for this Agreement, our placement of your funds at Destination Institutions for that Business Day in CDARS:

(i) will not include placement at a Destination Institution that is the subject of a then-effective designation by you as ineligible to receive your funds through ICS, and

(ii) will not cause the balance in the CDs at a Destination Institution, together with the outstanding deposits, if any, that we have placed for you at the Destination Institution through ICS, to exceed the SMDIA.

4.4. *Review and Approval of Proposed Placements*

(a) After the deadline for submitting CDARS Orders for a CDARS Order Date, Promontory Network will prepare a proposed allocation of your funds to Destination Institutions through CDARS (a "*CDARS Proposed Allocation*").

(b) You may obtain the CDARS Proposed Allocation from a CDARS Allocation Contact at or after the notification time for it specified in Schedule 3 (the "*CDARS Allocation Notification Time*") up to the response time for it specified in Schedule 3 (the "*CDARS Allocation Response Time*").

(c) To reject any one or more of the Destination Institutions identified in the CDARS Proposed Allocation, you must inform a

CDARS Allocation Contact of the rejection by the CDARS Allocation Response Time. If you reject a Destination Institution by the CDARS Allocation Response Time, we will add the rejected Destination Institution to your List of Exclusions.

(d) Subject to the other provisions of this Agreement, including those concerning limits on placements, your funds will be placed at Destination Institutions identified in a CDARS Proposed Allocation that you do not reject by the CDARS Allocation Response Time.

(e) If you reject one or more of the Destination Institutions by the CDARS Allocation Response Time, or if one or more of them becomes unavailable for placement for any reason, a result may be that only a portion of your funds, or none of your funds, will be placed at Destination Institutions. We will inform you of the amount of your funds that will not be placed, and you may request that we submit a CDARS Order for your unplaced funds on another CDARS Order Date. We do not guarantee that funds you submit for placement will be placed at Destination Institutions, in whole or in part.

4.5. *Issuance; Confirmation and Statements*

(a) On the date for settlement of CDARS placements for a CDARS Order Date (the "*CDARS Settlement Date*"), which is ordinarily the first Business Day after the CDARS Order Date, each Destination Institution at which your funds are being placed will issue a CD through BNY Mellon acting as its issuing agent. The issued CDs will be uncertificated time deposits, evidenced by book entry as set forth in Section 2.1(b) and not by an instrument.

(b) You will receive from us a written confirmation of the issuance of the CDs and periodic account statements that will reflect your ownership of the funds. The confirmation of CD issuance and the periodic account statements will be the only evidence that you will receive of your ownership of the funds. You should retain the confirmation and the account statements for your records.

5. Maturity, Resubmission, and Early Withdrawal

5.1. *Maturity and Resubmission*

(a) The CDs will mature on the maturity date shown on the confirmation of CD issuance. At maturity, the principal amount of each CD, plus any unpaid accrued interest, will be paid to you. The CDs will not automatically renew or roll over, and interest will not continue to accrue after the maturity date.

(b) If you wish to resubmit the proceeds of maturing CDs to be placed again through CDARS, you must contact us and submit, in advance of maturity, a request to resubmit funds for placement through CDARS (a "*CDARS Resubmission Request*") or take advantage of the preauthorized resubmission process described in Section 5.1(c).

(c) When you submit a CDARS Placement Request, you may enter into a written agreement with us that preauthorizes the resubmission at maturity of the proceeds of maturing CDs for placement through CDARS (a "*CDARS Resubmission Agreement*").

5.2. *Early Withdrawals*

(a) You may withdraw a CD before maturity, subject to a substantial early withdrawal penalty. A penalty applies to any early withdrawal, except that a penalty will not be charged for early withdrawal on the death of an individual who is the sole owner or a joint owner of the funds or the sole current mandatory or discretionary income beneficiary of a trust, including the sole current beneficiary of a unitrust or annuity trust. Written verification acceptable to the Destination Institution that issued the CD may be required to invoke the exception.

(b) For a CD with a term of 4 or 13 weeks, the early withdrawal penalty is equal to 28 or 90 days, respectively, of simple interest calculated at the Interest Rate. The penalty for early withdrawal of such a CD is equivalent to substantially all the interest that would have been earned over the full term and will invade principal. For a CD with a term of 26 weeks or longer, the early withdrawal penalty is equal to simple interest calculated at the Interest Rate for approximately one-half the number of days in the full term. The penalty for early withdrawal of such a CD is equivalent to approximately one-half of the interest that would have been earned over the full term and may invade principal. The schedule of early withdrawal penalties may be viewed at www.CDARS.com/products.

(c) Pursuant to the Internal Revenue Code of 1986, as amended, the beneficiary of an Individual Retirement Account ("*IRA*") (but not a Roth IRA) may incur a tax penalty if the beneficiary does not begin making withdrawals from the IRA after age 70-1/2. A CD held in an IRA is not exempt from early withdrawal penalty merely because the beneficiary must withdraw the CD to avoid a tax penalty.

(d) Early withdrawal of a CD may be made only in whole, not in part. You may request early withdrawal by contacting us, at which time you may specify the one or more of the CDs for which you request early withdrawal. If you choose not to specify one or more of the CDs to withdraw, early withdrawals will be made using an automated process that generates random selections based on amount.

(e) Early withdrawal proceeds ordinarily will be available to you within two Business Days after we receive your early withdrawal request. Early withdrawal proceeds will not be available, however, until they are paid to us by the Destination Institution that issued the CD being withdrawn. Neither we nor any other person or entity will be obligated to advance funds to you for early withdrawal of a CD.

6. FDIC Insurance Considerations

6.1. *Deposit Insurance Coverage*

(a) You may obtain information about FDIC deposit insurance coverage by visiting the FDIC website at www.fdic.gov or by contacting the FDIC by letter, email, or telephone. All your deposits at a Destination Institution in the same insurable capacity (whether you are acting directly or through an intermediary) will be aggregated for purposes of the SMDIA. You should add to your List of Exclusions any FDIC-insured depository institution at which you have other deposits in the same insurable capacity. Insurable capacities include, among others, individual accounts and joint accounts.

(b) Separate divisions within a corporate entity are not eligible for separate insurance coverage, and a separate TIN or other Depositor Identifier does not necessarily evidence or establish a separate insurable capacity. It is your obligation to determine whether funds we are placing for you through CDARS are maintained in separate insurable capacities. We will use the Depositor Identifier to identify you, and we will place your funds on the understanding that you are not depositing funds for placement under more than one Depositor Identifier in the same insurable capacity.

(c) The requirements for FDIC deposit insurance coverage of the deposits of the United States government, state, county, and municipal governments and their political subdivisions, the District of Columbia, and the Commonwealth of Puerto Rico are set forth in FDIC regulations. If you are a governmental unit, you are responsible for determining whether the requirements for deposit insurance have been met. We are not responsible for uninsured losses resulting from the placement of deposits that are not eligible for deposit insurance.

(d) The records maintained for us by BNY Mellon regarding ownership of the CDs will be used to establish your eligibility for deposit insurance coverage. Accordingly, you must immediately report to us any changes in ownership information. We will inform BNY Mellon of any such changes so that it will have accurate information to provide to the FDIC if a Destination Institution fails and the FDIC pays its insured deposits by cash payment. The FDIC could also require you to provide additional documentation.

6.2. *Deposit Insurance Payments*

(a) In case of the liquidation of, or other closing or winding up of the affairs of, an insured depository institution, the FDIC is generally required by law to pay each insured deposit "as soon as possible," either by cash payment or by transferring the deposit to another insured depository institution. It is possible, however, that an insurance payment could be delayed. Neither we nor any other person or entity will be obligated to advance funds to you with respect to an insurance payment or to make any payment to you in satisfaction of a loss you might incur as a result of a delay in an insurance payment.

(b) If a Destination Institution at which your funds are deposited is closed and the FDIC does not transfer deposits that include your funds to another insured depository institution, but will make a deposit insurance cash payment, we will cause a deposit insurance claim for your funds to be filed with the FDIC, and we will credit to you the proceeds of the deposit insurance claim that we receive for your funds, subject to any valid security interest.

(c) If the FDIC makes a deposit insurance cash payment for a CD at a closed Destination Institution, the FDIC is required by law to pay the principal amount plus unpaid accrued interest to the date of the closing of the Destination Institution, as prescribed by law, subject to the SMDIA. No interest is earned on a CD after the Destination Institution closes.

(d) If the FDIC transfers the deposits of a closed Destination Institution to another insured depository institution, the acquiring institution may assume a CD under its original terms or offer you a choice between receiving early payment of the CD without penalty or

maintaining the CD at a different rate. If you choose to accept a new interest rate on the CD, you must terminate your custodial relationship with us with respect to the CD and have it titled on the records of the acquiring institution in your own name. Thereafter, you will have no relationship with us with respect to the CD and will receive any further payments on the CD directly from the acquiring institution.

6.3. *Responsibility to Monitor Deposits; Available Information*

(a) You are responsible for monitoring the total amount of your funds at each Destination Institution in each insurable capacity to determine the extent of FDIC deposit insurance coverage available to you for deposits at that Destination Institution. You should confirm that each placement of your funds at Destination Institutions is consistent with your exclusions and rejections.

(b) Publicly available financial information concerning the Destination Institutions can be obtained by you at the website of the National Information Center of the Federal Reserve System at www.ffiec.gov/nicpubweb/nicweb/nichome.aspx.

7. Additional Considerations

7.1. *Reciprocal and One-Way*

(a) We may participate in the CDARS service through one or both of two different forms of the service. When we place your funds using CDARS® Reciprocal, we will receive matching funds placed by other participating institutions for their customers and pay a fee to Promontory Network. When we place your funds using CDARS® One-WaySM, we will not receive matching funds placed by other participating institutions for their customers or pay a fee to Promontory Network, but we and Promontory Network may receive fees from Destination Institutions in connection with funds placed. The fees may be different for different Destination Institutions.

(b) Interest on the CDs will be earned at the Interest Rate, whether we use CDARS Reciprocal or CDARS One-Way in placing your funds. Available rates may be different depending on which form of CDARS we use. In CDARS Reciprocal, the fee we pay to Promontory Network may affect available rates. In CDARS One-Way, fees paid by Destination Institutions to us or to Promontory Network, or cost-of-funds rates at which Destination Institutions may request funds, may affect available rates. We will not collect a fee from you for the placement of your funds through CDARS.

(c) Schedule 4 includes two boxes relating to which form of the CDARS service we may use for placement of your funds. If you check the first of these two boxes, we may use CDARS Reciprocal, CDARS One-Way, or both. We will not be obligated to inform you of the rates that might be available using the form we do not use, and we may select a form that provides greater benefits to us. If you check the second of these two boxes, we may use only CDARS Reciprocal.

(d) If you are subject to restrictions on the placement of your funds at depository institutions, you are responsible for determining whether the placement of your funds through CDARS, in accordance with Schedule 4, satisfies the restrictions.

7.2. Compare Rates

(a) We are not acting as your investment advisor, and we are not advising you about alternative investments. You are responsible for comparing the rates of return and other features of the CDs to other available certificates of deposit and other kinds of investments before choosing placement of your funds through CDARS.

(b) The Interest Rate may be higher or lower than a cost-of-funds rate for a Destination Institution, an interest rate for another customer, or interest rates on comparable deposits available directly from us, from the Destination Institutions that issue the CDs, from other Destination Institutions, or from insured depository institutions that are not Destination Institutions.

(c) To the extent permitted by applicable law, Promontory Network may offer us and our employees non-cash incentives of insignificant monetary value, such as plaques, in connection with our placement of funds.

7.3. Allocation Considerations and Compensatory Payments

(a) The CDARS allocation process is subject to applicable law and may be affected by our objectives, Promontory Network's objectives, or both, including administrative convenience, reduction of costs, and enhancement of profits.

(b) Participating institutions in the CDARS service may make compensatory payments resulting in payments to other participating institutions, or receive compensatory payments resulting from payments by other participating institutions, reflecting the difference between an interest rate for a placing institution's customers and a rate at which the receiving institution would otherwise pay interest.

(c) If we were to become insolvent, our receiver or other successor in interest could transfer custody of the CDs, and our rights and obligations under this Agreement, to a new custodian that participates in CDARS. Alternatively, you could exercise your right to have the CDs recorded on the records of the Destination Institutions in your name pursuant to Section 2.2(a).

7.4. Mutual Institution Voting and Subscription Rights

(a) Your funds may be placed in a CD at a Destination Institution that is in the mutual form of organization. Such a CD will be recorded on the records of the mutual institution in the name of the sub-custodian and not in your name. The sub-custodian will not attend or vote at any meeting of the depositor members of a mutual institution, or exercise any subscription rights in a mutual institution's mutual-to-stock conversion, either on its own behalf or on your behalf. You hereby waive any right you may have to attend or vote at any meeting of the depositor members, or to receive or exercise any subscription rights you may have in the event that the mutual institution converts from mutual to stock form, even if your funds were on deposit in a CD as of an applicable record date.

(b) If we receive from the sub-custodian notice of a meeting of depositor members of a mutual institution or other materials or information relating to a mutual institution's mutual-to-stock conversion,

we may forward such notice, materials, or information to you. If you wish to receive such notice, materials, or information directly from the mutual institution, attend or vote at any meeting of the depositor members of the mutual institution, or receive subscription rights in the event the mutual institution converts from mutual to stock form, you must, before the applicable record date (a date that is usually at least one year in advance of the date the mutual institution's board of directors adopts a plan of conversion), dismiss us as your custodian and have the CD recorded on the records of the mutual institution in your name pursuant to Section 2.2(a).

8. Other Provisions

8.1. Release and Use of Identifying Information

(a) You consent to our providing your name, TIN or other Depositor Identifier, and other information that specifically identifies you ("*Identifying Information*") to Promontory Network, BNY Mellon, and other parties providing services in connection with CDARS (each a "*Service Provider*"). A Service Provider may use the Identifying Information in connection with its provision of such services. We or a Service Provider may also provide Identifying Information to a Destination Institution, but will do so only to the extent necessary to comply with a request by you or your agent or to comply with applicable law. In addition, we or a Service Provider may provide Identifying Information to the FDIC in connection with a deposit insurance claim.

(b) Except as provided in Section 8.1(a), we will not provide Identifying Information to any other party unless we determine that (i) we are required by applicable law to do so or (ii) we are permitted by applicable law to do so and have reasonable grounds to do so to protect our own legal or business interests or the legal or business interests of Promontory Network or BNY Mellon. Promontory Network may use and disclose any and all analyses, comparisons, indexes, or other data or information assembled, compiled, or otherwise developed by Promontory Network, including information regarding aggregated activity of CDARS depositors, provided that it does not use or disclose any Identifying Information in a manner contrary to this Section 8.1.

8.2. Tax Reporting and Withholding

(a) To the extent required by applicable law, we will file with the U.S. Internal Revenue Service (the "*IRS*"), and furnish to you, IRS Form 1099-INT or its equivalent, or IRS Form 1042-S or its equivalent, as applicable, for interest paid on the CDs by the Destination Institutions.

(b) If we are notified by the IRS that backup withholding is required for interest on the CDs, or if we otherwise determine that we are required by law to collect such backup withholding, we will collect it and pay it to the IRS.

8.3. Liability and Dispute Resolution

(a) We will maintain, directly or through a Service Provider, appropriate records of our placements for you. We will not place your funds through CDARS at a Destination Institution that is the subject of a then-effective exclusion on your List of Exclusions, at a Destination Institution that is the subject of a then-effective rejection by you on the CDARS Order Date, in a CDARS placement at a Destination Institution

under the Depositor Identifier in an amount that exceeds the SMDIA, or in a manner that violates Section 4.3(c).

(b) If all or part of your deposit at a Destination Institution is uninsured because of our failure to comply with the requirements set forth in Section 8.3(a), and if the Destination Institution fails and you do not otherwise recover the uninsured portion, we will reimburse you for your documented loss of the uninsured portion that you do not otherwise recover.

(c) SUBJECT TO OUR REIMBURSEMENT OBLIGATION IN SECTION 8.3(b), AND EXCEPT AS MAY BE OTHERWISE REQUIRED BY APPLICABLE LAW, WE WILL NOT BE LIABLE, AND IN NO EVENT WILL PROMONTORY NETWORK OR BNY MELLON BE LIABLE, TO YOU OR TO ANY THIRD PARTY FOR ANY LOSS OR DAMAGES INCURRED OR ALLEGEDLY INCURRED IN CONNECTION WITH THIS AGREEMENT. WITHOUT LIMITING THE FOREGOING, WE, PROMONTORY NETWORK, AND BNY MELLON WILL NOT HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR: (i) ANY LOSS ARISING OUT OF OR RELATING TO A CAUSE OVER WHICH WE DO NOT HAVE DIRECT CONTROL, INCLUDING THE FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATION LINES, TELEPHONE OR OTHER INTERCONNECT PROBLEMS, UNAUTHORIZED ACCESS, THEFT, OPERATOR ERRORS, GOVERNMENT RESTRICTIONS, OR FORCE MAJEURE (E.G., EARTHQUAKE, FLOOD, SEVERE OR EXTRAORDINARY WEATHER CONDITIONS, NATURAL DISASTERS OR OTHER ACT OF GOD, FIRE, ACTS OF WAR, TERRORIST ATTACKS, INSURRECTION, RIOT, STRIKES, LABOR DISPUTES OR SIMILAR PROBLEMS, ACCIDENT, ACTION OF GOVERNMENT, COMMUNICATIONS, SYSTEM OR POWER FAILURES, OR EQUIPMENT OR SOFTWARE MALFUNCTION), (ii) DELAY IN ANY FDIC INSURANCE PAYMENT, (iii) THE FINANCIAL CONDITION OF ANY DESTINATION INSTITUTION OR THE ACCURACY OF ANY FINANCIAL INFORMATION ABOUT ANY DESTINATION INSTITUTION, OR (iv) ANY SPECIAL, INDIRECT, PUNITIVE, INCIDENTAL, OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS).

(d) ANY DISPUTES ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT WILL BE GOVERNED BY THE DISPUTE RESOLUTION, ARBITRATION, CHOICE OF LAW, VENUE, WAIVER OF JURY TRIAL, AND COSTS RELATED TO DISPUTES PROVISIONS, IF ANY, CONTAINED IN THE CUSTODIAL AGREEMENT.

8.4. Miscellaneous

(a) This Agreement constitutes the entire agreement between you and us relating to the placement of deposits through CDARS and any other matter herein, supersedes prior agreements, understandings, negotiations, representations, and proposals, written or oral, relating to any matter herein, and may not be amended by any oral representation made or oral agreement reached after the execution of this Agreement.

(b) This Agreement and, unless otherwise provided in the Custodial Agreement, the Custodial Agreement may be executed in counterparts, each of which shall be deemed to be an original, but such counterparts shall, together, constitute only one instrument. This Agreement and, unless otherwise provided in the Custodial Agreement, the Custodial Agreement will be valid, binding, and enforceable against you and us when executed by one of the following means that we accept: (i) an original manual signature, (ii) a DocuSign® eSignature or another electronic signature that we accept, or (iii) a faxed, scanned (including in a Portable Document Format or PDF document), or photocopied signature that we accept. Each DocuSign® eSignature, other electronic signature, or faxed, scanned, or photocopied signature that we accept shall for all purposes have the same validity, legal effect, and admissibility in evidence as an original signature, and you and we waive any objection to the contrary.

(c) Either party may terminate this Agreement on written notice to the other, but the obligations of both parties will survive with respect to any funds deposited at the time of termination. In addition, the provisions of this Section 8 will survive termination.

(d) Schedules 1, 2, 3, and 4 (each a "Schedule") are incorporated into and made part of this Agreement. We may amend this Agreement, including any Schedule, prospectively by giving you written notice of the amendment at least fourteen (14) days before the effective date of the amendment, which will be specified in the amendment. We may provide written notice of the amendment by means of an entry on your account statement, an email message, or a printed letter.

(e) Except as provided in Section 7.3(c), this Agreement may not be assigned, in whole or in part, by either party except by operation of law or as required by applicable law, and any purported assignment in violation hereof is void.

(f) The headings in this Agreement are not intended to describe, interpret, define, or limit the scope or intent of this Agreement or any clause hereof. A reference to a Section is a reference to a section of this Agreement. A reference to a Schedule is a reference to a schedule to this Agreement. The term "applicable law" refers to all applicable statutes, rules, regulations, and judicial orders, whether federal, state, or local. The term "including" does not imply exclusion. The term "month" refers to the calendar month, and the term "year" refers to the calendar year.

The remainder of this page is intentionally left blank.

By signing below, you (as Depositor) and we (as Relationship Institution) agree to be legally bound by this CDARS Deposit Placement Agreement, effective when you and we have signed it.

RELATIONSHIP INSTITUTION

Institution name: EQUITY BANK

Signature: _____

Name and title of authorized signatory:

Date signed: _____

SOLE OR PRIMARY DEPOSITOR

Depositor name: _____

Signature: _____

Name and title of authorized signatory (if not individual):

Depositor TIN or approved alternate identifier (and type):

Email address: _____@_____

Date signed: _____

ADDITIONAL DEPOSITOR (FOR JOINT ACCOUNT)

Depositor name: _____

Signature: _____

Depositor TIN or approved alternate identifier (and type):

Email address: _____@_____

Date signed: _____

ADDITIONAL DEPOSITOR (FOR JOINT ACCOUNT)

Depositor name: _____

Signature: _____

Depositor TIN or approved alternate identifier (and type):

Email address: _____@_____

Date signed: _____

(Add signature lines as needed.)

SCHEDULE 1 TO CDARS DEPOSIT PLACEMENT AGREEMENT

Placement Requests and Funding

1. CDARS Placement Request Time

Except as we otherwise inform you, the CDARS Placement Request Time for a CDARS Order Date is as follows:

(insert time) ☐ AM ☐ PM ☐ Eastern ☐ Central ☐ Mountain ☐ Pacific
(check AM or PM) (check time zone)

Daylight Saving Time applies when nationally in effect unless checked here ☐

☐ on the CDARS Order Date ☐ on the Business Day before the CDARS Order Date ☐ on (other): _____
(check one)

2. CDARS Funding Time

Except as we otherwise inform you, the CDARS Funding Time for a CDARS Order Date is as follows:

☐ the CDARS Placement Request Time ☐ other: _____
(check one)

SCHEDULE 2 TO CDARS DEPOSIT PLACEMENT AGREEMENT

Deposits With Us That Exceed the SMDIA

Although we will not place your funds through CDARS at any one Destination Institution in an amount that exceeds the FDIC standard maximum deposit insurance amount ("SMDIA") of \$250,000, your balances on deposit with us may exceed the SMDIA. For example, when funds of yours in an account with us are awaiting placement through CDARS, they will be subject to a single SMDIA until they are placed through CDARS and become deposits at Destination Institutions after CDARS settlement. If you cannot accept the risk of having deposits with us that exceed the SMDIA in these or other circumstances, it will be your responsibility to make arrangements with us to have the funds collateralized, protected by a properly-executed repurchase sweep arrangement, or otherwise adequately protected, in a manner consistent with applicable law. You should consult your legal advisor to determine whether a particular collateralization arrangement is consistent with applicable law.

SCHEDULE 3 TO CDARS DEPOSIT PLACEMENT AGREEMENT

Allocation Contacts, Notification, and Response

1. CDARS Allocation Contacts

Except as we otherwise inform you, CDARS Allocation Contacts are as follows:

Name/Title	Telephone Number

2. CDARS Allocation Notification Time and CDARS Allocation Response Time

Except as we otherwise inform you or as otherwise stated at www.CDARS.com/products, the CDARS Allocation Notification Time and the CDARS Allocation Response Time are as follows:

- (a) The CDARS Allocation Notification Time for a CDARS Order Date is 3:00 PM Eastern time on the CDARS Order Date.
- (b) The CDARS Allocation Response Time for a CDARS Order Date is 4:00 PM Eastern time on the CDARS Order Date.

SCHEDULE 4 TO CDARS DEPOSIT PLACEMENT AGREEMENT

Service Form and Exclusions

1. Reciprocal and One-Way

☐

If you check this box, we may use CDARS Reciprocal, CDARS One-Way, or both for our placement of your funds through CDARS.

☐

If you check this box, we will use only CDARS Reciprocal for our placement of your funds through CDARS.

2. Exclusions

Each depository institution entered on your List of Exclusions below will be ineligible, as of the date you and we have signed the Agreement, to receive your funds through CDARS as a Destination Institution. You may subsequently change your List of Exclusions as provided in the Agreement.

The List of Exclusions should include the city and state of the institution's main office (rather than the city and state of a branch location). The List of Exclusions should also include the institution's FDIC certificate number or transit routing number if available. Attach additional pages as necessary. If you do not list any exclusions, you should enter "none" under Name of Institution on the first line (but your signature after a blank list will constitute your acknowledgment that you have not listed any exclusions whether or not you enter "none").

Your List of Exclusions is as follows:

Name of Institution	City and State	FDIC Certificate Number or Routing Number

Signature of sole or primary Depositor: _____

Custodial Agreement

You, the undersigned, enter into this Custodial Agreement (this “*Agreement*”) with EQUITY BANK (“we” or “us”).

1. Pursuant to this Agreement, you authorize us (as your “*Relationship Institution*”) to hold and act as your custodian with respect to all deposit accounts, including all time deposits, money market deposit accounts, and demand deposit accounts, issued or established at other participating institutions pursuant to the CDARS Deposit Placement Agreement or the ICS Deposit Placement Agreement for funds of yours placed through CDARS®, the Certificate of Deposit Account Registry Service®, or ICS®, the Insured Cash Sweep® service (collectively, the “*Deposit Accounts*”) and all your security entitlements and other related interests and assets with respect to the Deposit Accounts (collectively, the “*Related Entitlements*”). The custodial account in which we will hold the Deposit Accounts and Related Entitlements (the “*Custodial Account*”) comprises all the CDARS and ICS custodial accounts that we maintain for you.

2. As your custodian, we may (i) cause the Deposit Accounts to be titled in our name or in the name of our sub-custodian, (ii) collect for your account all interest and other payments of income or principal pertaining to the Deposit Accounts, (iii) endorse on your behalf any check or other instrument received for your account that requires endorsement, (iv) deposit your funds in, or withdraw your funds from, the Deposit Accounts in accordance with your instructions, (v) deliver or transfer funds from another account with us to the Deposit Accounts or deliver or transfer funds from the Deposit Accounts to another account with us in accordance with your instructions, (vi) for Deposit Accounts that are time deposits, surrender for payment for your account maturing CD and those for which early withdrawal is requested, (vii) execute and deliver or file on your behalf all appropriate receipts and releases and other instruments, including whatever certificates may be required from custodians or may be necessary to obtain exemption from taxes and to name you when required for the purpose of the instrument, and (viii) take such other actions as are customary or necessary to effectuate the purposes of this Agreement.

3. For purposes of Article 8 of the Uniform Commercial Code as included in applicable state law (the “*UCC*”), we will act as your securities intermediary for, and will treat as financial assets, any Deposit Accounts and Related Entitlements that we hold for you pursuant to this Agreement. The Custodial Account will constitute a securities account, as defined in the UCC.

4. We may comply with any writ of attachment, execution, garnishment, tax levy, restraining order, subpoena, warrant, or other legal process that we believe (correctly or otherwise) to be valid. We may notify you of such process by telephone, electronically, or in writing. If we are not fully reimbursed for records research, imaging, photocopying, and handling costs by the party that served the process, we may charge such costs to your account, in addition to any minimum fee we charge for complying with legal processes.

5. We may honor any legal process that is served personally, by mail, or by electronic mail or facsimile transmission at any of our offices or an office of our agent (including locations other than where the funds, records, or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained.

6. We will have no liability to you for any good-faith act or omission by us in connection with this Agreement. You agree to indemnify us and our sub-custodian, and to hold us and our sub-custodian harmless from, all expenses (including counsel fees), liabilities, and claims arising out of any good-faith act or omission by us in connection with this Agreement or compliance with any legal process relating to the Custodial Account that we believe (correctly or otherwise) to be valid. You agree to pay any service charges that we impose on the Custodial Account.

7. You may be an individual in an individual capacity, more than one individual in a joint capacity, or a trust, partnership, corporation, or other legal entity. We may accept instructions on your behalf from any individual who signs this Agreement as or on behalf of a Depositor and from any of the following individuals:

Name	Title or Legal Capacity

By signing below, you (as Depositor) and we (as Relationship Institution) agree to be legally bound by this Custodial Agreement, effective when you and we have signed it.

RELATIONSHIP INSTITUTION

Institution name: EQUITY BANK

Signature: _____

Name and title of authorized signatory:

Date signed: _____

SOLE OR PRIMARY DEPOSITOR

Depositor name: _____

Signature: _____

Name and title of authorized signatory (if not individual):

Depositor TIN or approved alternate identifier (and type):

Email address: _____@_____

Date signed: _____

ADDITIONAL DEPOSITOR (FOR JOINT ACCOUNT)

Depositor name: _____

Signature: _____

Depositor TIN or approved alternate identifier (and type):

Email address: _____@_____

Date signed: _____

ADDITIONAL DEPOSITOR (FOR JOINT ACCOUNT)

Depositor name: _____

Signature: _____

Depositor TIN or approved alternate identifier (and type):

Email address: _____@_____

Date signed: _____

(Add signature lines as needed.)



SEDALIA SCHOOL DISTRICT #200

2806 Matthew Drive, Sedalia, MO 65301-7981 p:660.829.6450 f:660-827-8938

Steven G. Triplett, Ed.S.
Superintendent

Todd Fraley, Ed.D.
Assistant Superintendent

Chris Pyle, Ed.S.
Assistant Superintendent

Jason Curry, Ed.S.
Assistant Superintendent

Devon Gilmore, M.E.D.
Director of K-5 Curriculum
Instruction & Assessment

Becky Brownfield, Ed.S.
Director of 6-12 Curriculum
Instruction & Assessment

Bob Satnan, B.A.
Communications Director

Missouri Model District
www.sedalia200.org

**We Live Tiger
Pride Everyday**

Sedalia #200 is an equal
opportunity and affirmative
action employer

DATE: December 14, 2020

TO: Mr. Triplett and Board of Education

FROM: Dr. Fraley

RE: Property and Casualty Insurance Renewal

The district's consultant, Charlesworth Inc., has compiled a spreadsheet for property and liability renewal bids. (see attached documentation) The two companies responding were IBG/Assured Partners and Gallagher Inc. Charlesworth Inc. vetted each proposal and discussed with detail the comparison and contrast between each company's proposal.

IBG provided two different quotes. One mirrored the district's current arrangement with a blend of Liberty Mutual and MOPERM. The other quote was solely MOPERM as the carrier. Liberty Mutual provides liability coverages exclusively. The first proposal of combining Liberty Mutual and MOPERM totaled \$544,314. The second proposal of MOPERM only totaled \$524,309.

Gallagher Inc. provided one quote from Missouri Public Risk for a total of \$461,181 annual premium.

The district is recommending Gallagher Inc. to provide the district's brokerage for property and liability insurance for an estimated cost savings of \$63,128.00.

If you have any questions, please contact me at 660-829-6456. Thank you.



1828 WALNUT STREET, SUITE 701
KANSAS CITY, MO 64108
(913) 851.4730
CHARLESWORTHCONSULTING.COM

December 4, 2020

Dr. Todd Fraley
Assistant Superintendent
Sedalia School District 200
2806 Matthews Drive
Sedalia, Missouri 65301

Re: 2021 Property & Liability Insurance Marketing

Dear Dr. Fraley:

Charlesworth Consulting is pleased to present the results of the District's 2021 insurance marketing project. The District retained our firm to assist in the preparation of the proposal specifications, manage the underwriting process, review the proposals, and prepare a summary spreadsheet comparing coverages, conditions, and premiums.

What We Did

Charlesworth Consulting, with assistance from staff, developed the proposal specifications, including loss information, schedules, and the requested coverage terms and conditions. We then provided the proposal specifications to the incumbent insurance agent and others that responded to the District's public notice to submit statements of interest. Four insurance agents submitted statements of interest.

Insurance markets were assigned based on agency preference, experience and agent experience with the District. All communication was managed by our office, and participants were instructed not to contact the District.

The project included a 60+ day underwriting period that required numerous applications to be completed by District staff. Proposals were due on November 20, 2020.

IBG (Sedalia, MO) and Arthur J. Gallagher (Kansas District, MO) submitted insurance proposals for the District's consideration. Two additional agents expressed interest but withdrew due to the limited insurance markets.

Summary

The attached spreadsheet includes detailed information regarding the four proposed package programs. We were disappointed that the two IBG proposals included minimal detail, but generally pleased with the results considering the overall hardening of the insurance market and the expiring premium of \$508,923.

MOPERM / Liberty Mutual - incumbent (IBG)

The fully insured renewal program proposed by MOPERM (property) and Liberty Mutual (liability) appears to remain an excellent risk transfer option, assuming the terms and conditions are similar to the expiring program.

The total premium of the MOPERM / Liberty Mutual program is \$544,314 which is considerably higher than the other options.

MOPERM – All Coverages (IBG)

In addition to just offering property insurance, MOPERM also has proposed liability coverages. The details of the program were not provided, so some of the coverage terms and conditions are unknown. The total premium of the MOPERM program is \$524,309.

Midwest Public Risk (Arthur J. Gallagher)

Midwest Public Risk (MPR) is a regional risk pool with over 180 members including cities, school districts and junior colleges. The proposed program offers comparable and sometimes superior coverages than those provided by the other options. MPR's program was also the lowest cost proposal submitted with an annual contribution of \$461,181. This amount includes the premium payable to Liberty Mutual to extend the reporting period for the law enforcement liability since coverage would be moving from a claims-made to an occurrence format.

MPR is a risk pool and is not technically insurance. The differences between risk pools and insurance are many, but in general, the participants share the risk and are jointly liable for the pool's losses, or at least those not covered by the pool's excess liability carrier. They can also share the success if the program does well. The MPR structure is similar to the current MOPERM which is also a shared risk pool.

MPR is governed by a private Board of Directors which consists primarily of District senior staff. To join this program, the District must approve and be bound by their bylaws, which includes joint and several liability and a 90-day notice of withdrawal.

All MPR members have a common policy date of July 1. The initial term would be for the 2021 calendar year. MPR would then issue a 6-month coverage extension on 1/1/2022 for 50% of the current amount, plus an additional 6% surcharge.

Conclusion

Based on our review of the proposals, it is our recommendation that the District consider accepting the Midwest Public Risk program as proposed by Arthur J. Gallagher. This was the only proposal that included the requested coverage details and represents a considerable cost savings. Please note that to join the MPR program the Board must approve the Bylaws and assign a District representative.

We have enjoyed assisting the District on this important project and appreciate staff's cooperation and assistance in compiling information and filling out applications. We look forward to working with you again in the future. In the meantime, feel free to contact me if you have any questions or concerns.

Respectfully,

James Charlesworth

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

PREMIUM SUMMARY

	Liberty Mutual / MOPERM (IBG)	Midwest Public Risk (Gallagher)	MOPERM (IBG)
PROPERTY	\$438,284	\$262,411	\$438,284
INLAND MARINE	\$3,412	Included	\$3,412
GENERAL LIABILITY	\$29,830	\$88,075	\$48,990
EDUCATORS LEGAL LIABILITY	\$8,303	\$15,421	\$7,750
LAW ENFORCEMENT LIABILITY	\$4,072	\$15,230	\$4,794
Extended Reporting Endorsement*	NA	\$4,240	NA
CRIME	\$4,175	\$1,730	\$4,175
AUTOMOBILE	\$21,324	\$69,049	\$15,104
UMBRELLA	\$23,201	NA	NA
CYBER	\$11,713	\$5,025	\$1,800
TOTAL:	\$544,314	\$461,181	\$524,309

THIS "SPREADSHEET" IS OFFERED ONLY FOR THE PURPOSE OF OVERVIEWING THE PROPOSAL PRESENTED BY THE AGENT OR REPRESENTATIVE. REFERENCE TO THE ACTUAL INSURING OR COVERAGE AGREEMENTS SHOULD BE MADE FOR DETERMINING SPECIFIC COVERAGES, CONDITIONS AND EXCLUSIONS.

* Payable to Liberty Mutual / IBG to extend period to report incidents occurring prior to 1/1/2021

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

PROPERTY

	IBG	Gallager	IBG
Insurer:	MOPERM	Midwest Public Risk	MOPERM
AM Best Rating:	N/A	N/A	N/A
Limit:	\$195,333,301	\$195,608,853	\$195,333,301
Blanket:		Yes, Bldg & Contents- All Locations	
Margin Clause:		None	
Per Loss Limit - Associational Trust		\$500,000,000	
Annual Aggregate - Associational Trust		Not Applicable	
Risk Of Direct Physical Loss:		Yes	
Agreed Amount:		Yes	
Replacement Cost:	Yes	Yes	Yes
ACV Scheduled Locations:		None Listed	
New Construction or Renovations (Continuous)		\$1,000,000 Limit	
Soft Costs and Permit Fees:		Included in the Limit	
Property Of Others:		\$50,000	
Personal Effects:		\$100,000	
Incl. Property In The Open:		Yes - Scheduled or within 1,000 Ft. of Insured Location	
Outdoor Property beyond 1,000 Ft. of Insured Loc.		\$100,000 Limit	
Rebuild At Optional Location If Total Loss		Yes	
Hazardous Substance and Contaminants at Insured Property:		\$25,000 Limit	
Hazardous Substance and Contaminants / Land and Water:		\$25,000	
Protection and Preservation of Property:		\$25,000 Limit	
Property In Transit:		\$1,000,000 Limit	
Debris Removal:		\$100,000	
Ordinance Or Law:		\$10,000,000 Demolishing Undamaged	
		\$10,000,000 Replacement of Undamaged	
		\$10,000,000 Increased Cost of Construction	
Incl. Architect & Engineering Fees:		Yes	
Incl. Unintentional Errors In Schedules:		\$1,000,000 Limit	
Misc. Unnamed Locations		\$1,000,000 Limit	
Aesthetic Impairment:		\$25,000 Limit	
Accounts Receivable:	\$1,000,000 Limit	\$1,000,000 Limit	\$1,000,000 Limit
Valuable Papers And Records:		\$1,000,000 Limit	
VP&R Includes Data And Media:		No - Cyber Liability Coverage	
If "No" - Data Processing Limit:		Included	
Data and Media Includes Power Surge		Yes - On Premises	
Food Spoilage (not from equipment breakdown):		\$100,000 Limit	
Sewer / Drain Backup:		\$250,000 Limit	
Trees, Shrubs & Plants:		\$25,000 Per Single Item	
		\$100,000 Per Loss	
Unscheduled Tracks and Fields:		N/A - Must be Scheduled	
Newly Acquired Property:		\$1,000,000 Building Limit	
		Included in Building Limit	
		90 Days to Report	
Business Income / Extra Expense:	\$1,500,000 Limit	\$1,000,000	\$1,500,000 Limit
Blanket (No Allocation Of Values)		Yes	
Actual Loss Sustained:	Yes	Yes	Yes
Include Ordinary Payroll:		Yes	
Green Endorsement:		None	
Equipment/Mechanical Breakdown:		\$100,000,000	
Coinsurance:		None	
Comprehensive Form:		Yes	
Expediting Expenses:		Yes, Included in Limit	
Spoilage / Consequential Loss:		Yes, Included in Limit	
Pollution / Hazardous Substances:		Yes, \$10,000,000 Limit	

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

Business Income:		Yes, Included in Limit	
Newly Acquired Locations:		Yes	
Service Interruption:		Yes, \$10,000,000 Limit	
Contingent BI / EE:		No	
Data Restoration: "Electronic Data/Media"		Yes, \$2,000,000 Limit	
System Installation and Soft Costs:		Yes, \$2,000,000 Limit	
Ordinance or Law:		Yes, \$10,000,000 Limit	
Green Upgrades:		Not Noted	
Terrorism		Not Included	
Deductible:	\$10,000 Wind / Hail	\$10,000 Wind/Hail	\$10,000 Wind / Hail
	\$10,000 All Other Perils	\$10,000 All Other Perils	\$10,000 All Other Perils
		\$10,000 Equipment Breakdown	
Property Annual Premium:	\$438,284	\$262,411	\$438,284

Earthquake Option:			
Incl. Earth Movement (Settling/ Shifting			
Not Related To A Registered Earthquake):		Yes, \$500,000 "Shock"	
Per Loss Limit - Associational Trust		\$25,000,000 Limit Per Loss	
Annual Aggregate - Associational Trust		\$250,000,000 Annual Aggregate	
Deductible:	\$25,000 Per Occurrence	\$50,000 Per Occurrence	\$25,000 Per Occurrence
Annual Premium:	Included	Included	Included

Flood Option:			
		\$25,000,000 Annual Aggregate	
		\$10,000,000 High Hazard Limit Per Loss / Agg.	
Per Loss Limit - Associational Trust		\$25,000,000 Limit Per Loss	
Annual Aggregate - Associational Trust		\$250,000,000 Annual Aggregate	
Excludes Zone "A"		No	
Locations Excluded:		None Listed	
Deductible:		\$25,000 High Hazard	
		\$25,000 All Other Zones	
Annual Premium:		Included	

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

INLAND MARINE

IBG		Gallager		IBG	
Insurer:	MOPERM	Midwest Public Risk		MOPERM	
Am Best Rating:	N/A	N/A		N/A	
Equipment Limit:		\$1,979,493 blanket limit			
	\$179,985 Scheduled Contractor's Equipment	Included, Scheduled Contractor's Equipment		\$179,985 Scheduled Contractor's Equipment	
		Per Item Max, Unscheduled Contractor's Equipment			
		\$10,000 Unscheduled Max. Per Item			
	\$420,000 JROTC Uniforms	\$500,000 JROTC Uniforms		\$420,000 JROTC Uniforms	
	\$559,124 Football Uniforms, Helmets & Equipment	\$500,000 Football Uniforms, Helmets & Equipment		\$559,124 Football Uniforms, Helmets & Equipment	
	\$52,300 Musical Instruments, Orchestra, Band & Choir Uniforms	\$500,000 Musical Instruments, Orchestra, Band & Choir Uniforms		\$52,300 Musical Instruments, Orchestra, Band & Choir Uniforms	
	\$107,800 Fine Arts	\$1,000,000 Fine Arts		\$107,800 Fine Arts	
	\$660,285 Robotic Equipment	\$10,000 Robotic Equipment		\$660,285 Robotic Equipment	
Risk Of Direct Physical Loss:		Yes			
Incl. Earthquake / Flood If Purchased with Property:		Yes			
Coinsurance Provision:		Not Applicable			
Rental Reimbursement:		\$10,000			
Valuation:		Replacement Cost Value			
		Stated Value (Fine Arts)			
Deductible:		\$1,000 Per Occurrence			
Misc. Equipment Premium:	\$3,412	Included		\$3,412	

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

GENERAL LIABILITY

	IBG	Gallager	IBG
Insurer:	Liberty Mutual	Midwest Public Risk	MOPERM
AM Best Rating:		N/A	N/A
Commercial General Form:	Yes	MPR Form	
Occurrence Format:	Yes	Yes	
		None	
Limits -	\$1,000,000 Each Occurrence	\$5,000,000 Each Occurrence	\$2,000,000 Each Occurrence
	\$1,000,000 Personal/Adv. Inj.	\$5,000,000 Personal/Adv. Inj.	\$2,000,000 Personal/Adv. Inj.
	\$2,000,000 General Aggregate	\$5,000,000 General Aggregate	Unlimited General Aggregate
		General Aggregate - Per Polic	
	\$2,000,000 Prod/Comp.Op. Agg.	\$5,000,000 Prod/Comp.Op. Agg.	\$2,000,000 Prod/Comp.Op. Agg.
		\$5,000,000 Property Damage Legal	
	\$5,000 Medical Pay / Each Person	\$5,000 Medical Pay / Each Person	
		\$5,000 Medical Pay / Each Occ.	
		Med Pay Excludes Students and Athletic Part.	
General Aggregate Per Location:		Per Policy	
Deductible:		\$1,000 Bodily Injury and Property Damage	\$5,000 Bodily Injury and Property Damage
Includes Sovereign Immunity Endors:		Yes, Limits Per Mo. Sovereign Immunity When Applicable	Yes, Limits Per Mo. Sovereign Immunity When Applicable
Incl. City For Acts Of Independent Contractors		Not Included	Not Included
Supplementary Defense Costs:		Yes	
Fellow Employee Exclusion:		Included	Included
Include Law Enforcement:		Yes (For Hire)	
Incl. BI/PD From Chemical Spraying:		Yes	
Include Student Counseling (Personal Injury)		Yes	
Include Garage Operations:		Yes	
Pollution Liability (Sudden and Accidental):		No	
Broadcasters / Publications (Personal/Ad. Injury)		Yes	
School Nurses (Professional Healthcare):		Yes	Yes
Incl. Incidental Broadcasters E & O:		Yes	
Incl. Athletic Participant Liability:		No (Student Accident)	
Students as Insureds (Internships / Practicum):		Yes	
Insured to Provide List of Panel Counsel:		Yes	No
Violent Event Expense Coverage:		None	
Terrorism:	Included (\$540 Additional Premium)	Included	
G.L. Annual Premium:	\$29,830	\$88,075	\$48,491
Deductible Option:		Not Quoted	\$10,000 Property Damage Only
Annual Premium:			\$46,801

Employee Benefit Liability

Coverage Form:	Claims Made	Claims Made	Occurrence
	1/1/2012 Retroactive Date	1/1/2019 Retroactive Date (subject to a no known loss letter)	
Limits:	\$1,000,000 Each Claim	\$5,000,000 Each Claim	\$2,000,000 Each Claim
	\$3,000,000 Aggregate	\$5,000,000 Aggregate	Unlimited Aggregate
Deductible:		1,000 Per Claim	1,000 Per Claim
E.B.L. Annual Premium:	Included	Included	\$499

Abuse and Molestation Liability

Coverage Form:	Occurrence	Claims Made	
		1/1/2021 Retroactive Date	
Limits:	\$1,000,000 Each Act	\$3,000,000 Each Act	
	\$1,000,000 Aggregate	\$3,000,000 Aggregate	
Duty to Defend:		Yes	
Excludes Perpetrator:		Yes	
Deductible:	\$5,000 Per Claim	\$10,000 Per Claim	
Abuse / Molestation Annual Premium:	Included	Included	

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

EDUCATORS LEGAL LIABILITY

	IBG	Gallager	IBG
Insurer:	Liberty Mutual	Midwest Public Risk	MOPERM
AM Best Rating:	A	N/A	
Form:	Claims Made	Claims Made	
Retro Date:	1/1/2016 Retroactive Date	1/1/2021 Retroactive Date (1/1/2016 available with no known loss letter)	
Limits Of Liability:	\$1,000,000 Each Wrongful Act	\$5,000,000 Each Wrongful Act	
	\$1,000,000 Aggregate	\$5,000,000 Aggregate	
		\$5,000,000 Each Action - Defense Exp (Injunctive or Declaratory Relief)	
		\$5,000,000 Aggregate - Defense Exp (Injunctive or Declaratory Relief)	
Deductible:	\$5,000 Each Wrongful Act	\$1,000 Each Wrongful Act (Non-EPL)	
		\$1,000 Each Wrongful Act (Employment Practices)	
Defense Cost Are Supplemental:		Yes	
"Pay On Behalf Of Insured":		Yes	
Insurer's Duty To Defend:		Yes	
Includes Discrimination:		Yes	
Includes Civil Rights Violations:		Yes	
Incl. Sexual Harassment (No B.I.):		Yes	
Incl. Non-Monetary Demands:		No	
Incl. Insured's Consent To Settle:		No	
Includes Authorized Volunteers:		Yes	
Includes All Advisory Boards:		Yes	
Incl. Back wages & Benefits:		No	
Incl. Defense For Non-Monetary Claims:		No	
Definition Of Claim Includes EEOC		Yes	
or Similar Administrative Hearings:		Yes	
Incl. Student and Non-Student Discrimination:		Yes	
Awarded Plaintiff Fees Included as "Damages":		No	
Incl. Employed Notaries:		No	
Insured to Provide List of Panel Counsel:		Yes	
Annual Premium:	\$8,303	\$15,421 (Includes \$3,800 for retroactive date)	\$7,750

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

LAW ENFORCEMENT LIABILITY

	IBG	Gallager	IBG
Insurer:	Liberty Mutual	Midwest Public Risk	MOPERM
AM Best Rating:	A	N/A	N/A
Form:	Claims Made	Occurrence	
	12/12/2019 Retroactive Date	(Extended Reporting Option from Liberty Mutual Required)	
Limits Of Liability:	\$1,000,000 Each Occurrence	\$5,000,000 Each Occurrence	\$2,000,000 Each Occurrence
	\$1,000,000 Policy Limit/Aggregate	\$5,000,000 Policy Limit/Aggregate	Unlimited Policy Limit/Aggregate
Part of G.L. Limits:	Yes	Yes	No, Separate Policy
Includes Sovereign Immunity Endors:		Yes, Limits Per Mo. Sovereign Immunity When Applicable	
Deductible:	\$1,000 Per Loss	\$1,000 Per Loss	\$5,000 Per Loss
Wrongful Act Coverage:		Yes, Includes Errors, Omissions & Negligent Acts	Yes, Includes Errors, Omissions & Negligent Acts
Awarded Plaintiff Fees Included as "Damages":		No	
Moonlighting Activities:			
Coverage For Officer:		Included	Not Included
Coverage For Entity:		Included	Not Included
Supplementary Defense Cost:		Yes	
"Pay On Behalf Of Insured":		Yes	
Insurers Duty To Defend:		Yes	
Include Civil Rights Allegations:		Yes	
Incl. Insured's Consent To Settle:		No	
Incl. Necessary Intentional Acts:		Yes	No
Include Defense For Criminal			
Allegations Until Finding Of Fact:		Yes	
Line of Duty Death Coverage:		None	
Non-Monetary Defense Expenses:		None	
Annual Premium:	\$4,072	\$15,230	\$4,794
Deductible Option:		Not Quoted	\$10,000 Per Loss
Annual Premium:			\$4,689
Extended Reporting Conditions and Premium:	36-months for no more that 200% of expiring premium	Not Applicable	

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

CRIME COVERAGE

	IBG	Gallager	IBG
Insurer:	MOPERM	Midwest Public Risk	MOPERM
AM Best Rating:		N/A	
Public Employees Blanket Form:	No	Yes	No
Incl. Faithful Performance:		Yes	
Incl. All Employees , Non-Compensated Officers & Board Members		Yes	
Coverage Excess Of Individual Bonds			
Required By Law Or Ordinance:		Yes	
Include ERISA Endorsement (If Applicable):	No	No	No
Limit:	\$200,000 Per Loss	\$500,000 Per Loss	\$200,000 Per Loss
Deductible:	\$5,000 Per Loss	\$1,000 Per Loss	\$5,000 Per Loss
Annual Premium:	\$4,175	\$1,730	\$4,175
<u>Forgery & Alteration Limit:</u>	\$50,000 Per Loss	\$500,000 Per Loss	\$50,000 Per Loss
Forgery & Alteration Deduct:	\$5,000 Per Loss	\$1,000 Per Loss	\$5,000 Per Loss
Forgery Annual Premium:	Included	Included	Included
<u>Money & Secur. Inside Limit:</u>	\$50,000 Per Loss	\$500,000 Per Loss	\$50,000 Per Loss
Money & Secur. Outside Limit:	\$50,000 Per Loss	\$500,000 Per Loss	\$50,000 Per Loss
Money & Secur. Deductible:	\$5,000 Per Loss	\$1,000 Per Loss	\$5,000 Per Loss
Money & Secur. Annual Premium:	Included	Included	Included
<u>Computer Fraud:</u>	\$50,000 Per Loss	\$500,000 Per Loss	\$50,000 Per Loss
Include Wire Transfers:		Yes	
CF Deductible:	\$5,000 Per Loss	\$1,000 Per Loss	\$5,000 Per Loss
CF Annual Premium:	Included	Included	Included
<u>Funds Transfer Fraud:</u>		\$500,000 Per Loss	
Deductible:		\$1,000 Per Loss	
Funds Transfer Fraud Premium:		Included	

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

AUTOMOBILE

	IBG	Gallager	IBG
Insurer:	Liberty Mutual	Midwest Public Risk	MOPERM
AM Best Rating:	A	N/A	N/A
Liability Limits:	\$1,000,000 Combined Single Limit	\$5,000,000 Combined Single Limit	\$2,000,000 Combined Single Limit
Includes Sovereign Immunity Endors:		Yes, Limits Per Mo. Sovereign Immunity When Applicable	Yes, Limits Per Mo. Sovereign Immunity When Applicable
Uninsured/Under. Motorist:	\$50,000 Each Accident	\$100,000 Each Accident	\$50,000 Each Accident
PIP:		\$50,000 Each Accident	
Medical Payments:	\$5,000 All Vehicles	\$5,000 All Vehicles	\$5,000 All Vehicles
Symbol "One" Liability:	Yes	Yes - Any Auto	
Hired & Non-Owned Liability:	Included	Included	
Employees As Insureds:		Yes	
Volunteers As Insureds:		Yes	
Fellow Employee Exclusion:		Included	
Fleet Basis (No Audit Or Additional Premium During Policy Period for Units Under \$100,000):		Yes	
Auto Liability Deductible:		\$1,000 BI/PD	\$5,000 BI/PD
Auto Liability Annual Premium:	\$21,324	\$69,049	\$7,921
Deductible Option:		Not Quoted	\$10,000 BI/PD
Annual Premium:			\$7,229
Physical Damage Per Schedule		Yes	Yes
Auto Physical Damage Deduct - Comprehensive:	\$500 Per Vehicle	\$1,000 Per Vehicle	\$1,000 Per Vehicle
		\$1,000 Comprehensive Max Per Occurrence	
Collision:	\$500 Per Vehicle	\$1,000 Per Vehicle	\$1,000 Per Vehicle
Includes Audio / Video Equipment			
Attached To Vehicles:		Yes - If permanently attached to vehicle	Yes - If permanently attached to vehicle
Include Towing And Labor		No	
Include Employee / Volunteer / Board within scope of duties for District:		Yes (excess personal auto coverage and deductible)	
Rental Reimbursement:		Not Noted	
Valuation:		RCV Up To Scheduled Limit On School Buses & ACV on all others	
Fleet Basis (No Audit Or Additional Premium During Policy Period for Units Under \$100,000):		Yes	
Physical Damage Annual Premium:		Included	\$6,825
Optional Deductible:		Not Quoted	\$10,000 Comprehensive
			\$10,000 Collision
Annual Premium:			\$6,286
Hired/Borrowed Physical Damage:		\$100,000 Limit Per Vehicle	ACV Limit Per Vehicle
	\$100 Comprehensive Deductible	\$1,000 Comprehensive Deductible	\$1,000 Comprehensive Deductible
	\$500 Collision Deductible	\$1,000 Collision Deductible	\$1,000 Collision Deductible
Annual Premium:	Included	Included	Included
Garagekeepers			
Limit:	\$37,500 Comprehensive	\$25,000 Comprehensive	\$75,000 Comprehensive
	\$37,500 Collision	\$25,000 Collision	\$75,000 Collision
Deductible:	\$500 Comprehensive (\$2,500 Max Per Loss)	\$1,000 Comprehensive	\$500 Comprehensive
	\$500 Collision	\$1,000 Collision	\$500 Collision
Primary or Excess:		Primary	
Annual Premium:	Included	Included	\$358

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022**UMBRELLA LIABILITY**

	IBG	Gallager	IBG
Insurer:	Liberty Mutual	Not Applicable	Not Applicable
AM Best Rating:	A		
Form:	Umbrella		
Claims Made / Occurrence:	Follows Form		
Limits Of Liability:	\$5,000,000 Each Occurrence		
	\$5,000,000 Products / Comp. Ops. Agg		
	\$5,000,000 General Aggregate		
Self-Insured Retention:	None		
Program In Excess Of -			
General Liability:	Yes		
Abuse and Molestation Liability:	Yes		
Automobile Liability:	Yes		
Employee Benefit Liab.:	Yes		
Educators Legal Liability:	Yes		
Law Enforcement Liability:	Yes		
Employers Liability			
Includes Following Forms:			
Supplemental Defense Costs:			
Pay On Behalf Of:			
Includes Sovereign Immunity Endors:			
Drop Down Coverage:			
Include Terrorism:			
Annual Premium:	\$23,201	Not Applicable (\$5,000,000 Primary)	Not Applicable (\$2,000,000 Primary)

SEDALIA SCHOOL DISTRICT 200

PROPERTY LIABILITY INSURANCE

JANUARY 1, 2021 - 2022

CYBER

	IBG	Gallager	IBG
Insurer:	BRIT	Midwest Public Risk	MOPERM
AM Best Rating:	N/A	N/A	N/A
Form:		Occurrence	Claims Made
Aggregate Limit:	\$1,000,000	\$2,000,000 - \$5M Program Aggregate	\$100,000
First Party Limits:		\$2,000,000 Business Interruption	\$100,000 Business Interruption
		\$2,000,000 Dependent Business Interruption	NA - Dependent Business Interruption
		\$2,000,000 Cyber Extortion	\$25,000 Cyber Extortion
		\$2,000,000 Data Recovery	\$100,000 Data Recovery
		\$2,000,000 Crisis Management / Breach Response	\$100,000 Crisis Management / Breach Response
Third Party Liability:		\$2,000,000 Data and Network Liability	\$100,000 Data and Network Liability
		\$2,000,000 Regulatory Defense & Penalties	\$100,000 Regulatory Defense & Penalties
		\$2,000,000 Payment Card Liabilities and Cost	\$100,000 Payment Card Liabilities and Cost
		\$2,000,000 Media Liability	\$100,000 Media Liability
Deductible:		\$5,000 Per Loss	\$2,500 Per Loss
Incl. non-compliance of EU Data Protection Regulations:		Yes	
Extra Expense:		Yes	
Wrongful Act Coverage:		Yes	
Incl. Terrorism:		No	
Incl. Plagiarism and Unauthorized Use of Materials		Yes	
Supplemental Defense Costs:		No	
Pay On Behalf Of:		Yes	
Annual Premium:	\$11,115 + \$557.75 (surplus lines tax) = \$11,712.50	\$5,025	\$1,800

PROPERTY & LIABILITY COVERAGE PROGRAM PROPOSAL

Sedalia School District #200

Quote Number:

RM - 16

Policy Year:

January 1, 2021 – December 31, 2021

Requested Effective Date:

January 1, 2021



MEMBER OWNED | MEMBER FOCUSED

Property & Liability and Governance Questions



Terry Norwood
CEO and President
(816) 292-7510
terry@mprisk.org

Financial and Contribution Questions



Mike Sindel
Chief Financial Officer
(816) 292-7571
mike@mprisk.org

KANSAS

Employee Benefits
Property & Liability

- Health
- Dental
- Vision
- EAP
- General Liability
- Law Enforcement Liability
- EMT Liability
- Auto Physical Damage
- Auto Liability
- Cybersecurity & Liability
- Utility Generation Liability
- Public Official Liability
- Crime
- Inland Marine



MISSOURI

Employee Benefits
Workers' Compensation
Property & Liability

- Health
- Dental
- Vision
- EAP
- General Liability
- Law Enforcement Liability
- EMT Liability
- Auto Physical Damage
- Auto Liability
- Public Official Liability
- Utility Generation Liability
- Cybersecurity & Liability
- Crime
- Inland Marine

MPR MEMBERS & OWNERS:

Cities, Schools, Counties, Special Districts, Law Enforcement Health Departments, Fire Protection Districts, Ambulance Districts, Housing Authorities, Election Boards and other Public Entities.

Since 1983, MPR has been a growing family of public entities in Missouri and Kansas who have found that public pooling is the answer to decrease financial risk to taxpayers created by routine, unanticipated and catastrophic events. Our Members work together to reduce all members' risks and associated costs.

Member entities that rely on the organization to be a trusted advisor, advocate and resource for their risk management and benefit needs. With a unique blend of services specifically tailored to meet your needs, MPR has a proven track record of success.

As a Member-driven organization, MPR Member Representatives are able to participate in collective ownership and decision making by directing pool services and encouraging staff to solve individual needs. This is MPR's greatest strength.

MPR is overseen by three separate Boards: MPR, MPR of Missouri, and MPR of Kansas, Inc. Each state has its own individual Board and the MPR Board oversees both of the State Boards. Each of the Boards has a slightly different role, but come together in making the best decisions for the entire pool. The MPR of Missouri Board consists of eleven Members and the MPR of Kansas, Inc. Board consists of seven Members. These Board Members are elected by the Member Representatives of each Member entity.

By retaining a portion of the risk and not relying on the traditional coverage industry, MPR is able to reduce what you contribute. When contributions are coupled with positive loss experience each year, the remaining equity is returned to you in the form of dividends or additional services. Dividend returns have amounted to over \$10 million.

One characteristic that makes public entities and their boards predisposed to undue exposure are their limited resources. Tighter budgets, fewer personnel, and inability to consult outside professionals can produce an environment where errors or omissions occur. MPR has comprehensive knowledge on minimizing exposure and experienced consultants to assist with specific circumstances. We, as a pool, work together to make intelligent, informed decisions that make situations better for all of us.

RISK MANAGEMENT

**Because What You Don't Know
Can Hurt You**

MPR has a full-time team of experts experienced in the type of risks faced by the entities it serves. They have developed programming and assembled resources to help members control losses and protect their communities.

These include:

- Web-Based Training
- Consultation On-Site and at MPR
- Loss Control Training Resource Library
- Risk Prevention Advisories
- Free Legal Advice on Law Enforcement,
- Land Use and Employment Practice Issues
- Facility and Work Practices Reviews
- WeTiP (no-cost criminal activity reporting hotline)
- Member Scholarships to National Conferences
- Lexipol Law Enforcement Policies and Daily Bulletins

WORKERS' COMPENSATION, PROPERTY & LIABILITY

**Employee Centered
Health Management and
Rehabilitation**

Loss control is the key to lower contributions and bigger dividends for MPR member entities, and MPR has extensive resources to help. These include training and consultation, online resources, certification programs, legal advice and more. Entities who take advantage of these resources benefit financially from fewer claims and protect their property, communities and employees in the process.

MPR's property and liability coverage benefits from the combined buying clout of its membership to reduce costs and expand services.

TRAINING

MPR Staff can conduct a variety of training sessions on-site for Members or at the MPR Campus

- Accident Investigation
- Back Injury Prevention
- Blood Borne Pathogens
- Chainsaw Operation
- Confined Spaces
- Cybersecurity
- Defensive/Distracted Driving
- Effective Safety Committees
- Employment Discrimination/Harassment
- Facility Inspections
- Fall & Slip Prevention
- Government Ethics
- Hazard Communication
- Heat Stress
- Incident Reporting and Investigations
- Lock Out Tag Out
- Personal Protective Equipment
- Public Official Liability
- Sewer Back Up Response
- Snow and Ice Control
- Strains and Sprains
- Supervisor's Survival Skills
- Swimming Pool Hazards
- Trenching & Shoring
- Traffic Control
- Workplace Violence
- Many Other Topics By Request

Membership

Your public entity becomes a Member, not just a customer. Because our pool is a public entity itself, your membership provides an avenue to other Missouri and Kansas political subdivisions who share your interests. The program moves in the direction chosen by its Member entities.

Representation

Every public entity provides one of their full-time employees to serve as a Member Representative to the pool. Members vote to select the Board who guides MPR. Additional opportunities for participation are provided through the advisory committees.

Financial Stability and Coverage

The plan documents are specifically designed to provide the most comprehensive coverage necessary for public entities. This is coupled with the commitment to change these plans when necessary to meet specific needs. The policy year begins July 1st and budget contributions for all programs are determined by April 1st. Pricing is very competitive when compared to any other coverage available.

Cooperation

Working together is a two-way street and provides the foundation for success. The program assists your entity with wellness and risk management training and expects Member interest and participation in operating your organization in ways that minimize risk for all concerned.

Philosophy and Approach

Similarly, in our Property/Liability Programs the focus is loss prevention. Rather than limiting our attention to efficient claim payments, Members are encouraged to direct their primary efforts to preventing or minimizing losses.

Expertise

Services are provided by competent, professional personnel who understand the needs of public entities. Our 21 full-time staff members have over 100 years of combined local government experience. MPR retains business partners who are considered "best in class."

Training Opportunities	MPR Staff can conduct a variety of training sessions on-site for Members. In addition, training is periodically conducted at committee meetings.
Online Training	- Individual employees can participate in MPR's on-line training program at their convenience - 24/7. Our online training logs each employee's grade attained for each course completed - Member Representatives either download grades at their convenience, or MPR staff provides the information.
Consultation Services	Safety and loss control consultation, and answers to your questions, are just an e-mail or phone call away. Staff members carry specialized degrees and direct experience in Safety, Human Resources, Public Works, and Public Administration.
Facility / Work Practices Reviews	MPR staff performs on-site reviews of Member facilities and parks at regularly scheduled times or upon request. In addition, the individual work practices of Members' crews are also evaluated as needed.
Pre-Litigation Consultations with MPR Designated Attorneys	MPR recognizes the significant exposures associated with employment practice, law enforcement liability and land use claims. When warranted, Members may receive a predetermined period of legal guidance from an attorney designated by MPR during the early stages of a potential claim in an effort to avoid or minimize litigation. Should a claim actually be filed, associated expenses will then be approached in the same manner as other claims would be processed for a similar event. These services are provided as part of the "core liability coverage services" at no additional charge. For more information, contact the MPR Risk Management team at (816) 292-7530.
Risk Prevention Advisories	Risk Prevention Advisories are updated annually to provide overviews of common risks faced by public entities. These advisories have specific information and practical loss control approaches to address these concerns. Click here for an Index of Risk Prevention Advisories.

COVERAGE SUMMARY: GENERAL LIABILITY

COVERAGE	LIMITS
General Liability	
Each Occurrence	\$5,000,000
Annual Aggregate	\$5,000,000
Deductible: \$1,000	
Sexual & Abuse Molestation	
Each Occurrence	\$3,000,000
Annual Aggregate	\$3,000,000
Deductible: \$10,000	
COVERAGES INCLUDE	
• Liquor Liability • Medical Professional (Excluding Doctors & Dentists) • Special Events • Terrorism • Volunteers • Products/Completed Operations	
Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$5,000

COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE

LIMITS

5,000,000

Law Enforcement Liability (Claims made)

Each Occurrence

General Annual Aggregate

COVERAGES INCLUDE

- Auxiliary Officers
- Intergovernmental/Mutual Aid Agreements
- Good Samaritan
- Commandeered Autos

Deductible: \$1,000

COVERAGE SUMMARY: EDUCATORS LEGAL LIABILITY

COVERAGE

LIMITS

5,000,000

Law Educators Legal Liability (Claims made)

Each Occurrence

General Annual Aggregate

Deductible: \$1,000

COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

<u>AUTO LIABILITY (Comprehensive)</u>	LIMITS
Each Occurrence	\$5,000,000
Auto Medical Payments	
Each Person	\$5,000
Each Occurrence	\$25,000
Deductible: \$1,000	

<u>UNINSURED & UNDERINSURED MOTORIST LIABILITY</u>	
Each Occurrence	\$25,000
Deductible: \$1,000	

<u>AUTO PHYSICAL DAMAGE (Collison)</u>	
Total Scheduled Value	Per Schedule
Total Agreed Value	Per Schedule
Number of Vehicles	Per Schedule
• Automatic Liability for Newly Acquired Vehicles (Non-Auditable) • Newly Acquired Automobiles Physical Damage (Non-Auditable) • Hired/Non-Owned Liability • Hired Auto Physical Damage • Garage-keepers Legal Liability – per Occurrence • Commandeered Autos • Loss of Use and Lease Gap Coverage	Included Included Included Included Included Included Included
Deductible: \$1,000	

COVERAGE SUMMARY: CYBER LIABILITY

COVERAGE

	LIMIT
Privacy & Network Security Coverage	
Each Claim	\$5,000,000
Annual Aggregate	\$2,000,000
\$2 Million is a shared limit with other MPR Members	\$2,000,000
Deductible: \$5,000	

COVERAGES INCLUDE

Notification Costs

- Credit Monitoring
- Breach Consultation
- Data Forensic Expenses
- Public Relations Expenses

SERVICES AVAILABLE

Systems Testing and Consulting

- Online Risk Management Resources
- Training and Educational Programs

COVERAGE SUMMARY: ALL LIABILITIES

COVERAGE

		LIMITS
General Liability	Excess of \$1,000,000 Per Occurrence	\$5,000,000
Law Enforcement Liability	Excess of \$1,000,000 Per Occurrence	\$5,000,000
Auto Liability	Excess of \$1,000,000 Per Occurrence	\$5,000,000
Educators Legal (Claims Made)	Excess of \$1,000,000 Per Occurrence	\$5,000,000
Sexual Abuse	Excess of \$1,000,000 Per Occurrence	\$3,000,000

COVERAGE SUMMARY: PROPERTY

Blanket Limit of Coverage applies to the agreed upon schedule of Buildings, Contents, and Business Personal Property. These agreed upon values will be reimbursed at replacement cost. (Any property that has not yet been appraised is subject to the 125% Margin Clause.)

COVERED PROPERTY

LIMITS

Building Value

\$195,608,853

Business Personal Property Including Stationary EDP (Per Schedule)

Boiler & Machinery (Per Schedule)

Personal Property of Others \$100,000

Newly Constructed or
Acquired Property \$1,000,000

Covered Property in Transit \$1,000,000

Deductible: \$10,000

ADDITIONAL PROPERTY COVERAGES

Earthquake (including mine \$25,000,000

subsidence) Program Aggregate \$250,000,000

Deductible: \$50,000

Flood \$25,000,000

Deductible: \$25,000

SUPPLEMENT COVERAGE**LIMITS**

Unnamed Locations - Unintentional E&O	\$1,000,000
Utility Services - Direct Damage	
Utility Services - Time Element	
Fine Arts	
Accounts Receivable	
Valuable Papers and Records	
Musical Instruments, Athletic Equipment & Uniforms	\$500,000
Sewer Backup	\$250,000
Personal Effects	\$100,000
Contractors Equipment Non-Owned Per Item	
Pollutant Clean-Up	
Underground Sprinkler System	
Unscheduled Watercrafts	
Fire Department Equipment	\$50,000
Ancillary Buildings	\$10,000
Rental Expense Reimbursement	
Retaining Walls and Other Outdoor Walls	
Tree, Shrubs, and Plants are subject to a maximum per item of	
Per Item	\$25,000
Per Occurrence	\$100,000
Golf Course Tees and Greens	
Per Item	\$25,000
Per Occurrence	\$100,000
Interruption of Computer Operations	
Per Occurrence	\$50,000
Annual Aggregate	\$100,000
Limited Fungus/Fungi, Wet Rock, and Dry Rot Coverage	
Direct Damage	\$15,000
Business Income and Extra Expense	\$15,000
Extra Expense Number of Days	30 days

COVERAGE SUMMARY: **PROPERTY** (CONTINUED)

Outdoor Property		\$100,000
Including but not limited to:		
Fences	Goal Posts	Traffic Lights/Control Boxes
Light Fixtures/Poles	Playground Equipment	Bleachers
Road Signs	Scoreboards	Ticket Booths
Non-Utility Poles	Benches	Dugouts
Fountains	Statues	Bike Racks
Monuments	Fire Hydrants	

All Supplemental Property Coverages are subject to a \$25,000 minimum deductible.

COVERAGE SUMMARY: **INLAND MARINE (MOBILE EQUIPMENT)**

SCHEDULED LIMITS	LIMITS
Value	\$ 1,979,493
Mobile Equipment less than \$10,000 per item	
Deductible: \$1,000	

COVERAGE SUMMARY: EQUIPMENT BREAKDOWN (BOILER & MACHINERY)

COVERAGE

LIMITS

Total Building and Contents Value	(Per Schedule)	Included in Property

Deductible: \$2,500

- BI/EE & Utility Interruption Deductible: 24 Hours

COVERAGE EXTENSION

LIMITS

Combined Business Income	Included
Combined Extra Expense	Included
Spoilage Damage	Included
Utility Interruption - Time Element	\$10,000,000
Electronic Data or Media	\$10,000,000
Expediting Expenses	Included
Ordinance or Law	\$10,000,000
Hazardous Substance, Contamination, Pollutants	\$10,000,000
Newly Acquired Property	\$1,000,000
Debris Removal	\$250,000
Water Damage	Included

COVERAGE	LIMITS
Blanket Employee Dishonesty	\$500,000
Loss Inside the Premises - Money & Securities	\$500,000
Loss Outside the Premises	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Depositors Forgery or Alterations	\$500,000
Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000

Deductible: \$1,000

The ICRMT Crime Form includes coverage for any of your officials who are required by law to give bonds for the faithful performance of their service against loss through the failure of any employee under the supervision of that official to faithfully perform his or her duties as prescribed by law and will meet the requirements for public officials bonds up to the statutory limit or policy limit, whichever is less.

CONTRIBUTION SUMMARY

Member:	Sedalia School District #200
Quote Number: Policy Year:	RM - 16
Requested Effective Date:	January 1, 2021

Coverage Parts

General Liability	\$88,075
Educators Legal Liability	\$11,621
Law Enforcement Liability	\$15,230
Auto Liability & Physical Damage	\$69,049
Cyber Liability	\$5,025

Total Liability Contribution	\$189,000

Property	\$217,499
Inland Marine	\$Included
Equipment Breakdown	\$44,912
Crime	\$1,730

Total Property Contribution	\$264,141

Total Annual Contribution	\$453,141

ACCEPTANCE STATEMENT & INVOICE

Member: Sedalia School District #200

Quote Number: Policy Year: RM - 16

Requested Effective Date: January 1, 2021

Total Annual Contribution

\$453,141

Terms and Conditions

The Named Member can only cancel the coverage at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated contribution is earned, due and payable.

- All terms and conditions of Membership in Midwest Public Risk are set forth in the by-laws A copy of this document is available for your review
- Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing.
- The following must be received prior to binding:
 - Signed Acceptance Form
 - Initials Cancellation Clause by Board Resolution
 - Insured's Contact Information

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and contributions proposed by Midwest Public Risk are accepted effective____2021.

Signature of Official

Date



Member owned. Member focused.

Midwest Public Risk
19400 E Valley View Parkway
Independence, MO 64055
(816) 292-7500

DESIGNATION OF MEMBER REPRESENTATIVE

In accordance with Section 5.3 (b) of the MPR Bylaws adopted by the members of MPR on July 1, 2016, _____, by and through its below designated
(Member Name)
chief administrative officer, designates that _____
(Member Representative)

is appointed to serve as the Member Representative of _____
(Member Name)
in accordance with the terms and provisions of the MPR Bylaws.

_____ acknowledges and agrees that MPR
(Member Name)
shall not be required to contact any other individual except the foregoing designated Member Representative for any action or notification which may be required by MPR Bylaws or rules, and that all notices to, or agreements with, the Member Representative shall be binding upon _____.
(Member Name)

This designation of Member Representative shall remain in full force and effect until written notices to the contrary is provided by _____ to MPR.
(Member Name)

(Designated Chief Administrative Officer-Signature)

(Date)

(Designated Chief Administrative Officer-Printed Name)

(Member Representative-Signature)

(Date)

(Member Representative-Printed Name)

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

PROPERTY

Insurer:	MOPERM
AM Best Rating:	N/A
Limit:	\$ 195,333,301
Blanket:	Yes, Bldg & Contents- All Locations
Margin Clause:	% Max Per Scheduled Value Per Location
Per Loss Limit - Associational Trust	\$
Annual Aggregate - Associational Trust	\$
Risk Of Direct Physical Loss:	Yes or:
Agreed Amount:	YES OR % Coinsurance
Replacement Cost:	X YES OR ACV
ACV Scheduled Locations:	LIST
New Construction or Renovations (Continuous)	\$ Limit
Soft Costs and Permit Fees:	\$ Limit
Property Of Others:	\$
Personal Effects:	\$ OR; Included in POO
Incl. Property In The Open:	Yes - Scheduled or within 1,000 Ft. of Insured Location
Outdoor Property beyond 1,000 Ft. of Insured Loc.	\$ Limit; \$ Max Per Item.
Rebuild At Optional Location If Total Loss	Yes or No
Hazardous Substance and Contaminants at Insured Property:	\$ Limit
Hazardous Substance and Contaminants / Land and Water:	
Protection and Preservation of Property:	\$ Limit
Property In Transit:	\$ Limit
Debris Removal:	
Ordinance Or Law:	\$ Demolishing Undamaged
	\$ Replacement of Undamaged
	\$ Increased Cost of Construction
Incl. Architect & Engineering Fees:	Yes \$ Limit; or No
Incl. Unintentional Errors In Schedules:	Yes \$ Limit; or No
Misc. Unnamed Locations	\$ Limit
Aesthetic Impairment:	\$ Limit
Accounts Receivable:	\$ 1,000,000 Limit
Valuable Papers And Records:	\$ Limit; \$ Max. Per Book
VP&R Includes Data And Media:	Yes or No
If "No" - Data Processing Limit:	\$ Limit or; NA
Data and Media Includes Power Surge	Yes (On Premises / Off Premises) or No
Food Spoilage (not from equipment breakdown):	\$ Limit
Sewer / Drain Backup:	\$ Limit
Trees, Shrubs & Plants:	\$ Per Single Item
	\$ Per Loss
Unscheduled Tracks and Fields:	\$
Newly Acquired Property:	\$ Building Limit
	\$ Personal Property Limit
	Days to Report
Business Income / Extra Expense:	\$ 1,500,000 Limit

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Blanket (No Allocation Of Values)	_____ Yes or _____
Actual Loss Sustained:	<u>X</u> Yes or _____ No
Include Ordinary Payroll:	_____ Yes (_____ Days) or _____ No
Green Endorsement:	_____
Equipment/Mechanical Breakdown:	\$ _____ Limit, Per Accident - All Locations
Coinsurance:	_____ None or; _____
Comprehensive Form:	_____ Yes or; _____
Expediting Expenses:	_____ Yes \$ _____ Limit; or _____ No
Spoilage / Consequential Loss:	_____ Yes \$ _____ Limit; or _____ No
Pollution / Hazardous Substances:	_____ Yes \$ _____ Limit; or _____ No
Business Income:	_____ Yes \$ _____ Limit; or _____ No
Newly Acquired Locations:	_____ Yes _____ Days to Report; or _____
Service Interruption:	_____ Yes \$ _____ Limit; or _____ No
Contingent BI / EE:	_____ Yes \$ _____ Limit; or _____ No
Data Restoration:	_____ Yes \$ _____ Limit; or _____ No
System Installation and Soft Costs:	_____ Yes \$ _____ Limit; or _____ No
Ordinance or Law:	_____ Yes \$ _____ Limit; or _____ No
Green Upgrades:	_____ % of Loss / \$ _____ Max; or; _____
Terrorism	_____ Included (\$ _____ Premium Included Below)
Deductible:	\$ 10,000 Wind/Hail
	\$ 10,000 All Other Perils
	\$ _____ Equipment Breakdown
	_____ Hours - Business Income / Time Element
Property Annual Premium:	\$ 438,284.00 _____

<u>Earthquake Option:</u>	\$ _____ Limit Per Loss
	\$ _____ Annual Aggregate
Incl. Earth Movement (Settling/ Shifting	
<u>Not</u> Related To A Registered Earthquake):	_____ Yes or _____ No
Per Loss Limit - Associational Trust	\$ _____
Annual Aggregate - Associational Trust	\$ _____
Deductible:	\$ 25,000 Per Occurrence
Annual Premium:	\$ Included _____

<u>Flood Option:</u>	\$ _____ Limit Per Loss
	\$ _____ Annual Aggregate
	\$ _____ High Hazard Limit Per Loss / Agg.
Per Loss Limit - Associational Trust	\$ _____
Annual Aggregate - Associational Trust	\$ _____
Excludes Zone "A"	_____ Yes or _____ No
Locations Excluded:	_____

Deductible:	\$ _____ High Hazard
	\$ _____ All Other Zones
Annual Premium:	\$ Included _____

INLAND MARINE

Insurer:	MOPERM
Am Best Rating:	N/A
Equipment Limit:	\$ 179,985 Scheduled Contractor's Equipment
	\$ _____ Unscheduled Contractor's Equipment
	\$ _____ Unscheduled Max. Per Item
	\$ 420,000 JROTC Uniforms
	\$ 559,124 Football Uniforms, Helmets & Equipment
	\$ 52,300 ical Instruments, Orchestra, Band & Choir Uniforms
	\$ 107,800 Fine Arts (Piano & Tiger)
	\$ 660,285 Robotic Equipment
Risk Of Direct Physical Loss:	____ Yes or; _____
Incl. Earthquake / Flood If Purchased with Property	____ Yes or ____ No
Coinsurance Provision:	____ % Or _____
Rental Reimbursement:	\$ _____
Valuation:	____ ACV or; ____ RCV (____ Up to Scheduled Limit)
	____ Stated Value (Fine Arts)
Deductible:	\$ _____ Per Occurrence
Misc. Equipment Premium:	\$ _____
Optional Deductible	\$ _____ Per Occurrence
Premium:	\$ 3,412.00

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

GENERAL LIABILITY

Insurer:	MOPERM
AM Best Rating:	N/A
Commercial General Form:	☐ Yes Or; ☐ Form
Occurrence Format:	☐ Yes Or; ☐ Claims Made
	☐ Retroactive Date
Limits -	\$ 2,000,000 Each Occurrence
	\$ 2,000,000 Personal/Adv. Inj.
	\$ Unlimited General Aggregate
	General Agg ☐ Per Policy or; ☐ Per Location
	\$ 2,000,000 Prod/Comp.Op. Agg.
	\$ Property Damage Legal
	\$ Medical Pay / Each Person
	\$ Medical Pay / Each Occ.
	☐ Med Pay Excludes Students and Athletic Part.
General Aggregate Per Location:	☐ Yes; or ☐ Per Policy
Deductible:	5,000 Bodily Injury and Property Damage
Includes Sovereign Immunity Endors:	☒ Yes, Limits Per Mo. Sovereign Immunity When
	Applicable; or ☐ No
Incl. City For Acts Of Independent Contractors	☐ Included or; ☒ Not Included
Supplementary Defense Costs:	☐ Yes or; ☐ No
Fellow Employee Exclusion:	☒ Included or; ☐ Deleted
Include Law Enforcement:	☐ Yes (For Hire); ☐ No
Incl. BI/PD From Chemical Spraying:	☐ Yes (\$ Limit) or; ☐ No
Include Student Counseling (Personal Injury)	☐ Yes or; ☐ No
Include Garage Operations:	☐ Yes or; ☐ No
Pollution Liability (Sudden and Accidental):	☐ Yes or; ☐ No
Broadcasters / Publications (Personal/Ad. Injury)	☐ Yes or; ☐ No
School Nurses (Professional Healthcare):	☒ Yes or; ☐ No
Incl. Incidental Broadcasters E & O:	☐ Yes or; ☐ No
Incl. Athletic Participant Liability:	☐ Yes (\$ Limit) Or; ☐ No
Students as Insureds (Internships / Practicum):	☐ Yes or; ☐ No
Insured to Provide List of Panel Counsel:	☐ Yes or; ☒ No
Violent Event Expense Coverage:	☐ First Aid
	☐ Medical Care
	☐ Ambulance
	☐ Hospital
Premium Subject To Audit:	☐ Yes or; ☐ No
Terrorism:	☐ Included or; \$ Additional Premium to Incl.
G.L. Annual Premium:	\$ 48,491.00
Deductible Option:	\$ 10,000 Property Damage Only
Annual Premium:	\$ 46,801.00

Employee Benefit Liability

Coverage Form:	☒ Occurrence or; ☐ Claims Made
	☐ Retroactive Date
Limits:	\$ 2,000,000 Each Claim
	\$ Unlimited Aggregate
Deductible:	\$ 1,000 Per Claim
E.B.L. Annual Premium:	\$ 499.00

Abuse and Molestation Liability

Coverage Form:	☐ Occurrence Or; ☐ Claims Made
	☐ Retroactive Date
Limits:	\$ Each Act
	\$ Aggregate
	\$ Special Supplementary Payments
Includes Alleged Participant (Defined in RFP)	☐ Yes \$ Each Act
	\$ Aggregate or; ☐ Not Covered

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Duty to Defend:	____ Yes or; ____ No
Excludes Perpetrator:	____ Yes or; ____ No
Deductible:	\$ _____ Per Claim
Abuse / Molestation Annual Premium:	\$ _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

<u>EDUCATORS LEGAL LIABILITY</u>	See Employment Practices Liability & Public Officials Errors & Omissions Liability in Proposal
Insurer:	
AM Best Rating:	
Form:	____ Occurrence Form or; ____ Claims Made
Retro Date:	_____
Limits Of Liability:	\$ _____ Each Wrongful Act
	\$ _____ Aggregate
	\$ _____ Each Action - Defense Exp (Injunctive or Declaratory Relief)
	\$ _____ Aggregate - Defense Exp (Injunctive or Declaratory Relief)
Deductible:	\$ _____ Each Wrongful Act (Non-EPL)
	\$ _____ Each Wrongful Act (Employment Practices)
Defense Cost Are Supplemental:	____ Yes or; ____ No
"Pay On Behalf Of Insured":	____ Yes or; ____ No
Insurer's Duty To Defend:	____ Yes or; ____ No
Includes Discrimination:	____ Yes or; ____ No
Includes Civil Rights Violations:	____ Yes or; ____ No
Incl. Sexual Harassment (No B.I.):	____ Yes or; ____ No
Incl. Non-Monetary Demands:	____ Yes (Note Limitations) or; ____ No
Incl. Insured's Consent To Settle:	____ Yes or; ____ No
Includes Authorized Volunteers:	____ Yes or; ____ No
Includes All Advisory Boards:	____ Yes or; ____ No
Incl. Back wages & Benefits:	____ Yes or; ____ No
Incl. Defense For Non-Monetary Claims:	____ Yes or; ____ No
Definition Of Claim Includes EEOC	____ Yes or; ____ No
or Similar Administrative Hearings:	____ Yes or; ____ No
Incl. Student and Non-Student Discrimination:	____ Yes or; ____ No
Awarded Plaintiff Fees Included as "Damages":	____ Yes or; ____ No
Incl. Employed Notaries:	____ Yes or; ____ No
Insured to Provide List of Panel Counsel:	____ Yes or; ____ No
Annual Premium:	\$ <u>7,750.00</u>
<u>Option:</u>	\$ _____ Each Occ. / Agg.
	\$ _____ Deductible
	\$ _____ Annual Premium
Extended Reporting Conditions and Premium:	_____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

LAW ENFORCEMENT LIABILITY

Insurer:	MOPERM	
AM Best Rating:	N/A	
Form:	☐ Occurrence Or; ☐ Claims Made ☐ Retroactive Date	
Limits Of Liability:	\$ 2,000,000 Each Occurrence \$ Unlimited Policy Limit/Aggregate	
Part of G.L. Limits:	☐ Yes Or; ☒ No, Separate Policy	
Includes Sovereign Immunity Endors:	☐ Yes, Limits Per Mo. Sovereign Immunity When Applicable; or ☐ No	
Deductible:	\$ 5,000 Per Loss \$ For Defense Expenses	
Wrongful Act Coverage:	☒ Yes, Includes Errors, Omissions & Negligent Acts	
Awarded Plaintiff Fees Included as "Damages":	☐ Yes or; ☐ No	
Moonlighting Activities:		
Coverage For Officer:	☐ Included or; ☒ Not Included	
Coverage For Entity:	☐ Included or; ☒ Not Included	
Supplementary Defense Cost:	☐ Yes or; ☐ No	
"Pay On Behalf Of Insured":	☐ Yes or; ☐ No - Indemnification	
Insurers Duty To Defend:	☐ Yes or; ☐ No	
Include Civil Rights Allegations:	☐ Yes or; ☐ No	
Incl. Insured's Consent To Settle:	☐ Yes or; ☐ No	
Incl. Necessary Intentional Acts:	☐ Yes or; ☒ No	
Include Defense For Criminal		
Allegations Until Finding Of Fact:	☐ Yes or; ☐ No	
Line of Duty Death Coverage:	\$ Per Officer, \$ Aggregate	
Non-Monetary Defense Expenses:	\$	
Annual Premium:	\$ 4,794.00	
Deductible Option:	\$ 10,000 Each Occurrence	
Annual Premium:	\$ 4,689.00	

Extended Reporting Conditions and Premium: _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

CRIME COVERAGE

Insurer:	MOPERM
AM Best Rating:	N/A
Public Employees Blanket Form:	____ Yes or; _____
Incl. Faithful Performance:	____ Yes or; <u>NO</u> _____
Incl. All Employees , Non-Compensated Officers & Board Members	____ Yes or; ____ No
Coverage Excess Of Individual Bonds Required By Law Or Ordinance:	____ Yes or; ____ No
Include ERISA Endorsement (If Applicable):	____ Yes or; <u>X</u> No
Limit:	\$ <u>200,000</u> Per Loss
Deductible:	\$ <u>5,000</u> Per Loss
Annual Premium:	\$ <u>4,175.00</u>

<u>Forgery & Alteration Limit:</u>	\$ <u>50,000</u> Per Loss
<u>Forgery & Alteration Deduct:</u>	\$ <u>5,000</u> Per Loss
<u>Forgery Annual Premium:</u>	\$ <u>Included</u>

<u>Money & Secur. Inside Limit:</u>	\$ <u>50,000</u> Per Loss
<u>Money & Secur. Outside Limit:</u>	\$ <u>50,000</u> Per Loss
<u>Money & Secur. Deductible:</u>	\$ <u>5,000</u> Per Loss
Money & Secur. Annual Premium:	\$ <u>Included</u>

<u>Computer Fraud:</u>	\$ <u>50,000</u> Per Loss
<u>Include Wire Transfers:</u>	____ Yes or; ____ No (list if separate)
<u>CF Deductible:</u>	\$ <u>5,000</u> Per Loss
CF Annual Premium:	\$ <u>Included</u>

<u>Funds Transfer Fraud:</u>	\$ _____ Per Loss
<u>Deductible:</u>	\$ _____ Per Loss
Funds Transfer Fraud Premium:	\$ _____

<u>Optional Limits (All Coverages)</u>	
Limit:	\$ _____ Per Loss
Deductible:	\$ _____ Per Loss
Annual Premium:	\$ _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

<u>AUTOMOBILE</u>	MOPERM
Insurer:	N/A
AM Best Rating:	
Liability Limits:	\$ 2,000,000 Combined Single Limit
Includes Sovereign Immunity Endors:	☒ Yes, Limits Per Mo. Sovereign Immunity When Applicable; or ☐ No
Uninsured:	\$ 50,000 Each Accident
PIP:	\$ _____ Each Accident Or: ☐ NA
Medical Payments:	\$ 5,000 All Vehicles
Symbol "One" Liability:	☐ Yes or; Symbol _____
Hired & Non-Owned Liability:	☐ Included; ☐ Not Included
Employees As Insureds:	☐ Yes or ☐ No
Volunteers As Insureds:	☐ Yes or ☐ No
Fellow Employee Exclusion:	☐ Included or; ☐ Deleted
Fleet Basis (No Audit Or Additional Premium During Policy Period for Units Under \$100,000):	☐ Yes or _____
Auto Liability Deductible:	\$ 5,000 BI/PD
Auto Liability Annual Premium:	\$ 7,921.00
Deductible Option:	\$ 10,000 BI/PD
Annual Premium:	\$ 7,229.00
<u>Physical Damage Per Schedule</u>	☒ Yes or _____
Auto Physical Damage Deduct -	
Comprehensive:	\$ 1,000 Per Vehicle \$ _____ Comprehensive Max Per Occurrence
Collision:	\$ 1,000 Per Vehicle
Includes Audio / Video Equipment	
Attached To Vehicles:	☐ Yes or ☐ No
Include Towing And Labor	\$ _____ Limit Or; ☐ No
Include Temporary Substitute Autos:	
Include Employee / Volunteer / Board within scope of duties for District:	☐ Yes (excess personal auto coverage and deductible) or: _____
Rental Reimbursement:	\$ _____ Limit
Valuation:	☐ RCV Up To Scheduled Limit On School Buses & ACV on all others Or; _____
Fleet Basis (No Audit Or Additional Premium During Policy Period for Units Under \$100,000):	☐ Yes or _____
Physical Damage Annual Premium:	\$ 6,825.00
Optional Deductible:	\$ 10,000 Comprehensive \$ _____ Comprehensive Max Per Occurrence \$ 10,000 Collision
Annual Premium:	\$ 6,286.00
Hired/Borrowed Physical Damage:	\$ ACV Limit Per Vehicle \$ 1,000 Comprehensive Deductible \$ 1,000 Collision Deductible
Annual Premium:	Included

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Garagekeepers

Limit:	\$ 75,000	Comprehensive
	\$ 75,000	Collision
Deductible:	\$ 500	Comprehensive (\$ _____ Max Per Loss)
	\$ 500	Collision
Primary or Excess:	_____ Primary or;	_____ Excess
Annual Premium:	\$ 358.00	

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

UMBRELLA LIABILITY

(IF NEEDED)

Insurer:

AM Best Rating:

Form: _____ Umbrella Or; _____ Excess

Claims Made / Occurrence: _____ Follows Form Or; _____

Limits Of Liability: \$ _____ Each Occurrence

\$ _____ Products / Comp. Ops Agg.

\$ _____ General Aggregate

Self-Insured Retention: \$ _____

Program In Excess Of -

General Liability: _____ Yes or; _____ No

Abuse and Molestation Liability: _____ Yes or; _____ No

Automobile Liability: _____ Yes or; _____ No

Employee Benefit Liab.: _____ Yes or; _____ No

Educators Legal Liability: _____ Yes or; _____ No

Law Enforcement Liability: _____ Yes or; _____ No

Employers Liability _____ Yes or; _____ No

Includes Following Forms: _____ Yes or; _____ No

Supplemental Defense Costs: _____ Yes or; _____ No

Pay On Behalf Of: _____ Yes or; _____ Indemnify

Includes Sovereign Immunity Endors: _____ Yes or; _____ No

Drop Down Coverage: _____ Yes or; _____ No

Include Terrorism: _____ Yes or; _____ No

Annual Premium: \$ _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

CYBER

Insurer:	MOPERM	
AM Best Rating:	N/A	
Form:	☒ Claims Made or; ☐ Occurrence	
	_____ Retroactive Date	
Aggregate Limit:	\$ 100,000	
First Party Limits:	\$ 100,000 Business Interruption	
	\$ NA Dependent Business Interruption	
	\$ 25,000 Cyber Extortion	
	\$ 100,000 Data Recovery	
	\$ 100,000 Crisis Management / Breach Response	
Third Party Liability:	\$ 100,000 Data and Network Liability	
	\$ 100,000 Regulatory Defense & Penalties	
	\$ 100,000 Payment Card Liabilities and Cost	
	\$ 100,000 Media Liability	
Deductible:	\$ 2,500 Per Loss	
	_____ Notified Individuals (if applicable)	
Incl. non-compliance of EU Data Protection Regulations:	_____ Yes or; _____ No	
Extra Expense:	_____ Yes or; _____ No	
Wrongful Act Coverage:	_____ Yes or; _____ No	
Incl. Terrorism:	_____ Yes or; _____ No	
Incl. Plagiarism and Unauthorized Use of Materials	_____ Yes or; _____ No	
Supplemental Defense Costs:	_____ Yes or; _____ No	
Pay On Behalf Of:	_____ Yes or; _____ Indemnify	
Annual Premium:	\$ 1,800.00	
<u>Option:</u>	\$ _____ Limits (expand as needed)	
	\$ _____ Deductible	
	\$ _____ Annual Premium	

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

PROPERTY

****PLEASE SEE FULL PROPOSAL FOR COVERAGE**

Business Income / Extra Expense:	\$ 1,500,000	Limit
Blanket (No Allocation Of Values)	Yes or	

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Actual Loss Sustained:	_X_ Yes or ___ No
Include Ordinary Payroll:	___ Yes (___ Days) or ___ No
Green Endorsement:	_____
Equipment/Mechanical Breakdown:	\$ _____ Limit, Per Accident - All Locations
Coinsurance:	___ None or; _____
Comprehensive Form:	___ Yes or; _____
Expediting Expenses:	___ Yes \$ _____ Limit; or ___ No
Spoilage / Consequential Loss:	___ Yes \$ _____ Limit; or ___ No
Pollution / Hazardous Substances:	___ Yes \$ _____ Limit; or ___ No
Business Income:	___ Yes \$ _____ Limit; or ___ No
Newly Acquired Locations:	___ Yes ___ Days to Report; or _____
Service Interruption:	___ Yes \$ _____ Limit; or ___ No
Contingent BI / EE:	___ Yes \$ _____ Limit; or ___ No
Data Restoration:	___ Yes \$ _____ Limit; or ___ No
System Installation and Soft Costs:	___ Yes \$ _____ Limit; or ___ No
Ordinance or Law:	___ Yes \$ _____ Limit; or ___ No
Green Upgrades:	___ % of Loss / \$ _____ Max; or; _____
Terrorism	___ Included (\$ _____ Premium Included Below)
Deductible:	\$ 10,000 Wind/Hail
	\$ 10,000 All Other Perils
	\$ _____ Equipment Breakdown
	___ Hours - Business Income / Time Element
Property Annual Premium:	<u>438,284.00</u>

Earthquake Option:	\$ _____ Limit Per Loss
	\$ _____ Annual Aggregate
Incl. Earth Movement (Settling/ Shifting	
<u>Not</u> Related To A Registered Earthquake):	___ Yes or ___ No
Per Loss Limit - Associational Trust	\$ _____
Annual Aggregate - Associational Trust	\$ _____
Deductible:	\$ 25,000 Per Occurrence
Annual Premium:	\$ _____

Flood Option:	\$ _____ Limit Per Loss
	\$ _____ Annual Aggregate
	\$ _____ High Hazard Limit Per Loss / Agg.
Per Loss Limit - Associational Trust	\$ _____
Annual Aggregate - Associational Trust	\$ _____
Excludes Zone "A"	___ Yes or ___ No
Locations Excluded:	_____
Deductible:	\$ _____ High Hazard
	\$ _____ All Other Zones
Annual Premium:	\$ _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE**
DEFINITIONS**

INLAND MARINE

Insurer:

Am Best Rating:

Equipment Limit:

Risk Of Direct Physical Loss:

Incl. Earthquake / Flood If Purchased with Property:

Coinurance Provision:

Rental Reimbursement:

Valuation:

Deductible:

Misc. Equipment Premium:

Optional Deductible

Premium:

****PLEASE SEE FULL PROPOSAL FOR COVERA**

\$ _____ Scheduled Contractor's Equipment

\$ _____ Unscheduled Contractor's Equipment

\$ _____ Unscheduled Max. Per Item

\$ _____ JROTC Uniforms

\$ _____ Football Uniforms, Helmets & Equipment

\$ _____ Musical Instruments, Orchestra, Band & Choir Uniforms

\$ _____ Fine Arts

\$ _____ Robotic Equipment

____ Yes or; _____

____ Yes or ____ No

____ % Or _____

\$ _____

____ ACV or; ____ RCV (____ Up to Scheduled Limit)

____ Stated Value (Fine Arts)

\$ _____ Per Occurrence

\$ _____

\$ _____ Per Occurrence

\$ _____

GE DEFINITIONS**

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

GENERAL LIABILITY

Insurer:	<u>Liberty Mutual Insurance</u>
AM Best Rating:	
Commercial General Form:	<u>X</u> Yes Or; <u>CG00010413</u> Form
Occurrence Format:	<u>X</u> Yes Or; _____ Claims Made
	_____ Retroactive Date
Limits -	\$ <u>1,000,000</u> Each Occurrence
	\$ <u>1,000,000</u> Personal/Adv. Inj.
	\$ <u>2,000,000</u> General Aggregate
	General Agg <u>X</u> Per Policy or; _____ Per Location
	\$ <u>2,000,000</u> Prod/Comp.Op. Agg.
	\$ _____ Property Damage Legal
	\$ <u>5,000</u> Medical Pay / Each Person
	\$ _____ Medical Pay / Each Occ.
	_____ Med Pay Excludes Students and Athletic Part.
General Aggregate Per Location:	_____ Yes; or _____ Per Policy
Deductible:	_____ Bodily Injury and Property Damage
Includes Sovereign Immunity Endors:	_____ Yes, Limits Per Mo. Sovereign Immunity When
	Applicable; or _____ No
Incl. City For Acts Of Independent Contractors	_____ Included or; _____ Not Included
Supplementary Defense Costs:	_____ Yes or; _____ No
Fellow Employee Exclusion:	_____ Included or; _____ Deleted
Include Law Enforcement:	_____ Yes (For Hire); _____ No
Incl. BI/PD From Chemical Spraying:	_____ Yes (\$ _____ Limit) or; _____ No
Include Student Counseling (Personal Injury)	_____ Yes or; _____ No
Include Garage Operations:	_____ Yes or; _____ No
Pollution Liability (Sudden and Accidental):	_____ Yes or; _____ No
Broadcasters / Publications (Personal/Ad. Injury)	_____ Yes or; _____ No
School Nurses (Professional Healthcare):	_____ Yes or; _____ No
Incl. Incidental Broadcasters E & O:	_____ Yes or; _____ No
Incl. Athletic Participant Liability:	_____ Yes (\$ _____ Limit) Or; _____ No
Students as Insureds (Internships / Practicum):	_____ Yes or; _____ No
Insured to Provide List of Panel Counsel:	_____ Yes or; _____ No
Violent Event Expense Coverage:	_____ First Aid
	_____ Medical Care
	_____ Ambulance
	_____ Hospital
Premium Subject To Audit:	_____ Yes or; _____ No
Terrorism:	<u>X</u> Included or; \$ <u>540.00</u> Additional Premium to Incl.
G.L. Annual Premium:	\$ <u>29,830.00</u>
Deductible Option:	\$ _____ Property Damage Only
Annual Premium:	\$ _____

Employee Benefit Liability

Coverage Form:	_____ Occurrence or; <u>X</u> Claims Made
	<u>1/1/2012</u> Retroactive Date
Limits:	\$ <u>1,000,000</u> Each Claim
	\$ <u>3,000,000</u> Aggregate
Deductible:	\$ _____ Per Claim
E.B.L. Annual Premium:	\$ <u>Insured in GL Prem</u>

Abuse and Molestation Liability

Coverage Form:	<u>X</u> Occurrence Or; _____ Claims Made
	_____ Retroactive Date
Limits:	\$ <u>1,000,000</u> Each Act
	\$ <u>1,000,000</u> Aggregate
	\$ _____ Special Supplementary Payments
Includes Alleged Participant (Defined in RFP)	_____ Yes \$ _____ Each Act
	\$ _____ Aggregate or; _____ Not Covered

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Duty to Defend:	____ Yes or; ____ No
Excludes Perpetrator:	____ Yes or; ____ No
Deductible:	\$ <u>5,000</u> Per Claim
Abuse / Molestation Annual Premium:	\$ <u>Included in GL premium</u>

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

EDUCATORS LEGAL LIABILITY

Insurer:	Liberty Mutual Insurance
AM Best Rating:	A
Form:	____ Occurrence Form or; <u>X</u> Claims Made
Retro Date:	<u>1/1/2016</u>
Limits Of Liability:	\$ <u>1,000,000</u> Each Wrongful Act
	\$ <u>1,000,000</u> Aggregate
	\$ _____ Each Action - Defense Exp (Injunctive or Declaratory Relief)
	\$ _____ Aggregate - Defense Exp (Injunctive or Declaratory Relief)
Deductible:	\$ <u>5,000</u> Each Wrongful Act (Non-EPL)
	\$ _____ Each Wrongful Act (Employment Practices)
Defense Cost Are Supplemental:	____ Yes or; ____ No
"Pay On Behalf Of Insured":	____ Yes or; ____ No
Insurer's Duty To Defend:	____ Yes or; ____ No
Includes Discrimination:	____ Yes or; ____ No
Includes Civil Rights Violations:	____ Yes or; ____ No
Incl. Sexual Harassment (No B.I.):	____ Yes or; ____ No
Incl. Non-Monetary Demands:	____ Yes (Note Limitations) or; ____ No
Incl. Insured's Consent To Settle:	____ Yes or; ____ No
Includes Authorized Volunteers:	____ Yes or; ____ No
Includes All Advisory Boards:	____ Yes or; ____ No
Incl. Back wages & Benefits:	____ Yes or; ____ No
Incl. Defense For Non-Monetary Claims:	____ Yes or; ____ No
Definition Of Claim Includes EEOC	____ Yes or; ____ No
or Similar Administrative Hearings:	____ Yes or; ____ No
Incl. Student and Non-Student Discrimination:	____ Yes or; ____ No
Awarded Plaintiff Fees Included as "Damages":	____ Yes or; ____ No
Incl. Employed Notaries:	____ Yes or; ____ No
Insured to Provide List of Panel Counsel:	____ Yes or; ____ No
Annual Premium:	\$ <u>8,303.00</u>
<u>Option:</u>	\$ _____ Each Occ. / Agg.
	\$ _____ Deductible
	\$ _____ Annual Premium
Extended Reporting Conditions and Premium: _____	

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

LAW ENFORCEMENT LIABILITY

Insurer:	Liberty Mutual Insurance
AM Best Rating:	A
Form:	Occurrence Or; ☒ Claims Made
	12/12/2019 Retroactive Date
Limits Of Liability:	\$ 1,000,000 Each Occurrence
	\$ 1,000,000 Policy Limit/Aggregate
Part of G.L. Limits:	☐ Yes Or; ☐ No, Separate Policy
Includes Sovereign Immunity Endors:	☐ Yes, Limits Per Mo. Sovereign Immunity When
	Applicable; or ☐ No
Deductible:	\$ 1,000 Per Loss
	\$ For Defense Expenses
Wrongful Act Coverage:	☐ Yes, Includes Errors, Omissions & Negligent Acts
Awarded Plaintiff Fees Included as "Damages":	☐ Yes or; ☐ No
Moonlighting Activities:	
Coverage For Officer:	☐ Included or; ☐ Not Included
Coverage For Entity:	☐ Included or; ☐ Not Included
Supplementary Defense Cost:	☐ Yes or; ☐ No
"Pay On Behalf Of Insured":	☐ Yes or; ☐ No - Indemnification
Insurers Duty To Defend:	☐ Yes or; ☐ No
Include Civil Rights Allegations:	☐ Yes or; ☐ No
Incl. Insured's Consent To Settle:	☐ Yes or; ☐ No
Incl. Necessary Intentional Acts:	☐ Yes or; ☐ No
Include Defense For Criminal	
Allegations Until Finding Of Fact:	☐ Yes or; ☐ No
Line of Duty Death Coverage:	\$ Per Officer, \$ Aggregate
Non-Monetary Defense Expenses:	\$
Annual Premium:	\$ 4,072.00
<u>Deductible Option:</u>	\$ Each Occurrence
Annual Premium:	\$

Extended Reporting Conditions and Premium: _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

CRIME COVERAGE

Insurer:	MOPERM
AM Best Rating:	N/A
Public Employees Blanket Form:	____ Yes or; _____
Incl. Faithful Performance:	____ Yes or; <u>No</u> _____
Incl. All Employees , Non-Compensated Officers & Board Members	____ Yes or; ____ No
Coverage Excess Of Individual Bonds Required By Law Or Ordinance:	____ Yes or; ____ No
Include ERISA Endorsement (If Applicable):	____ Yes or; <u>X</u> No
Limit:	\$ <u>100,000</u> Per Loss
Deductible:	\$ <u>5,000</u> Per Loss
Annual Premium:	\$ <u>4,175.00</u>

Forgery & Alteration Limit:	\$ <u>50,000</u> Per Loss
Forgery & Alteration Deduct:	\$ <u>5,000</u> Per Loss
Forgery Annual Premium:	\$ <u>Included</u>

Money & Secur. Inside Limit:	\$ <u>50,000</u> Per Loss
Money & Secur. Outside Limit:	\$ <u>50,000</u> Per Loss
Money & Secur. Deductible:	\$ <u>5,000</u> Per Loss
Money & Secur. Annual Premium:	\$ <u>Included</u>

Computer Fraud:	\$ <u>50,000</u> Per Loss
Include Wire Transfers:	____ Yes or; ____ No (list if separate)
CF Deductible:	\$ <u>5,000</u> Per Loss
CF Annual Premium:	\$ <u>Included</u>

Funds Transfer Fraud:	\$ _____ Per Loss
Deductible:	\$ _____ Per Loss
Funds Transfer Fraud Premium:	\$ _____

<u>Optional Limits (All Coverages)</u>	
Limit:	\$ _____ Per Loss
Deductible:	\$ _____ Per Loss
Annual Premium:	\$ _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

AUTOMOBILE

Insurer:	Liberty Mutual Insurance
AM Best Rating:	A
Liability Limits:	\$ 1,000,000 Combined Single Limit
Includes Sovereign Immunity Endors:	___ Yes, Limits Per Mo. Sovereign Immunity When Applicable; or ___ No
Uninsured/Under. Motorist:	\$ 50,000 Each Accident
PIP:	\$ _____ Each Accident Or: ___ NA
Medical Payments:	\$ 5,000 All Vehicles
Symbol "One" Liability:	<u>X</u> Yes or; Symbol _____
Hired & Non-Owned Liability:	<u>X</u> Included; ___ Not Included
Employees As Insureds:	___ Yes or ___ No
Volunteers As Insureds:	___ Yes or ___ No
Fellow Employee Exclusion:	___ Included or; ___ Deleted
Fleet Basis (No Audit Or Additional Premium During Policy Period for Units Under \$100,000):	___ Yes or _____
Auto Liability Deductible:	\$ _____ BI/PD
Auto Liability Annual Premium:	\$ 21,324.00
Deductible Option:	\$ _____ BI/PD
Annual Premium:	\$ _____

<u>Physical Damage Per Schedule</u>	___ Yes or _____
Auto Physical Damage Deduct -	
Comprehensive:	\$ 500 Per Vehicle \$ _____ Comprehensive Max Per Occurrence
Collision:	\$ 500 Per Vehicle
Includes Audio / Video Equipment	
Attached To Vehicles:	___ Yes or ___ No
Include Towing And Labor	\$ _____ Limit Or; ___ No
Include Temporary Substitute Autos:	
Include Employee / Volunteer / Board within scope of duties for District:	___ Yes (excess personal auto coverage and deductible) or: _____
Rental Reimbursement:	\$ _____ Limit
Valuation:	___ RCV Up To Scheduled Limit On School Buses & ACV on all others Or; _____

Fleet Basis (No Audit Or Additional Premium During Policy Period for Units Under \$100,000):	___ Yes or _____
Physical Damage Annual Premium:	\$ _____
Optional Deductible:	\$ _____ Comprehensive \$ _____ Comprehensive Max Per Occurrence \$ _____ Collision
Annual Premium:	\$ _____
Hired/Borrowed Physical Damage:	\$ _____ Limit Per Vehicle \$ 100 Comprehensive Deductible \$ 500 Collision Deductible
Annual Premium:	\$ Included

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Garagekeepers

Limit:	\$ 37,500	Comprehensive
	\$ 37,500	Collision
Deductible:	\$ 500	Comprehensive (\$ 2500 Max Per Loss)
	\$ 500	Collision
Primary or Excess:	____ Primary or; ____ Excess	
Annual Premium:	\$ Included	

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

<u>UMBRELLA LIABILITY</u>	<u>(IF NEEDED)</u>
Insurer:	Liberty Mutual Insurance
AM Best Rating:	A
Form:	☒ X Umbrella Or; ☐ Excess
Claims Made / Occurrence:	☒ X Follows Form Or; _____
Limits Of Liability:	\$ 5,000,000 Each Occurrence
	\$ 5,000,000 Products / Comp. Ops Agg.
	\$ 5,000,000 General Aggregate
Self-Insured Retention:	\$ 0
<u>Program In Excess Of -</u>	
General Liability:	☒ X Yes or; ☐ No
Abuse and Molestation Liability:	☒ X Yes or; ☐ No
Automobile Liability:	☒ X Yes or; ☐ No
Employee Benefit Liab.:	☒ X Yes or; ☐ No
Educators Legal Liability:	☒ X Yes or; ☐ No
Law Enforcement Liability:	☒ X Yes or; ☐ No
Employers Liability	☐ Yes or; ☐ No
Includes Following Forms:	☐ Yes or; ☐ No
Supplemental Defense Costs:	☐ Yes or; ☐ No
Pay On Behalf Of:	☐ Yes or; ☐ Indemnify
Includes Sovereign Immunity Endors:	☐ Yes or; ☐ No
Drop Down Coverage:	☐ Yes or; ☐ No
Include Terrorism:	☐ Yes or; ☐ No
Annual Premium:	\$ 23,201.00

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

CYBER

Insurer:	BRIT
AM Best Rating:	N/A
Form:	_____ Claims Made or; _____ Occurrence
	_____ Full prior acts _____ Retroactive Date
Aggregate Limit:	\$ <u>1,000,000</u>
First Party Limits:	\$ _____ Business Interruption
	\$ _____ Dependent Business Interruption
	\$ _____ Cyber Extortion
	\$ _____ Data Recovery
	\$ _____ Crisis Management / Breach Response
Third Party Liability:	\$ _____ Data and Network Liability
	\$ _____ Regulatory Defense & Penalties
	\$ _____ Payment Card Liabilities and Cost
	\$ _____ Media Liability
Deductible:	\$ _____ Per Loss
	_____ Notified Individuals (if applicable)
Incl. non-compliance of EU Data Protection Regulations:	_____ Yes or; _____ No
Extra Expense:	_____ Yes or; _____ No
Wrongful Act Coverage:	_____ Yes or; _____ No
Incl. Terrorism:	_____ Yes or; _____ No
Incl. Plagiarism and Unauthorized Use of Materials	_____ Yes or; _____ No
Supplemental Defense Costs:	_____ Yes or; _____ No
Pay On Behalf Of:	_____ Yes or; _____ Indemnify
Annual Premium:	\$ <u>11,115 + 557.75 (surplus lines tax) = 11,712.50</u>
<u>Option:</u>	\$ _____ Limits (expand as needed)
	\$ _____ Deductible
	\$ _____ Annual Premium

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

Please note:

Option 1 – Moperm quote for all lines

Option 2 – Moperm for Property, Liberty Mutual for Casualty and Brit for Cyber

We appreciate the opportunity to work with you. If you have any questions, please let me know.

Sincerely,

Randy Russell – Producer

Becky Stetzenbach – Sr. Account Executive

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

PROPERTY

Insurer:	MOPERM
AM Best Rating:	N/A
Limit:	\$ 195,333,301
Blanket:	☐ Yes, Bldg & Contents- All Locations
Margin Clause:	☐ % Max Per Scheduled Value Per Location
Per Loss Limit - Associational Trust	\$
Annual Aggregate - Associational Trust	\$
Risk Of Direct Physical Loss:	☐ Yes or:
Agreed Amount:	☐ YES OR ☐ % Coinsurance
Replacement Cost:	☒ X YES OR ☐ ACV
ACV Scheduled Locations:	LIST
New Construction or Renovations (Continuous)	\$ Limit
Soft Costs and Permit Fees:	\$ Limit
Property Of Others:	\$
Personal Effects:	\$ OR; ☐ Included in POO
Incl. Property In The Open:	☐ Yes - Scheduled or within 1,000 Ft. of Insured Location
Outdoor Property beyond 1,000 Ft. of Insured Loc.	\$ Limit; \$ Max Per Item.
Rebuild At Optional Location If Total Loss	☐ Yes or ☐ No
Hazardous Substance and Contaminants at Insured Property:	\$ Limit
Hazardous Substance and Contaminants / Land and Water:	
Protection and Preservation of Property:	\$ Limit
Property In Transit:	\$ Limit
Debris Removal:	
Ordinance Or Law:	\$ Demolishing Undamaged
	\$ Replacement of Undamaged
	\$ Increased Cost of Construction
Incl. Architect & Engineering Fees:	☐ Yes \$ Limit; or ☐ No
Incl. Unintentional Errors In Schedules:	☐ Yes \$ Limit; or ☐ No
Misc. Unnamed Locations	\$ Limit
Aesthetic Impairment:	\$ Limit
Accounts Receivable:	\$ 1,000,000 Limit
Valuable Papers And Records:	\$ Limit; \$ Max. Per Book
VP&R Includes Data And Media:	☐ Yes or ☐ No
If "No" - Data Processing Limit:	\$ Limit or; ☐ NA
Data and Media Includes Power Surge	☐ Yes (☐ On Premises / ☐ Off Premises) or ☐ No
Food Spoilage (not from equipment breakdown):	\$ Limit
Sewer / Drain Backup:	\$ Limit
Trees, Shrubs & Plants:	\$ Per Single Item
	\$ Per Loss
Unscheduled Tracks and Fields:	\$
Newly Acquired Property:	\$ Building Limit
	\$ Personal Property Limit
	☐ Days to Report
Business Income / Extra Expense:	\$ 1,500,000 Limit

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Blanket (No Allocation Of Values) _____ Yes or _____
 Actual Loss Sustained: X Yes or _____ No
 Include Ordinary Payroll: _____ Yes (____ Days) or _____ No
 Green Endorsement: _____
 Equipment/Mechanical Breakdown: \$ _____ Limit, Per Accident - All Locations
 Coinsurance: _____ None or; _____
 Comprehensive Form: _____ Yes or; _____
 Expediting Expenses: _____ Yes \$ _____ Limit; or _____ No
 Spoilage / Consequential Loss: _____ Yes \$ _____ Limit; or _____ No
 Pollution / Hazardous Substances: _____ Yes \$ _____ Limit; or _____ No
 Business Income: _____ Yes \$ _____ Limit; or _____ No
 Newly Acquired Locations: _____ Yes _____ Days to Report; or _____
 Service Interruption: _____ Yes \$ _____ Limit; or _____ No
 Contingent BI / EE: _____ Yes \$ _____ Limit; or _____ No
 Data Restoration: _____ Yes \$ _____ Limit; or _____ No
 System Installation and Soft Costs: _____ Yes \$ _____ Limit; or _____ No
 Ordinance or Law: _____ Yes \$ _____ Limit; or _____ No
 Green Upgrades: _____ % of Loss / \$ _____ Max; or; _____
 Terrorism: _____ Included (\$ _____ Premium Included Below)
 Deductible: \$ 10,000 Wind/Hail
 \$ 10,000 All Other Perils
 \$ _____ Equipment Breakdown
 _____ Hours - Business Income / Time Element
Property Annual Premium: \$ **438,284.00**

Earthquake Option:	\$ _____ Limit Per Loss
	\$ _____ Annual Aggregate
Incl. Earth Movement (Settling/ Shifting	
Not Related To A Registered Earthquake):	_____ Yes or _____ No
Per Loss Limit - Associational Trust	\$ _____
Annual Aggregate - Associational Trust	\$ _____
Deductible:	\$ 25,000 Per Occurrence
Annual Premium:	\$ Included

Flood Option:	\$ _____ Limit Per Loss
	\$ _____ Annual Aggregate
	\$ _____ High Hazard Limit Per Loss / Agg.
Per Loss Limit - Associational Trust	\$ _____
Annual Aggregate - Associational Trust	\$ _____
Excludes Zone "A"	_____ Yes or _____ No
Locations Excluded:	_____

Deductible:	\$ _____ High Hazard
	\$ _____ All Other Zones
Annual Premium:	\$ Included

INLAND MARINE

Insurer:

MOPERM

Am Best Rating:

N/A

Equipment Limit:

\$ 179,985 Scheduled Contractor's Equipment
\$ Unscheduled Contractor's Equipment

\$ Unscheduled Max. Per Item

\$ 420,000 JROTC Uniforms

\$ 559,124 Football Uniforms, Helmets & Equipment

\$ 52,300 Musical Instruments, Orchestra, Band & Choir Uniforms

\$ 107,800 Fine Arts (Piano & Tiger)

\$ 660,285 Robotic Equipment

Risk Of Direct Physical Loss:

Yes or; _____

Incl. Earthquake / Flood If Purchased with Property

Yes or No

Coinsurance Provision:

% Or _____

Rental Reimbursement:

\$ _____

Valuation:

ACV or; RCV (Up to Scheduled Limit)

Stated Value (Fine Arts)

Deductible:

\$ Per Occurrence

Misc. Equipment Premium:

\$ _____

Optional Deductible

\$ Per Occurrence

Premium:

\$ 3,412.00

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

GENERAL LIABILITY

Insurer:

AM Best Rating:

Commercial General Form:

Occurrence Format:

Limits -

General Aggregate Per Location:

Deductible:

Includes Sovereign Immunity Endors:

Incl. City For Acts Of Independent Contractors

Supplementary Defense Costs:

Fellow Employee Exclusion:

Include Law Enforcement:

Incl. BI/PD From Chemical Spraying:

Include Student Counseling (Personal Injury)

Include Garage Operations:

Pollution Liability (Sudden and Accidental):

Broadcasters / Publications (Personal/Ad. Injury)

School Nurses (Professional Healthcare):

Incl. Incidental Broadcasters E & O:

Incl. Athletic Participant Liability:

Students as Insureds (Internships / Practicum):

Insured to Provide List of Panel Counsel:

Violent Event Expense Coverage:

Premium Subject To Audit:

Terrorism:

G.L. Annual Premium:

Deductible Option:

Annual Premium:

Employee Benefit Liability

Coverage Form:

Limits:

Deductible:

E.B.L. Annual Premium:

Abuse and Molestation Liability

Coverage Form:

Limits:

Includes Alleged Participant (Defined in RFP)

MOPERM

N/A

____ Yes Or; ____ Form

____ Yes Or; ____ Claims Made

____ Retroactive Date

\$ 2,000,000 Each Occurrence

\$ 2,000,000 Personal/Adv. Inj.

\$ Unlimited General Aggregate

General Agg ____ Per Policy or; ____ Per Location

\$ 2,000,000 Prod/Comp.Op. Agg.

\$ Property Damage Legal

\$ Medical Pay / Each Person

\$ Medical Pay / Each Occ.

____ Med Pay Excludes Students and Athletic Part.

____ Yes; or ____ Per Policy

5,000 Bodily Injury and Property Damage

☒ Yes, Limits Per Mo. Sovereign Immunity When

Applicable; or ____ No

____ Included or; ☒ Not Included

____ Yes or; ____ No

☒ Included or; ____ Deleted

____ Yes (For Hire); ____ No

____ Yes (\$ ____ Limit) or; ____ No

____ Yes or; ____ No

____ Yes or; ____ No

____ Yes or; ____ No

____ Yes or; ____ No

☒ Yes or; ____ No

____ Yes or; ____ No

____ Yes (\$ ____ Limit) Or; ____ No

____ Yes or; ____ No

____ Yes or; ☒ No

____ First Aid

____ Medical Care

____ Ambulance

____ Hospital

____ Yes or; ____ No

____ Included or; \$ ____ Additional Premium to Incl.

\$ 48,491.00

\$ 10,000 Property Damage Only

\$ 46,801.00

☒ Occurrence or; ____ Claims Made

____ Retroactive Date

\$ 2,000,000 Each Claim

\$ Unlimited Aggregate

\$ 1,000 Per Claim

\$ 499.00

____ Occurrence Or; ____ Claims Made

____ Retroactive Date

\$ ____ Each Act

\$ ____ Aggregate

\$ ____ Special Supplementary Payments

____ Yes \$ ____ Each Act

\$ ____ Aggregate or; ____ Not Covered

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Duty to Defend:	____ Yes or; ____ No
Excludes Perpetrator:	____ Yes or; ____ No
Deductible:	\$ _____ Per Claim
Abuse / Molestation Annual Premium:	\$ _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

EDUCATORS LEGAL LIABILITY

See Employment Practices Liability & Public Officials
Errors & Omissions Liability in Proposal

Insurer:

AM Best Rating:

Form:

Retro Date:

Limits Of Liability:

____ Occurrence Form or; ____ Claims Made

\$ _____ Each Wrongful Act

\$ _____ Aggregate

\$ _____ Each Action - Defense Exp (Injunctive or Declaratory Relief)

\$ _____ Aggregate - Defense Exp (Injunctive or Declaratory Relief)

\$ _____ Each Wrongful Act (Non-EPL)

\$ _____ Each Wrongful Act (Employment Practices)

Deductible:

Defense Cost Are Supplemental:

____ Yes or; ____ No

"Pay On Behalf Of Insured":

____ Yes or; ____ No

Insurer's Duty To Defend:

____ Yes or; ____ No

Includes Discrimination:

____ Yes or; ____ No

Includes Civil Rights Violations:

____ Yes or; ____ No

Incl. Sexual Harassment (No B.I.):

____ Yes or; ____ No

Incl. Non-Monetary Demands:

____ Yes (Note Limitations) or; ____ No

Incl. Insured's Consent To Settle:

____ Yes or; ____ No

Includes Authorized Volunteers:

____ Yes or; ____ No

Includes All Advisory Boards:

____ Yes or; ____ No

Incl. Back wages & Benefits:

____ Yes or; ____ No

Incl. Defense For Non-Monetary Claims:

____ Yes or; ____ No

Definition Of Claim Includes EEOC

____ Yes or; ____ No

or Similar Administrative Hearings:

____ Yes or; ____ No

Incl. Student and Non-Student Discrimination:

____ Yes or; ____ No

Awarded Plaintiff Fees Included as "Damages":

____ Yes or; ____ No

Incl. Employed Notaries:

____ Yes or; ____ No

Insured to Provide List of Panel Counsel:

____ Yes or; ____ No

Annual Premium:

\$ 7,750.00

Option:

\$ _____ Each Occ. / Agg.

\$ _____ Deductible

\$ _____ Annual Premium

Extended Reporting Conditions and Premium: _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

LAW ENFORCEMENT LIABILITY

Insurer: MOPERM
AM Best Rating: N/A
Form: Occurrence Or; Claims Made
 Retroactive Date

Limits Of Liability: \$ 2,000,000 Each Occurrence
\$ Unlimited Policy Limit/Aggregate

Part of G.L. Limits: Yes Or; X No, Separate Policy
Includes Sovereign Immunity Endors: Yes, Limits Per Mo. Sovereign Immunity When
Applicable; or No

Deductible: \$ 5,000 Per Loss
\$ For Defense Expenses

Wrongful Act Coverage: X Yes, Includes Errors, Omissions & Negligent Acts
Awarded Plaintiff Fees Included as "Damages": Yes or; No

Moonlighting Activities:
Coverage For Officer: Included or; X Not Included
Coverage For Entity: Included or; X Not Included

Supplementary Defense Cost: Yes or; No
"Pay On Behalf Of Insured": Yes or; No - Indemnification

Insurers Duty To Defend: Yes or; No
Include Civil Rights Allegations: Yes or; No
Incl. Insured's Consent To Settle: Yes or; No
Incl. Necessary Intentional Acts: Yes or; X No

Include Defense For Criminal
Allegations Until Finding Of Fact: Yes or; No

Line of Duty Death Coverage: \$ Per Officer, \$ Aggregate
Non-Monetary Defense Expenses: \$

Annual Premium: \$ 4,794.00

Deductible Option: \$ 10,000 Each Occurrence
Annual Premium: \$ 4,689.00

Extended Reporting Conditions and Premium:

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

CRIME COVERAGE

Insurer: MOPERM
AM Best Rating: N/A
Public Employees Blanket Form: _____ Yes or; _____
Incl. Faithful Performance: _____ Yes or; NO
Incl. All Employees , Non-Compensated
Officers & Board Members _____ Yes or; _____ No
Coverage Excess Of Individual Bonds
Required By Law Or Ordinance: _____ Yes or; _____ No
Include ERISA Endorsement (If Applicable): _____ Yes or; X No
Limit: \$ 200,000 Per Loss
Deductible: \$ 5,000 Per Loss
Annual Premium: \$ 4,175.00

Forgery & Alteration Limit: \$ 50,000 Per Loss
Forgery & Alteration Deduct: \$ 5,000 Per Loss
Forgery Annual Premium: \$ Included

Money & Secur. Inside Limit: \$ 50,000 Per Loss
Money & Secur. Outside Limit: \$ 50,000 Per Loss
Money & Secur. Deductible: \$ 5,000 Per Loss
Money & Secur. Annual Premium: \$ Included

Computer Fraud: \$ 50,000 Per Loss
Include Wire Transfers: _____ Yes or; _____ No (list if separate)
CF Deductible: \$ 5,000 Per Loss
CF Annual Premium: \$ Included

Funds Transfer Fraud: \$ _____ Per Loss
Deductible: \$ _____ Per Loss
Funds Transfer Fraud Premium: \$ _____

Optional Limits (All Coverages)
Limit: \$ _____ Per Loss
Deductible: \$ _____ Per Loss
Annual Premium: \$ _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

AUTOMOBILE

Insurer:

AM Best Rating:

Liability Limits:

Includes Sovereign Immunity Endors:

Uninsured:

PIP:

Medical Payments:

Symbol "One" Liability:

Hired & Non-Owned Liability:

Employees As Insureds:

Volunteers As Insureds:

Fellow Employee Exclusion:

Fleet Basis (No Audit Or Additional Premium

During Policy Period for Units Under \$100,000):

Auto Liability Deductible:

Auto Liability Annual Premium:

Deductible Option:

Annual Premium:

Physical Damage Per Schedule

Auto Physical Damage Deduct -

Comprehensive:

Collision:

Includes Audio / Video Equipment

Attached To Vehicles:

Include Towing And Labor

Include Temporary Substitute Autos:

Include Employee / Volunteer / Board within scope
of duties for District:

Rental Reimbursement:

Valuation:

Fleet Basis (No Audit Or Additional Premium

During Policy Period for Units Under \$100,000):

Physical Damage Annual Premium:

Optional Deductible:

Annual Premium:

Hired/Borrowed Physical Damage:

Annual Premium:

MOPERM

N/A

\$ 2,000,000 Combined Single Limit

X Yes, Limits Per Mo. Sovereign Immunity When

Applicable; or No

\$ 50,000 Each Accident

\$ Each Accident Or: NA

\$ 5,000 All Vehicles

Yes or; Symbol

Included; Not Included

Yes or No

Yes or No

Included or; Deleted

Yes or

\$ 5,000 BI/PD

\$ 7,921.00

\$ 10,000 BI/PD

\$ 7,229.00

X Yes or

\$ 1,000 Per Vehicle

\$ Comprehensive Max Per Occurrence

\$ 1,000 Per Vehicle

Yes or No

\$ Limit Or; No

Yes (excess personal auto coverage and deductible)

or:

\$ Limit

RCV Up To Scheduled Limit On School Buses &

ACV on all others

Or;

Yes or

\$ 6,825.00

\$ 10,000 Comprehensive

\$ Comprehensive Max Per Occurrence

\$ 10,000 Collision

\$ 6,286.00

\$ ACV Limit Per Vehicle

\$ 1,000 Comprehensive Deductible

\$ 1,000 Collision Deductible

Included

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Garagekeepers

Limit:	\$ 75,000	Comprehensive
	\$ 75,000	Collision
Deductible:	\$ 500	Comprehensive (\$ _____ Max Per Loss)
	\$ 500	Collision
Primary or Excess:	_____	Primary or; _____ Excess
Annual Premium:	\$ 358.00	

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

UMBRELLA LIABILITY

(IF NEEDED)

Insurer:

AM Best Rating:

Form:

Claims Made / Occurrence:

Limits Of Liability:

____ Umbrella Or; ____ Excess

____ Follows Form Or; _____

\$ _____ Each Occurrence

\$ _____ Products / Comp. Ops Agg.

\$ _____ General Aggregate

\$ _____

Self-Insured Retention:

Program In Excess Of -

General Liability:

____ Yes or; ____ No

Abuse and Molestation Liability:

____ Yes or; ____ No

Automobile Liability:

____ Yes or; ____ No

Employee Benefit Liab.:

____ Yes or; ____ No

Educators Legal Liability:

____ Yes or; ____ No

Law Enforcement Liability:

____ Yes or; ____ No

Employers Liability

____ Yes or; ____ No

Includes Following Forms:

____ Yes or; ____ No

Supplemental Defense Costs:

____ Yes or; ____ No

Pay On Behalf Of:

____ Yes or; ____ Indemnify

Includes Sovereign Immunity Endors:

____ Yes or; ____ No

Drop Down Coverage:

____ Yes or; ____ No

Include Terrorism:

____ Yes or; ____ No

Annual Premium:

\$ _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

CYBER

Insurer:	MOPERM
AM Best Rating:	N/A
Form:	<u>X</u> Claims Made or; <u> </u> Occurrence
	<u> </u> Retroactive Date
Aggregate Limit:	\$ <u>100,000</u>
First Party Limits:	\$ <u>100,000</u> Business Interruption
	\$ <u>NA</u> Dependent Business Interruption
	\$ <u>25,000</u> Cyber Extortion
	\$ <u>100,000</u> Data Recovery
	\$ <u>100,000</u> Crisis Management / Breach Response
Third Party Liability:	\$ <u>100,000</u> Data and Network Liability
	\$ <u>100,000</u> Regulatory Defense & Penalties
	\$ <u>100,000</u> Payment Card Liabilities and Cost
	\$ <u>100,000</u> Media Liability
Deductible:	\$ <u>2,500</u> Per Loss
	<u> </u> Notified Individuals (if applicable)
Incl. non-compliance of EU Data Protection Regulations:	<u> </u> Yes or; <u> </u> No
Extra Expense:	<u> </u> Yes or; <u> </u> No
Wrongful Act Coverage:	<u> </u> Yes or; <u> </u> No
Incl. Terrorism:	<u> </u> Yes or; <u> </u> No
Incl. Plagiarism and Unauthorized Use of Materials	<u> </u> Yes or; <u> </u> No
Supplemental Defense Costs:	<u> </u> Yes or; <u> </u> No
Pay On Behalf Of:	<u> </u> Yes or; <u> </u> Indemnify
Annual Premium:	\$ <u>1,800.00</u>

Option:	\$ <u> </u> Limits (expand as needed)
	\$ <u> </u> Deductible
	\$ <u> </u> Annual Premium

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

NOTICE OF CHANGES TO PROPERTY COVERAGE

PROPERTY MEMORANDUM OF COVERAGE or PROPERTY MEMORANDUM OF COVERAGE (PACKAGE)

(Paragraph letter and number references may differ between Property Memorandum of Coverage and Property Memorandum of Coverage (Package).)

Exclusion 8 has been added to Section III, Paragraph D:

8. Communicable Disease Exclusion

Notwithstanding anything to the contrary, this Property Memorandum of Coverage (Package) does not cover loss, damage, cost, expense or TIME ELEMENT of any type whatsoever that is related in any way to or caused directly or indirectly by any actual, suspected or potential **communicable disease** regardless of whether any other cause contributes concurrently or in any sequence to the loss, damage, cost, expense or TIME ELEMENT.

Communicable disease means a contagious disease or illness arising out of or in any manner related to an infectious or biological virus or agent or its toxic products which is transmitted or spread, directly or indirectly, to a person from an infected person, plant, animal or anthropoid, or through the agency of an intermediate animal, host or vector of the inanimate environment or transmitted or spread by instrument or any other method of transmission. **Communicable disease** shall include, but not be limited to, Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Syndrome (HIV), any type or strain of Severe Acute Respiratory Syndrome (SARS) or Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2), West Nile Disease, chicken pox, any type or strain of influenza or infectious respiratory illness (including, but not limited to avian flu, Corona Virus or COVID-19), pneumonia, legionella, hepatitis, measles, meningitis, mononucleosis, whooping cough, cholera, bubonic plagues and anthrax.

Time element means any type of loss which is measured, in whole or in part, by a period or the passage of time. **Time element** shall include, but not limited to, Gross Earnings, Gross Profits, Business Interruption, Business Income, Extra Expense, Rental Insurance, Contingent Time Element, Contingent Business Interruption, Contingent Business Income, Contingent Extra Expense, Service Interruption – Time Element, Leasehold Interest, Commissions, Licensing Fees and Royalties, Ingress/Egress, Order of Civil or Military Authority, and Soft Costs. In the event that the language and/or terms used above to identify any **Time element** coverage is not an identical replication of the language/terms used elsewhere in this Property Memorandum of Coverage (Package), this will not negate application of this exclusion.

All other terms and conditions of this Property Memorandum of Coverage (Package) shall remain unchanged.

Do Not Pay. This is not an invoice.



Renewal Pricing for SEDALIA SCHOOL DISTRICT #200

Memorandum No. 3073

Date: November 19, 2020

Policy Period: January 1, 2021 to January 1, 2022

<u>Line of Business</u>	<u>Annual Contribution</u>	<u>Deductible</u>	<u>Deductible Applicability</u>
Fidelity & Crime			
Form A - Fidelity (\$200,000 Limit)	\$4,175.00	\$5,000.00	Loss
Form B - Forgery or Alteration (\$50,000 Limit)	Included	\$5,000.00	Loss
Form C - On Premises (\$50,000 Limit)	Included	\$5,000.00	Loss
Form D - In Transit (\$50,000 Limit)	Included	\$5,000.00	Loss
Form F - Computer Fraud (\$50,000 Limit)	Included	\$5,000.00	Loss
Form I - Claim Expense (\$5,000 Limit)	Included	\$0.00	
Property	\$373,293.00	Per Schedule	Loss
Accounts Receivable	\$1,978.00	Per Schedule	Loss
Business Income	\$2,735.00	Per Schedule	Loss
Earth Movement	Included	See Note	
Electronic Data Processing Equipment	\$1,276.00	Per Schedule	Loss
Equipment	\$3,199.00	Per Schedule	Loss
Equipment Breakdown	\$59,002.00	Per Schedule	Loss
Fine Arts	\$213.00	Per Schedule	Loss
Flood	Included	Soc Note	
Water Damage	Included	Per Schedule	Loss
TOTAL RENEWAL PRICING:	<u>\$445,871.00</u>	*	

If "Loss & LAE" (Loss Adjustment Expense) is indicated under *Deductible Applicability*, the Member will be responsible for defense and other adjustment costs up to the deductible amount.

Deductibles have been determined based on total contribution, loss history, and existing deductibles.

*The entity's current coverage will expire on January 1, 2021. Renewal is hereby offered at the price indicated above, which is based on information on file as of November 19, 2020. Changes requested before January 1, 2021 will affect the actual renewal price invoiced.

MOPERM reserves the right to correct any errors discovered before the renewal invoice is issued. If such corrections result in a change in contribution, notice will be sent to the appropriate parties.

Note: Earth Movement and Flood Deductibles are detailed in the Property Memorandum of Coverage.



Member Name: SEDALIA SCHOOL DISTRICT #200
 Coverage Period: January 1, 2021 to January 1, 2022

Policy Number: PP-3073-202101
 Policy Effective Date: January 1, 2021

Agency Name: SRA INSURANCE AGENCY LLC
 INSURANCE AND BENEFITS GROUP

2021 Schedule of Total Property Insured Values

Location	Physical Address	Description	Building Value	Contents Value	EDP Value	Business Income Amount	Total Insured Value	Property Deductible	EBD Deductible	Contribution per Location
LOCATION 01	312 E BROADWAY	01 SC JR HIGH	\$26,614,633	\$4,916,392	\$0	\$0	\$31,531,025	\$10,000	\$10,000	\$72,761.00
LOCATION 01	312 E BROADWAY	02 PRACTICAL ARTS	\$3,042,000	\$900,000	\$0	\$0	\$3,942,000	\$10,000	\$10,000	\$10,568.00
LOCATION 01	312 E BROADWAY	03 GYM	\$7,530,517	\$958,342	\$0	\$0	\$8,488,859	\$10,000	\$10,000	\$18,780.00
LOCATION 01	312 E BROADWAY	04 MODULAR CLASSROOM	\$117,474	\$34,849	\$0	\$0	\$152,323	\$10,000	\$10,000	\$369.00
LOCATION 01	312 E BROADWAY	05 MODULAR CLASSROOM	\$81,106	\$17,425	\$0	\$0	\$98,531	\$10,000	\$10,000	\$238.00
LOCATION 01	312 E BROADWAY	06 WALK-IN COOLER	\$23,189	\$16,554	\$0	\$0	\$39,743	\$10,000	\$10,000	\$88.00
LOCATION 01	312 E BROADWAY	07 STORM SHELTER/CAPE	\$4,904,535	\$515,000	\$0	\$0	\$5,419,535	\$10,000	\$10,000	\$11,280.00
LOCATION 01	312 E BROADWAY	08 GENERATOR	\$25,350	\$0	\$0	\$0	\$25,350	\$10,000	\$10,000	\$68.00
LOCATION 02	2208 S INGRAM	01 MIDDLE SCHOOL	\$18,674,433	\$4,635,000	\$0	\$0	\$23,309,433	\$10,000	\$10,000	\$52,455.00
LOCATION 02	2208 S INGRAM	02 EC CLASSROOM	\$81,579	\$130,683	\$0	\$0	\$212,262	\$10,000	\$10,000	\$504.00
LOCATION 02	2208 S INGRAM	03 REACH STORAGE	\$261,055	\$54,762	\$0	\$0	\$315,817	\$10,000	\$10,000	\$888.00
LOCATION 02	2208 S INGRAM	04 STORAGE SHED	\$25,350	\$8,000	\$0	\$0	\$33,350	\$10,000	\$10,000	\$88.00
LOCATION 03	600 S WARREN	01 HEBER HUNT ELEMENTARY	\$9,296,322	\$1,535,446	\$0	\$0	\$10,831,768	\$10,000	\$10,000	\$24,996.00
LOCATION 03	600 S WARREN	03 BUILDING ON SLAB	\$81,579	\$16,235	\$0	\$0	\$97,814	\$10,000	\$10,000	\$275.00
LOCATION 04	1100 W 16TH	01 HORACE MANN ELEMENTARY	\$7,148,322	\$1,482,297	\$0	\$0	\$8,630,619	\$10,000	\$10,000	\$20,255.00
LOCATION 05	610 S ENGINEER	01 WASHINGTON ELEMENTARY	\$7,425,201	\$1,397,155	\$0	\$0	\$8,822,356	\$10,000	\$10,000	\$20,705.00
LOCATION 06	907 E 16TH	01 WHITTIER SCHOOL	\$2,115,606	\$133,538	\$0	\$0	\$2,249,144	\$10,000	\$10,000	\$5,190.00

By:

Date: 11-19-2020

Member Name: SEDALIA SCHOOL DISTRICT #200

Coverage Period: January 1, 2021 to January 1, 2022

Agency Name: SRA INSURANCE AGENCY LLC
INSURANCE AND BENEFITS GROUP

Policy Number: PP-3073-202101

Policy Effective Date: January 1, 2021

Location	Physical Address	Description	Building Value	Contents Value	EDP Value	Business Income Amount	Total Insured Value	Property Deductible	EBD Deductible	Contribution per Location
LOCATION 07	305 E CHESTNUT	01 MAINTENANCE BUILDING	\$1,287,819	\$871,220	\$0	\$0	\$2,159,039	\$10,000	\$10,000	\$5,889.00
LOCATION 07	305 E CHESTNUT	02 GENERAL STORAGE BUILDING	\$63,364	\$18,254	\$0	\$0	\$81,618	\$10,000	\$10,000	\$230.00
LOCATION 09	916 S MASSACHUSETTS	01 FOOD SERVICE OFFICE	\$76,050	\$37,500	\$0	\$0	\$113,550	\$10,000	\$10,000	\$327.00
LOCATION 10	2505 W 32ND	01 SKYLINE ELEMENTARY	\$10,523,089	\$2,165,016	\$0	\$0	\$12,688,105	\$10,000	\$10,000	\$28,553.00
LOCATION 10	2505 W 32ND	02 CONCESSION/RESTROOM/STORAGE	\$222,106	\$29,753	\$0	\$0	\$251,859	\$10,000	\$10,000	\$709.00
LOCATION 11	1901 S NEW YORK AVE	01 PARKVIEW ELEMENTARY	\$10,514,774	\$1,971,445	\$0	\$0	\$12,486,219	\$10,000	\$10,000	\$28,099.00
LOCATION 11	1901 S NEW YORK AVE	02 GENERAL STORAGE BUILDING	\$18,023	\$9,873	\$0	\$0	\$27,896	\$10,000	\$10,000	\$79.00
LOCATION 12	2806 MATTHEW DR	01 BOARD OF EDUCATION/VAULT	\$729,720	\$166,352	\$0	\$0	\$896,072	\$10,000	\$10,000	\$2,016.00
LOCATION 12	2806 MATTHEW DR	02 GENERATOR	\$20,280	\$0	\$0	\$0	\$20,280	\$10,000	\$10,000	\$54.00
LOCATION 13	2010 TIGER PRIDE BLVD	01 SC HIGH SCHOOL	\$51,199,091	\$4,120,000	\$0	\$0	\$55,319,091	\$10,000	\$10,000	\$115,130.00
LOCATION 13	2010 TIGER PRIDE BLVD	02 STADIUM/LOCKER ROOM/OFFICE	\$1,058,616	\$350,000	\$0	\$0	\$1,408,616	\$10,000	\$10,000	\$3,116.00
LOCATION 13	2010 TIGER PRIDE BLVD	03 VISITOR LOCKER ROOM	\$946,518	\$75,000	\$0	\$0	\$1,021,518	\$10,000	\$10,000	\$2,260.00
LOCATION 13	2010 TIGER PRIDE BLVD	04 BLDG C-TICKET BOOTH	\$40,459	\$5,000	\$0	\$0	\$45,459	\$10,000	\$10,000	\$101.00
LOCATION 13	2010 TIGER PRIDE BLVD	05 STADIUM LIGHTING	\$202,800	\$0	\$0	\$0	\$202,800	\$10,000	NC	\$431.00
LOCATION 13	2010 TIGER PRIDE BLVD	06 BLEACHER/PRESS BOX	\$608,400	\$10,000	\$0	\$0	\$618,400	\$10,000	\$10,000	\$1,367.00
LOCATION 13	2010 TIGER PRIDE BLVD	07 SCOREBOARD	\$228,150	\$0	\$0	\$0	\$228,150	\$10,000	NC	\$484.00
LOCATION 13	2010 TIGER PRIDE BLVD	08 TURF FIELD	\$405,600	\$0	\$0	\$0	\$405,600	\$10,000	NC	\$861.00
LOCATION 13	2010 TIGER PRIDE BLVD	09 TRACK	\$177,450	\$0	\$0	\$0	\$177,450	\$10,000	NC	\$377.00
LOCATION 13	2010 TIGER PRIDE BLVD	10 VIDEO SECURITY SYSTEM	\$25,350	\$0	\$0	\$0	\$25,350	\$10,000	\$10,000	\$58.00

By:



Date: 11-19-2020

Member Name: SEDALIA SCHOOL DISTRICT #200
 Coverage Period: January 1, 2021 to January 1, 2022
 Agency Name: SRA INSURANCE AGENCY LLC
 INSURANCE AND BENEFITS GROUP

Policy Number: PP-3073-202101
 Policy Effective Date: January 1, 2021

Location	Physical Address	Description	Building Value	Contents Value	EDP Value	Business Income Amount	Total Insured Value	Property Deductible	EBD Deductible	Contribution per Location
LOCATION 13	2010 TIGER PRIDE BLVD	11 GENERATOR	\$50,700	\$0	\$0	\$0	\$50,700	\$10,000	\$10,000	\$134.00
LOCATION 14	1411 WATERLOO DR	01 STORAGE WAREHOUSE	\$405,600	\$300,000	\$0	\$0	\$705,600	\$10,000	\$10,000	\$1,844.00
LOCATION 15	BUSINESS INCOME & EDP COVERAGE	BUSINESS INCOME & EDP COVERAGE	\$0	\$0	\$700,000	\$1,500,000	\$2,200,000	\$10,000	\$10,000	\$4,679.00
Totals			\$166,252,209	\$26,881,091	\$700,000	\$1,500,000	\$195,333,301			\$436,306.00

Minimum Premium Adjustments \$0.00

By:



Date: 11-19-2020

MOPERM

Equipment Schedule

Entity Name: SEDALIA SCHOOL DISTRICT #200
 Agency Name: SRA INSURANCE AGENCY LLC
 INSURANCE AND BENEFITS GROUP
 Effective Date: January 1, 2021
 Policy Period: January 1, 2021 to January 1, 2022

Item #	Description	ID#/ Serial	Department	Amount of Insurance	Deductible	Contribution per Item
12	FORD 600 TRACTOR 9N		MAINTENANCE	\$3,000	\$1,000	\$5.00
13	2006 SKID UNIT W/ COMPRESSOR/ENG/BLOWER/ MELTER		MAINTENANCE	\$13,720	\$1,000	\$23.00
14	2004 JOHN DEERE SKID STEER (LEASED)	T00250A934100	MAINTENANCE	\$16,000	\$1,000	\$27.00
15	2010 JOHN DEERE TRACTOR, 5105M (LEASED)	LV5105M270130	MAINTENANCE	\$60,000	\$1,000	\$103.00
16	2010 JOHN DEERE LOADER, 563 (LEASED)	IP00563XAD057555	MAINTENANCE	\$6,500	\$1,000	\$11.00
17	2010 FRONTIER REAR BLADE, MODEL 2308 (LEASED)	XFRB23X100426	MAINTENANCE	\$2,800	\$1,000	\$5.00
18	2016 19" SCISSOR LIFT	22090993	MAINTENANCE	\$11,500	\$1,000	\$20.00
19	2015 JOHN DEERE PR16 626L GATOR	JM0625GSAPM100052	MAINTENANCE	\$10,800	\$1,000	\$18.00
20	2015 LAWN MOWER	J7C930RCCE1020330	MAINTENANCE	\$12,250	\$1,000	\$21.00
21	2015 LAWN MOWER BAGGER	ITCMX0FSE1020077	MAINTENANCE	\$2,915	\$1,000	\$5.00
22	2016 SKID STEER JD320E	IT0320EBEG1299620	MAINTENANCE	\$34,000	\$1,000	\$58.00
23	GOLF CART AT SMITH COTTON HS		MAINTENANCE	\$6,500	\$1,000	\$11.00
24	ORCHESTRA, BAND & CHOIR UNIFORMS		BAND	\$52,300	\$1,000	\$89.00
25	JROTC UNIFORM		JROTC	\$420,000	\$1,000	\$718.00
26	FOOTBALL UNIFORMS, HELMETS AND EQUIPMENT		UNDESIGNATED	\$659,124	\$1,000	\$956.00
27	ROBOTIC EQUIPMENT - WRIGHT CLASSROOM		UNDESIGNATED	\$571,900	\$1,000	\$978.00
28	ROBOTIC EQUIPMENT - WALTERS CLASSROOM		UNDESIGNATED	\$81,165	\$1,000	\$139.00
29	ROBOTIC EQUIPMENT - SINGER CLASSROOM		UNDESIGNATED	\$7,220	\$1,000	\$12.00
Totals				\$1,871,694		\$3,198.00

By:



Date: 11-19-2020



Fine Arts Schedule

Entity Name: SEDALIA SCHOOL DISTRICT #200
Agency Name: SRA INSURANCE AGENCY LLC
INSURANCE AND BENEFITS GROUP
Effective Date: January 1, 2021
Policy Period: January 1, 2021 to January 1, 2022

Item #	Description	Amount of Insurance	Deductible	Contribution
3	1920 STEINWAY GRAND PIANO, SER 202474 "B"	\$57,800	\$1,000	\$114.00
4	BRONZE TIGER @ SMITH COTTON HIGH SCHOOL	\$50,000	\$1,000	\$99.00
		\$107,800		\$213.00

By:

A handwritten signature in black ink, appearing to be "L. L.", is written over a horizontal line.

Date: 11-19-2020



Accounts Receivable Schedule

Entity Name: SEDALIA SCHOOL DISTRICT #200

Agency Name: SRA INSURANCE AGENCY LLC
INSURANCE AND BENEFITS GROUP

Effective Date: January 1, 2021

Policy Period: January 1, 2021 to January 1, 2022

Item #	Description	Amount of Insurance	Deductible	Contribution
1	ACCOUNTS RECEIVABLE	\$1,000,000	\$1,000	\$1,978.00
		\$1,000,000		\$1,978.00

By:

A handwritten signature in black ink, appearing to be "J. L. L.", is written over a horizontal line.

Date: 11-19-2020



Missouri Public Entity Risk Management Fund

**COVERAGE PROPOSAL
LIABILITY & AUTO**

FOR

SEDALIA SCHOOL DISTRICT #200

Prepared For

SRA Insurance Agency LLC
dba

INSURANCE AND BENEFITS GROUP

MOPERM PARTICIPATION HIGHLIGHTS

MOPERM was created by the Missouri General Assembly in 1987 and has grown to be one of the largest public entity risk sharing pools in the nation. Members benefit from the leadership of a Board of Trustees made up of member representatives who identify with the insurance needs and challenges of public entity officials. Additionally, MOPERM staff has a thorough understanding of the unique insurance concerns facing Missouri public entities.

Assured Availability of Coverage

All public entities in Missouri have the option of participating in MOPERM. Unlike commercial carriers, MOPERM does not cancel or non-renew a participating member for adverse loss experience.

Cost of Program

MOPERM's solid financial position protects the future of the pool and its members from market fluctuations and enables **stable, consistent pricing**.

MOPERM's rating plan and reserve levels are based on actual loss experience by MOPERM members, exposure data particular to participating entities, and MOPERM's own expense factors and investment income. This means that MOPERM members are not rated against public entities from other states. Professional actuarial and audit firms evaluate the pool's rating plan, loss reserves, and financial position on an annual basis.

The minimum annual contribution for participation in MOPERM is \$1,200. For new members, this amount is prorated based on the actual membership date.

Assessment

MOPERM is an assessable pool. However, the Board of Trustees has taken steps to protect against an assessment situation. MOPERM's rating plan is structured to include potential cost of loss. Additionally, 10% of each member's annual contribution is set aside as a part of a catastrophic (CAT) reserve for an additional layer of protection. MOPERM has never assessed its members for any coverage year.

Claims Administration

With four claims representatives on staff, claims receive prompt investigation, negotiation, and settlement. In the event of litigation, defense is provided by attorneys who are well-versed in the types of litigation filed against public entities.

Risk Management Services

MOPERM's goal is to provide comprehensive risk management and work with the entity to improve their loss experience. This commitment is reflected by the risk management services offered, including:

- Employment Practices Hotline that allows entity officials a free consultation with an attorney specializing in employment practices litigation
- Online training is available free or at a reduced cost. Topics include Public Entity Risk Management, General Safety, Law Enforcement and Human Resources

MOPERM also provides periodic training seminars on specific loss control issues and on-site training for individual members.

MOPERM COVERAGE

MOPERM offers two types of coverage: liability (which includes automobile and cyber & information breach) and property (which includes equipment breakdown and fidelity & crime). Either type of coverage may be purchased alone, subject to minimum contribution requirements.

MOPERM's coverage forms are tailored for Missouri public entities, recognizing not only their exposures but also their distinctive legal status and statutory defenses. All coverages (except Cyber & Information Breach Coverage) are occurrence form.

LIABILITY COVERAGE HIGHLIGHTS

Liability coverage available from MOPERM includes General Liability, Public Officials Errors and Omissions Liability, Employment Practices Liability, Automobile Liability, and Cyber & Information Breach and may include Law Enforcement Liability, Healthcare Malpractice Liability, Automobile Physical Damage, and Unmanned Aircraft Systems Physical Damage.

Liability coverage is provided on an "occurrence" basis and is divided into two parts to recognize statutory defenses. The MOPERM Liability Memorandum of Coverage is the only coverage form written specifically for Missouri public entities.

- Part 1: Protects members against claims on causes of action established by Missouri law. Part 1 coverage is limited to claims for which sovereign immunity has been waived. The waivers are (1) known dangerous condition of property, and (2) negligent operation of a motor vehicle. The MOPERM limits applicable to this coverage part are the Sovereign Immunity caps established by Section 537.610, RSMo. Current limits may be found at <http://insurance.mo.gov/industry/sovimunity>. AGGREGATE LIMITS DO NOT APPLY.
- Part 2: Protects members against claims other than those established by Missouri law. Part 2 coverage also protects public officials and employees for all types of claims (subject to coverage exclusions). The MOPERM limit for these claims is \$2,000,000 per occurrence with NO ANNUAL AGGREGATE.

Nothing contained in any solicitation for coverage from MOPERM, or the Memorandum(s) of Coverage or any endorsement thereto, shall be construed to broaden any member's liability beyond the provisions of Sections 537.600 to 537.610 RSMo, nor to abolish or waive any defense at law which might otherwise be available to a member or its officers and employees.

MOPERM's Liability Memorandum of Coverage excludes certain exposures. These exposures may remain uninsured or they may be covered by a separate policy purchased from commercial carriers.

Aircraft other than Unmanned Aircraft Systems	Hospital Malpractice
Airport Operations	Nuclear Hazards
Eminent Domain/Inverse Condemnation	Pollution
Fines, Punitive Damages or Injunctive Relief	Watercraft over 26'
Physicians' & Dentists' Malpractice	Workers Compensation

Liability Coverage Placement Requirements

The following coverages must be placed together:

- General Liability
- Public Officials Errors and Omissions Liability
- Employment Practices Liability
- Cyber & Information Breach Coverage

If the entity also has Law Enforcement or Healthcare Malpractice exposures, these liability coverages are required to be placed with MOPERM.

Cyber & Information Breach Coverage is provided to all members with General Liability coverage. This **claims-made** coverage includes the following coverages:

COVERAGE AGREEMENTS	Aggregate Limit	Retention
Cyber and Privacy Liability	\$100,000	\$2,500 each claim
Regulatory Fines	\$100,000	\$2,500 each claim
Media Offense Liability	\$100,000	\$2,500 each claim
System and Data Rectification Costs and Financial Loss	\$100,000	\$2,500 Each Policy Event
Extortion Loss	\$25,000	\$2,500 Each Policy Event
Security Business Interruption Loss	\$100,000	8 Hours Each Event
Privacy Breach Notification and Mitigation Costs	\$100,000	\$2,500 Each Policy Event
PCI DSS Assessments	\$100,000	\$2,500 Each Policy Event
Social Engineering Loss	\$10,000	\$2,500 Each Policy Event
COMBINED AGGREGATE LIMIT	\$100,000	

**SEDALIA SCHOOL DISTRICT #200
QUOTE CONDITIONS**

If coverage is desired, automobile coverage will be offered on a "Fleet Automatic" basis. Additions and deletions must be reported within 30 days and the appropriate contribution adjustments will be made on a monthly basis.

Prior Acts Coverage is not being offered.

Alternate deductible options have been provided as requested.

If proposed coverage is desired, a package discount will be applied to the existing property coverage. For 2020, the approximate annual savings is \$10,824. The actual savings would be based on the property rates in effect at inception of the liability policy.



Address: MOPERM, P. O. Box 7110, Jefferson City, MO 65102
Telephone: 888-389-8198 Fax: 573-751-8276 Web: www.moperm.com

QUOTATION ACCEPTANCE

The following must be completed by the entity's Authorized Representative and must be signed and returned in order for *any* coverage to be bound by MOPERM.

If quotation is accepted, coverage will renew annually on *January 1*.

Do NOT send payment until invoice is received.

Please verify desired coverages to be placed with MOPERM:

- ☐ Liability (Package Price) - \$5,000 Deductible Option Annual contribution: \$78,608
☐ Liability (Package Price) - \$10,000 Deductible Option Annual contribution: \$74,436

I certify that I am authorized by law to enter into this contract on behalf of **SEDALIA SCHOOL DISTRICT #200** ("Member Agency") and hereby confirm and accept participation in the Missouri Public Entity Risk Management Fund and coverage for the lines of business indicated above. The Member Agency acknowledges and agrees that:

- Coverage is subject to payment of the contribution(s) due;
- Coverage is subject to the terms and conditions of the applicable Memorandum(s) of Coverage and any and all endorsements thereto, whether said endorsements are made now or at any date in the future;
- This agreement will remain in effect during future policy terms unless coverage is cancelled at Member Agency's request or according to the withdrawal/cancellation provisions of the Memorandum(s) of Coverage; and
- Nothing contained in any solicitation for, or acceptance of, coverage from MOPERM, or the Memorandum(s) of Coverage or any endorsement thereto, shall be construed to broaden Member Agency's liability beyond the provisions of Sections 537.600 to 537.610, RSMo, nor to abolish or waive any defense at law which might otherwise be available to Member Agency or its officers and employees.

If Member Agency accepts property coverage in addition to liability coverage, Member Agency understands and agrees that the coverage limits apply on a **scheduled by location** basis; and **no coverage is extended** for any item of property if there is no value scheduled for that item. The attached Schedule of Total Property Insured Values shall be the schedule used to determine the limits of coverage.

Coverage effective _____ (date of quote or later).

Executed this _____ day of _____, 20____.

(Authorized signature) Title: _____

Do Not Pay. This is not an Invoice



Pricing for SEDALIA SCHOOL DISTRICT #200

****\$5,000 Deductible Option****

Quote Date: 11-4-2020

Expiration Date: 1-1-2021

<u>Line of Business</u>	<u>Annual Contribution</u>	<u>Deductible</u>	<u>Deductible Applicability</u>
Automobile Liability	\$6,242.00	\$5,000.00	Loss
Auto Medical Payments	\$1,301.00	\$0.00	
Hired and Non-Owned Vehicles	Included	\$5,000.00	Loss
Uninsured Motorist	\$378.00	\$0.00	
Auto Physical Damage			
Collision	\$4,483.00	Per Schedule	
Comprehensive	\$2,342.00	Per Schedule	
Cyber & Information Breach Coverage	\$1,800.00	\$2,500.00	Loss & LAE
Liability	Included	Per Schedule	
Employee Benefit Liability	\$499.00	\$1,000.00	Loss
Employment Practices Liability	\$17,604.00	\$5,000.00	Loss
Errors & Omissions Liability	\$7,750.00	\$5,000.00	Loss
Garagekeepers' Collision	\$136.00	\$500.00	Loss
Garagekeepers' Comprehensive	\$222.00	\$500.00	Loss
General Liability for Schools	\$30,416.00	\$5,000.00	Loss
IEP Hearing Coverage - \$50,000 Limit	\$471.00	\$5,000.00	Loss & LAE
Law Enforcement Liability	\$4,794.00	\$5,000.00	Loss
Unmanned Aircraft Systems Liability	\$0.00	\$5,000.00	
Unmanned Aircraft Systems Physical Damage	Included		
UAS Collision	\$112.00	\$500.00	Loss
UAS Comprehensive	\$58.00	\$500.00	Loss
TOTAL PRICING:	<u>\$78,608.00</u>		

If "Loss & LAE" (Loss Adjustment Expense) is indicated under *Deductible Applicability*, the Member will be responsible for defense and other adjustment costs up to the deductible amount. Otherwise the deductible applies only to the actual loss.



MISSOURI PUBLIC ENTITY RISK MANAGEMENT FUND

SEDALIA SCHOOL DISTRICT #200

SCHEDULE OF COVERED AUTOMOBILES

Memorandum Number: 3073

Policy Period: January 1, 2021 to January 1, 2022

Policy Effective Date: January 1, 2021

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
C=Coverage /NC=No Coverage												
36	\$920.00		ADMINISTRATION	2021 UNIDENTIFIED RENTAL VEHICLE	MOPERM3073-1			\$1,000	\$1,000	\$5,000	C	C
21	\$414.00		UNDESIGNATED	2008 BUICK LUCERNE	1G4HD57268U203177			\$1,000	\$1,000	\$5,000	C	C
1	\$428.00		UNDESIGNATED	1998 FORD E250	1FTPE2414WHA83328			\$1,000	\$1,000	\$5,000	C	C
9	\$428.00		UNDESIGNATED	1997 CHEVROLET 3500	1GBHC34R9VF047105			\$1,000	\$1,000	\$5,000	C	C
12	\$428.00		UNDESIGNATED	1996 FORD F250	1FTHF26H4TEA67525			\$1,000	\$1,000	\$5,000	C	C
15	\$378.00		UNDESIGNATED	2002 NISSAN PICKUP	1N6DD26S82C381430			\$1,000	\$1,000	\$5,000	C	C
16	\$428.00		UNDESIGNATED	2005 CHEVROLET PICKUP	1GCEK14T15Z278791			\$1,000	\$1,000	\$5,000	C	C
17	\$466.00		UNDESIGNATED	2007 GMC SIERRA 250HD	1GTHK24K37E599865			\$1,000	\$1,000	\$5,000	C	C

By:

Date: 11-4-2020

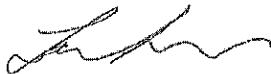
M400(Ed. 1-17)

SEDALIA SCHOOL DISTRICT #200

Memorandum Number: 3073

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
C=Coverage /NC=No Coverage												
18	\$466.00		UNDESIGNATED	2014 DODGE CARAVAN	2C4RDGBG7ER376903			\$1,000	\$1,000	\$5,000	C	C
20	\$544.00		UNDESIGNATED	2007 FORD F350	1FTWW33P87EA57885			\$1,000	\$1,000	\$5,000	C	C
23	\$544.00		UNDESIGNATED	2012 CHEVROLET SILVERADO	1GC1KVC66CF231233			\$1,000	\$1,000	\$5,000	C	C
24	\$544.00		UNDESIGNATED	2016 FORD CARGO VAN	1FTYR1ZM2GKA47517			\$1,000	\$1,000	\$5,000	C	C
26	\$584.00		UNDESIGNATED	2017 FORD CARGO VAN	1FTYR1ZMXHK807755			\$1,000	\$1,000	\$5,000	C	C
28	\$544.00		UNDESIGNATED	2014 JEEP PATRIOT	1C4NRCB3ED569929			\$1,000	\$1,000	\$5,000	C	C
29	\$584.00		UNDESIGNATED	2017 DODGE RAM CARGO VAN	3C6TRVAG7HE528849			\$1,000	\$1,000	\$5,000	C	C
30	\$624.00		UNDESIGNATED	2018 FORD 150 WAGON VAN	1FMZK1ZM6JKB54937			\$1,000	\$1,000	\$5,000	C	C
31	\$684.00		UNDESIGNATED	2019 FORD 150 WAGON VAN	1FMZK1ZM5KKA70335			\$1,000	\$1,000	\$5,000	C	C
32	\$523.00		UNDESIGNATED	2018 DODGE RAM CARGO VAN	3C6TRVAG91E111612			\$1,000	\$1,000	\$5,000	C	C
33	\$473.00		UNDESIGNATED	2018 DODGE CARAVAN	2C4RDGBG9JR201904			\$1,000	\$1,000	\$5,000	C	C
34	\$684.00		UNDESIGNATED	2020 FORD F250	1FTBF2B61LED12257			\$1,000	\$1,000	\$5,000	C	C

By:



Date: 11-4-2020

M400(Ed. 1-17)

SEDALIA SCHOOL DISTRICT #200

Memorandum Number: 3073

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
C=Coverage /NC=No Coverage												
35	\$566.00		UNDESIGNATED	2019 DODGE RAM PICKUP	ZFBHRFAB0K6N44562			\$1,000	\$1,000	\$5,000	C	C
5	\$572.00		UNDESIGNATED	2003 FORD F450	1FDXF46S23EC28534			\$1,000	\$1,000	\$5,000	C	C
7	\$338.00		UNDESIGNATED	2005 DOOLITTLE DUMP TRUCK	1DGDGP1095MO63270			\$1,000	\$1,000	\$5,000	C	C
3	\$474.00		UNDESIGNATED	2002 CHEVROLET BUS	1GBHG31F821116468			\$1,000	\$1,000	\$5,000	C	C
6	\$525.00		UNDESIGNATED	1998 INTERNATIONAL 3000 BUS	1HVBABP5WH570690			\$1,000	\$1,000	\$5,000	C	C
11	\$525.00		UNDESIGNATED	1993 INTERNATIONAL BUS	1HVBZRM2PH530539			\$1,000	\$1,000	\$5,000	C	C
27	\$625.00		UNDESIGNATED	2002 FREIGHTLINER THOMAS 48	4UZAAWAL42CK01703			\$1,000	\$1,000	\$5,000	C	C
2	\$39.00		UNDESIGNATED	2011 DOOLITTLE UTILITY TRAILER	1DGRS1829BM092420			\$1,000	\$1,000	\$5,000	NC	NC
4	\$39.00		UNDESIGNATED	2010 HAULMARK 10 FOOT CARGO TRAILER	16HCB1212AH179509			\$1,000	\$1,000	\$5,000	NC	NC
8	\$0.00		UNDESIGNATED	2006 HOMEMADE FLATBED TRAILER	MOHMTRAILER011169			N/C	N/C	\$5,000	NC	NC
10	\$39.00		UNDESIGNATED	1999 SHADOW CARGO	4U01S2023XA992010			\$1,000	\$1,000	\$5,000	NC	NC
13	\$28.00		UNDESIGNATED	2007 KODIAK 9T TILT TRAILER	1K9UT16237M108520			\$1,000	\$1,000	\$5,000	NC	NC

By:



Date: 11-4-2020

M400(Ed. 1-17)

SEDALIA SCHOOL DISTRICT #200

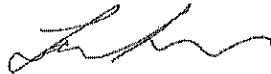
Memorandum Number: 3073

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
							C=Coverage /NC=No Coverage					
14	\$28.00		UNDESIGNATED	1993 WELL UTILITY TRAILER	1WC200G26P1059023			\$1,000	\$1,000	\$5,000	NC	NC
19	\$39.00		UNDESIGNATED	2014 DOOLITTLE CARGO TRAILER	1DGCS1627EM008091			\$1,000	\$1,000	\$5,000	NC	NC
22	\$184.00		UNDESIGNATED	2006 HEATHERLITE 4941-ENCLOSED	4FGB436386C088782			\$1,000	\$1,000	\$5,000	NC	NC
25	\$37.00		UNDESIGNATED	2018 DOOLITTLE UTILITY TRAILER	1DGRS1228JM029588			\$1,000	\$1,000	\$5,000	NC	NC

A-ADDITION; C-CHANGE; D-DELETION

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:



Date: 11-4-2020

M400(Ed. 1-17)



MISSOURI PUBLIC ENTITY RISK MANAGEMENT FUND

SCHEDULE OF COVERED UNMANNED AIRCRAFT SYSTEMS

SEDALIA SCHOOL DISTRICT
#200

Memorandum Number: 3073

Policy Period: January 1, 2021 to January 1, 2022

Unmanned Aircraft #	Department	Year	Make	Model			Serial Number		
1	ADMINISTRATION	2020	DJI	PHANTOM 4			OAXCE7RDA30332		
FAA Registration #		Principal Use							
FA379X9374		DEMONSTRATION							
Attached Equipment			UAS Cost New	Equipment Cost New	Total Value	Total Weight	Liability Deductible	Comp/ Collision Deductible	Contrib.
None			\$1,600	\$0	\$1,600	4lbs	\$5,000	\$500	\$170.00

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:

Date: 11-4-2020

M-500 (ed. 1-18)

Do Not Pay. This is not an Invoice



Pricing for SEDALIA SCHOOL DISTRICT #200

****\$10,000 Deductible Option****

Quote Date: 11-4-2020

Expiration Date: 1-1-2021

<u>Line of Business</u>	<u>Annual Contribution</u>	<u>Deductible</u>	<u>Deductible Applicability</u>
Automobile Liability	\$5,550.00	\$10,000.00	Loss
Auto Medical Payments	\$1,301.00	\$0.00	
Hired and Non-Owned Vehicles	Included	\$10,000.00	Loss
Uninsured Motorist	\$378.00	\$0.00	
Auto Physical Damage			
Collision	\$4,208.00	Per Schedule	
Comprehensive	\$2,078.00	Per Schedule	
Cyber & Information Breach Coverage	\$1,800.00	\$2,500.00	Loss & LAE
Liability	Included	Per Schedule	
Employee Benefit Liability	\$499.00	\$1,000.00	Loss
Employment Practices Liability	\$16,626.00	\$10,000.00	Loss
Errors & Omissions Liability	\$7,582.00	\$10,000.00	Loss
Garagekeepers' Collision	\$136.00	\$500.00	Loss
Garagekeepers' Comprehensive	\$222.00	\$500.00	Loss
General Liability for Schools	\$28,726.00	\$10,000.00	Loss
IEP Hearing Coverage - \$50,000 Limit	\$471.00	\$5,000.00	Loss & LAE
Law Enforcement Liability	\$4,689.00	\$10,000.00	Loss
Unmanned Aircraft Systems Liability	\$0.00	\$10,000.00	
Unmanned Aircraft Systems Physical Damage	Included		
UAS Collision	\$112.00	\$500.00	Loss
UAS Comprehensive	\$58.00	\$500.00	Loss
TOTAL PRICING:	\$74,436.00		

If "Loss & LAE" (Loss Adjustment Expense) is indicated under *Deductible Applicability*, the Member will be responsible for defense and other adjustment costs up to the deductible amount. Otherwise the deductible applies only to the actual loss.



MISSOURI PUBLIC ENTITY RISK MANAGEMENT FUND

SCHEDULE OF COVERED AUTOMOBILES

SEDALIA SCHOOL DISTRICT #200

Memorandum Number: 3073

Policy Period: January 1, 2021 to January 1, 2022

Policy Effective Date: January 1, 2021

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
C=Coverage /NC=No Coverage												
36	\$850.00		ADMINISTRATION	2021 UNIDENTIFIED RENTAL VEHICLE	MOPERM3073-1			\$3,000	\$3,000	\$10,000	C	C
21	\$360.00		UNDESIGNATED	2008 BUICK LUCERNE	1G4HD57268U203177			\$3,000	\$3,000	\$10,000	C	C
1	\$394.00		UNDESIGNATED	1998 FORD E250	1FTPE24L4WHA83328			\$3,000	\$3,000	\$10,000	C	C
9	\$394.00		UNDESIGNATED	1997 CHEVROLET 3500	1GBHC34R9VF047105			\$3,000	\$3,000	\$10,000	C	C
12	\$394.00		UNDESIGNATED	1996 FORD F250	1FTHF26H4TEA67525			\$3,000	\$3,000	\$10,000	C	C
15	\$339.00		UNDESIGNATED	2002 NISSAN PICKUP	1N6DD26S82C381430			\$3,000	\$3,000	\$10,000	C	C
16	\$394.00		UNDESIGNATED	2005 CHEVROLET PICKUP	1GCEK14T15Z278791			\$3,000	\$3,000	\$10,000	C	C
17	\$429.00		UNDESIGNATED	2007 GMC SIERRA 250HD	1GTHK24K37E599865			\$3,000	\$3,000	\$10,000	C	C

By:

Date: 11-4-2020

M400(Ed. 1-17)

SEDALIA SCHOOL DISTRICT #200

Memorandum Number: 3073

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
							C=Coverage /NC=No Coverage					
18	\$429.00		UNDESIGNATED	2014 DODGE CARAVAN	2C4RDGBG7ER376903			\$3,000	\$3,000	\$10,000	C	C
20	\$501.00		UNDESIGNATED	2007 FORD F350	1FTWW33P87EA57885			\$3,000	\$3,000	\$10,000	C	C
23	\$501.00		UNDESIGNATED	2012 CHEVROLET SILVERADO	1GC1KVC6CF231233			\$3,000	\$3,000	\$10,000	C	C
24	\$501.00		UNDESIGNATED	2016 FORD CARGO VAN	1FTYR1ZM2GKA47517			\$3,000	\$3,000	\$10,000	C	C
26	\$538.00		UNDESIGNATED	2017 FORD CARGO VAN	1FTYR1ZMXHKB07755			\$3,000	\$3,000	\$10,000	C	C
28	\$501.00		UNDESIGNATED	2014 JEEP PATRIOT	1C4NJRCB3ED569929			\$3,000	\$3,000	\$10,000	C	C
29	\$538.00		UNDESIGNATED	2017 DODGE RAM CARGO VAN	3C6TRVAG7HE528849			\$3,000	\$3,000	\$10,000	C	C
30	\$576.00		UNDESIGNATED	2018 FORD 150 WAGON VAN	1FMZK1ZM6JKB54937			\$3,000	\$3,000	\$10,000	C	C
31	\$632.00		UNDESIGNATED	2019 FORD 150 WAGON VAN	1FMZK1ZM5KKA70335			\$3,000	\$3,000	\$10,000	C	C
32	\$482.00		UNDESIGNATED	2018 DODGE RAM CARGO VAN	3C6TRVAG91E111612			\$3,000	\$3,000	\$10,000	C	C
33	\$436.00		UNDESIGNATED	2018 DODGE CARAVAN	2C4RDGBG9JR201904			\$3,000	\$3,000	\$10,000	C	C
34	\$632.00		UNDESIGNATED	2020 FORD F250	1FTBF2B61LED12257			\$3,000	\$3,000	\$10,000	C	C

By:



Date: 11-4-2020

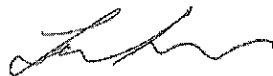
M400(Ed. 1-17)

SEDALIA SCHOOL DISTRICT #200

Memorandum Number: 3073

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
							C=Coverage /NC=No Coverage					
35	\$522.00		UNDESIGNATED	2019 DODGE RAM PICKUP	ZFBHRFAB0K6N44562			\$3,000	\$3,000	\$10,000	C	C
5	\$525.00		UNDESIGNATED	2003 FORD F450	1FDXF46S23EC28534			\$3,000	\$3,000	\$10,000	C	C
7	\$306.00		UNDESIGNATED	2005 DOOLITTLE DUMP TRUCK	1DGDGP1095MO63270			\$3,000	\$3,000	\$10,000	C	C
3	\$432.00		UNDESIGNATED	2002 CHEVROLET BUS	1GBHG31F821116468			\$3,000	\$3,000	\$10,000	C	C
6	\$478.00		UNDESIGNATED	1998 INTERNATIONAL 3000 BUS	1HV8BAP5WH570690			\$3,000	\$3,000	\$10,000	C	C
11	\$478.00		UNDESIGNATED	1993 INTERNATIONAL BUS	1HVBAZRM2PH530539			\$3,000	\$3,000	\$10,000	C	C
27	\$571.00		UNDESIGNATED	2002 FREIGHTLINER THOMAS 48	4UZAAWAL42CK01703			\$3,000	\$3,000	\$10,000	C	C
2	\$33.00		UNDESIGNATED	2011 DOOLITTLE UTILITY TRAILER	1DGRS1829BM092420			\$3,000	\$3,000	\$10,000	NC	NC
4	\$33.00		UNDESIGNATED	2010 HAULMARK 10 FOOT CARGO TRAILER	16HCB1212AH179509			\$3,000	\$3,000	\$10,000	NC	NC
8	\$0.00		UNDESIGNATED	2006 HOMEMADE FLATBED TRAILER	MOHMTRAILER011169			N/C	N/C	\$10,000	NC	NC
10	\$33.00		UNDESIGNATED	1999 SHADOW CARGO	4U01S2023XA992010			\$3,000	\$3,000	\$10,000	NC	NC
13	\$24.00		UNDESIGNATED	2007 KODIAK 9T TILT TRAILER	1K9UT16237M108520			\$3,000	\$3,000	\$10,000	NC	NC

By:



Date: 11-4-2020

M400(Ed. 1-17)

SEDALIA SCHOOL DISTRICT #200

Memorandum Number: 3073

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
C=Coverage /NC=No Coverage												
14	\$24.00		UNDESIGNATED	1993 WELL UTILITY TRAILER	1WC200G26P1059023			\$3,000	\$3,000	\$10,000	NC	NC
19	\$33.00		UNDESIGNATED	2014 DOOLITTLE CARGO TRAILER	1DGC51627EM008091			\$3,000	\$3,000	\$10,000	NC	NC
22	\$171.00		UNDESIGNATED	2006 HEATHERLITE 4941-ENCLOSED	4FGB436386C088782			\$3,000	\$3,000	\$10,000	NC	NC
25	\$31.00		UNDESIGNATED	2018 DOOLITTLE UTILITY TRAILER	1DGRS1228JM029588			\$3,000	\$3,000	\$10,000	NC	NC

A-ADDITION; C-CHANGE; D-DELETION

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:



Date: 11-4-2020

M400(Ed. 1-17)



MISSOURI PUBLIC ENTITY RISK MANAGEMENT FUND

SCHEDULE OF COVERED UNMANNED AIRCRAFT SYSTEMS

SEDALIA SCHOOL DISTRICT
#200

Memorandum Number: 3073

Policy Period: January 1, 2021 to January 1, 2022

Unmanned Aircraft #	Department	Year	Make	Model		Serial Number			
1	ADMINISTRATION	2020	DJI	PHANTOM 4		OAXCE7RDA30332			
FAA Registration #		Principal Use							
FA379X9374		DEMONSTRATION							
Attached Equipment			UAS Cost New	Equipment Cost New	Total Value	Total Weight	Liability Deductible	Comp/ Collision Deductible	Contrib.
None			\$1,600	\$0	\$1,600	4lbs	\$10,000	\$500	\$170.00

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:

Date: 11-4-2020

M-500 (ed. 1-18)

Please note:

Option 1 – Moperm quote for all lines

Option 2 – Moperm for Property, Liberty Mutual for Casualty and Brit for Cyber

We appreciate the opportunity to work with you. If you have any questions, please let me know.

Sincerely,

Randy Russell – Producer

Becky Stetzenbach – Sr. Account Executive

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

PROPERTY

Insurer:	MOPERM
AM Best Rating:	N/A
Limit:	195,333,301.00
Blanket:	☐ Yes, Bldg & Contents- All Locations
Margin Clause:	☐ % Max Per Scheduled Value Per Location
Per Loss Limit - Associational Trust	\$ _____
Annual Aggregate - Associational Trust	\$ _____
Risk Of Direct Physical Loss:	☐ Yes or: _____
Agreed Amount:	☐ YES OR ☐ % Coinsurance
Replacement Cost:	☒ X YES OR ☐ ACV
ACV Scheduled Locations:	LIST _____
New Construction or Renovations (Continuous)	\$ _____ Limit
Soft Costs and Permit Fees:	\$ _____ Limit
Property Of Others:	\$ _____
Personal Effects:	\$ _____ OR; ☐ Included in POO
Incl. Property In The Open:	☐ Yes - Scheduled or within 1,000 Ft. of Insured Location
Outdoor Property beyond 1,000 Ft. of Insured Loc.	\$ _____ Limit; \$ _____ Max Per Item.
Rebuild At Optional Location If Total Loss	☐ Yes or ☐ No
Hazardous Substance and Contaminants at Insured Property:	\$ _____ Limit
Hazardous Substance and Contaminants / Land and Water:	
Protection and Preservation of Property:	\$ _____ Limit
Property In Transit:	\$ _____ Limit
Debris Removal:	_____
Ordinance Or Law:	\$ _____ Demolishing Undamaged
	\$ _____ Replacement of Undamaged
	\$ _____ Increased Cost of Construction
Incl. Architect & Engineering Fees:	☐ Yes \$ _____ Limit; or ☐ No
Incl. Unintentional Errors In Schedules:	☐ Yes \$ _____ Limit; or ☐ No
Misc. Unnamed Locations	\$ _____ Limit
Aesthetic Impairment:	\$ _____ Limit
Accounts Receivable:	\$ 1,000,000 Limit
Valuable Papers And Records:	\$ _____ Limit; \$ _____ Max. Per Book
VP&R Includes Data And Media:	☐ Yes or ☐ No
If "No" - Data Processing Limit:	\$ _____ Limit or; ☐ NA
Data and Media Includes Power Surge	☐ Yes (☐ On Premises / ☐ Off Premises) or ☐ No
Food Spoilage (not from equipment breakdown):	\$ _____ Limit
Sewer / Drain Backup:	\$ _____ Limit
Trees, Shrubs & Plants:	\$ _____ Per Single Item
	\$ _____ Per Loss
Unscheduled Tracks and Fields:	\$ _____
Newly Acquired Property:	\$ _____ Building Limit
	\$ _____ Personal Property Limit
	_____ Days to Report

****PLEASE SEE FULL PROPOSAL FOR COVERAGE**

DEFINITIONS:

Business Income / Extra Expense:	\$ 1,500,000 Limit
Blanket (No Allocation Of Values)	☐ Yes or _____

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Actual Loss Sustained: ☒ Yes or ☐ No
 Include Ordinary Payroll: ☐ Yes (Days) or ☐ No
 Green Endorsement:
 Equipment/Mechanical Breakdown: \$ Limit, Per Accident - All Locations
 Coinsurance: None or,
 Comprehensive Form: Yes or,
 Expediting Expenses: Yes \$ Limit; or No
 Spoilage / Consequential Loss: Yes \$ Limit; or No
 Pollution / Hazardous Substances: Yes \$ Limit; or No
 Business Income: Yes \$ Limit; or No
 Newly Acquired Locations: Yes Days to Report; or
 Service Interruption: Yes \$ Limit; or No
 Contingent BI / EE: Yes \$ Limit; or No
 Data Restoration: Yes \$ Limit; or No
 System Installation and Soft Costs: Yes \$ Limit; or No
 Ordinance or Law: Yes \$ Limit; or No
 Green Upgrades: % of Loss / \$ Max; or,
 Terrorism: Included (\$ Premium Included Below)
 Deductible: \$ 10,000 Wind/Hail
 \$ 10,000 All Other Perils
 \$ Equipment Breakdown
 Hours - Business Income / Time Element

Property Annual Premium:

438,284.00

Earthquake Option:	\$ Limit Per Loss
	\$ Annual Aggregate
Incl. Earth Movement (Settling/ Shifting Not Related To A Registered Earthquake):	Yes or No
Per Loss Limit - Associational Trust	\$
Annual Aggregate - Associational Trust	\$
Deductible:	\$ 25,000 Per Occurrence
Annual Premium:	\$

Flood Option:	\$ Limit Per Loss
	\$ Annual Aggregate
	\$ High Hazard Limit Per Loss / Agg.
Per Loss Limit - Associational Trust	\$
Annual Aggregate - Associational Trust	\$
Excludes Zone "A"	Yes or No
Locations Excluded:	
Deductible:	\$ High Hazard
	\$ All Other Zones
Annual Premium:	\$

****PLEASE SEE FULL PROPOSAL FOR COVERAGE**

DEFINITIONS**

INLAND MARINE

Insurer:

MOPERM

Am Best Rating:

N/A

Equipment Limit:

\$ 179,985 Scheduled Contractor's Equipment
\$ _____ Unscheduled Contractor's Equipment

\$ _____ Unscheduled Max. Per Item

\$ 420,000 JROTC Uniforms

\$ 559,124 Football Uniforms, Helmets & Equipment

\$ 52,300 Musical Instruments, Orchestra, Band & Choir Uniforms

\$ 107,800 Fine Arts (Piano & Tiger)

\$ 660,285 Robotic Equipment

Risk Of Direct Physical Loss:

____ Yes or; _____

Incl. Earthquake / Flood If Purchased with Property

____ Yes or ____ No

Coinsurance Provision:

____ % Or _____

Rental Reimbursement:

\$ _____

Valuation:

____ ACV or; ____ RCV (____ Up to Scheduled Limit)

____ Stated Value (Fine Arts)

Deductible:

\$ _____ Per Occurrence

Misc. Equipment Premium:

\$ _____

Optional Deductible

\$ _____ Per Occurrence

Premium:

\$ **3,412.00**

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

GENERAL LIABILITY

Insurer:

AM Best Rating:

Commercial General Form:

Occurrence Format:

Limits -

General Aggregate Per Location:

Deductible:

Includes Sovereign Immunity Endors:

Incl. City For Acts Of Independent Contractors

Supplementary Defense Costs:

Fellow Employee Exclusion:

Include Law Enforcement:

Incl. BI/PD From Chemical Spraying:

Include Student Counseling (Personal Injury)

Include Garage Operations:

Pollution Liability (Sudden and Accidental):

Broadcasters / Publications (Personal/Ad. Injury)

School Nurses (Professional Healthcare):

Incl. Incidental Broadcasters E & O:

Incl. Athletic Participant Liability:

Students as Insureds (Internships / Practicum):

Insured to Provide List of Panel Counsel:

Violent Event Expense Coverage:

Premium Subject To Audit:

Terrorism:

G.L. Annual Premium:

Deductible Option:

Annual Premium:

Employee Benefit Liability

Coverage Form:

Limits:

Deductible:

E.B.L. Annual Premium:

Abuse and Molestation Liability

Coverage Form:

Limits:

Includes Alleged Participant (Defined in RFP)

Liberty Mutual Insurance

X Yes Or; CG00010413 Form

X Yes Or; _____ Claims Made

_____ Retroactive Date

\$ 1,000,000 _____ Each Occurrence

\$ 1,000,000 _____ Personal/Adv. Inj.

\$ 2,000,000 _____ General Aggregate

General Agg X Per Policy or; _____ Per Location

\$ 2,000,000 _____ Prod/Comp.Op. Agg.

\$ _____ Property Damage Legal

\$ 5,000 _____ Medical Pay / Each Person

\$ _____ Medical Pay / Each Occ.

_____ Med Pay Excludes Students and Athletic Part.

_____ Yes; or _____ Per Policy

_____ Bodily Injury and Property Damage

_____ Yes, Limits Per Mo. Sovereign Immunity When

Applicable; or _____ No

_____ Included or; _____ Not Included

_____ Yes or; _____ No

_____ Included or; _____ Deleted

_____ Yes (For Hire); _____ No

_____ Yes (\$ _____ Limit) or; _____ No

_____ Yes or; _____ No

_____ Yes or; _____ No

_____ Yes or; _____ No

_____ Yes or; _____ No

_____ Yes or; _____ No

_____ Yes or; _____ No

_____ Yes (\$ _____ Limit) Or; _____ No

_____ Yes or; _____ No

_____ Yes or; _____ No

_____ First Aid

_____ Medical Care

_____ Ambulance

_____ Hospital

_____ Yes or; _____ No

X Included or; \$ 540.00 Additional Premium to Incl.

\$ 29,830.00

\$ _____ Property Damage Only

\$ _____

_____ Occurrence or; X Claims Made

1/1/2012 _____ Retroactive Date

\$ 1,000,000 _____ Each Claim

\$ 3,000,000 _____ Aggregate

\$ _____ Per Claim

\$ _____ Insured in GL Prem

X Occurrence Or; _____ Claims Made

_____ Retroactive Date

\$ 1,000,000 _____ Each Act

\$ 1,000,000 _____ Aggregate

\$ _____ Special Supplementary Payments

_____ Yes \$ _____ Each Act

\$ _____ Aggregate or; _____ Not Covered

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Duty to Defend:	____ Yes or; ____ No
Excludes Perpetrator:	____ Yes or; ____ No
Deductible:	\$ <u>5,000</u> Per Claim
Abuse / Molestation Annual Premium:	\$ <u>Included in GL premium</u>

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

EDUCATORS LEGAL LIABILITY

Insurer: Liberty Mutual Insurance
AM Best Rating: A
Form: ☐ Occurrence Form or ☒ Claims Made
Retro Date: 1/1/2016
Limits Of Liability: \$ 1,000,000 Each Wrongful Act
\$ 1,000,000 Aggregate
\$ _____ Each Action - Defense Exp (Injunctive or Declaratory Relief)
\$ _____ Aggregate - Defense Exp (Injunctive or Declaratory Relief)
Deductible: \$ 5,000 Each Wrongful Act (Non-EPL)
\$ _____ Each Wrongful Act (Employment Practices)
Defense Cost Are Supplemental: ☐ Yes or; ☐ No
"Pay On Behalf Of Insured": ☐ Yes or; ☐ No
Insurer's Duty To Defend: ☐ Yes or; ☐ No
Includes Discrimination: ☐ Yes or; ☐ No
Includes Civil Rights Violations: ☐ Yes or; ☐ No
Incl. Sexual Harassment (No B.I.): ☐ Yes or; ☐ No
Incl. Non-Monetary Demands: ☐ Yes (Note Limitations) or; ☐ No
Incl. Insured's Consent To Settle: ☐ Yes or; ☐ No
Includes Authorized Volunteers: ☐ Yes or; ☐ No
Includes All Advisory Boards: ☐ Yes or; ☐ No
Incl. Back wages & Benefits: ☐ Yes or; ☐ No
Incl. Defense For Non-Monetary Claims: ☐ Yes or; ☐ No
Definition Of Claim Includes EEOC ☐ Yes or; ☐ No
or Similar Administrative Hearings: ☐ Yes or; ☐ No
Incl. Student and Non-Student Discrimination: ☐ Yes or; ☐ No
Awarded Plaintiff Fees Included as "Damages": ☐ Yes or; ☐ No
Incl. Employed Notaries: ☐ Yes or; ☐ No
Insured to Provide List of Panel Counsel: ☐ Yes or; ☐ No
Annual Premium: \$ 8,303.00

Option: \$ _____ Each Occ. / Agg.
\$ _____ Deductible
\$ _____ Annual Premium

Extended Reporting Conditions and Premium: _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

LAW ENFORCEMENT LIABILITY

Insurer: Liberty Mutual Insurance
AM Best Rating: A
Form: Occurrence Or; ☒ Claims Made
12/12/2019 Retroactive Date
Limits Of Liability: \$ 1,000,000 Each Occurrence
\$ 1,000,000 Policy Limit/Aggregate
Part of G.L. Limits: Yes Or; No, Separate Policy
Includes Sovereign Immunity Endors: Yes, Limits Per Mo. Sovereign Immunity When
Applicable; or No
Deductible: \$ 1,000 Per Loss
\$ For Defense Expenses
Wrongful Act Coverage: Yes, Includes Errors, Omissions & Negligent Acts
Awarded Plaintiff Fees Included as "Damages": Yes or; No
Moonlighting Activities:
 Coverage For Officer: Included or; Not Included
 Coverage For Entity: Included or; Not Included
Supplementary Defense Cost: Yes or; No
"Pay On Behalf Of Insured": Yes or; No - Indemnification
Insurers Duty To Defend: Yes or; No
Include Civil Rights Allegations: Yes or; No
Incl. Insured's Consent To Settle: Yes or; No
Incl. Necessary Intentional Acts: Yes or; No
Include Defense For Criminal
Allegations Until Finding Of Fact: Yes or; No
Line of Duty Death Coverage: \$ Per Officer, \$ Aggregate
Non-Monetary Defense Expenses: \$
Annual Premium: \$ 4,072.00

Deductible Option: \$ Each Occurrence
Annual Premium: \$

Extended Reporting Conditions and Premium: _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

CRIME COVERAGE

Insurer: MOPERM
AM Best Rating: N/A
Public Employees Blanket Form: _____ Yes or; _____
Incl. Faithful Performance: _____ Yes or; No
Incl. All Employees , Non-Compensated
Officers & Board Members _____ Yes or; _____ No
Coverage Excess Of Individual Bonds
Required By Law Or Ordinance: _____ Yes or; _____ No
Include ERISA Endorsement (If Applicable): _____ Yes or; X No
Limit: \$ 100,000 Per Loss
Deductible: \$ 5,000 Per Loss
Annual Premium: \$ **4,175.00**

Forgery & Alteration Limit: \$ 50,000 Per Loss
Forgery & Alteration Deduct: \$ 5,000 Per Loss
Forgery Annual Premium: \$ Included

Money & Secur. Inside Limit: \$ 50,000 Per Loss
Money & Secur. Outside Limit: \$ 50,000 Per Loss
Money & Secur. Deductible: \$ 5,000 Per Loss
Money & Secur. Annual Premium: \$ **Included**

Computer Fraud: \$ 50,000 Per Loss
Include Wire Transfers: _____ Yes or; _____ No (list if separate)
CF Deductible: \$ 5,000 Per Loss
CF Annual Premium: \$ **Included**

Funds Transfer Fraud: \$ _____ Per Loss
Deductible: \$ _____ Per Loss
Funds Transfer Fraud Premium: \$ _____

Optional Limits (All Coverages)
Limit: \$ _____ Per Loss
Deductible: \$ _____ Per Loss
Annual Premium: \$ _____

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

AUTOMOBILE

Insurer:

Liberty Mutual Insurance

AM Best Rating:

A

Liability Limits:

\$ 1,000,000 Combined Single Limit

Includes Sovereign Immunity Endors:

Yes, Limits Per Mo. Sovereign Immunity When
Applicable; or No

Uninsured/Under. Motorist:

\$ 50,000 Each Accident

PIP:

\$ Each Accident Or: NA

Medical Payments:

\$ 5,000 All Vehicles

Symbol "One" Liability:

X Yes or; Symbol

Hired & Non-Owned Liability:

X Included; Not Included

Employees As Insureds:

Yes or No

Volunteers As Insureds:

Yes or No

Fellow Employee Exclusion:

Included or; Deleted

Fleet Basis (No Audit Or Additional Premium

During Policy Period for Units Under \$100,000):

Yes or

Auto Liability Deductible:

\$ BI/PD

Auto Liability Annual Premium:

\$ 21,324.00

Deductible Option:

\$ BI/PD

Annual Premium:

\$

Physical Damage Per Schedule

Yes or

Auto Physical Damage Deduct -

Comprehensive:

\$ 500 Per Vehicle

\$ Comprehensive Max Per Occurrence

Collision:

\$ 500 Per Vehicle

Includes Audio / Video Equipment

Attached To Vehicles:

Yes or No

Include Towing And Labor

\$ Limit Or; No

Include Temporary Substitute Autos:

Include Employee / Volunteer / Board within scope
of duties for District:

Yes (excess personal auto coverage and deductible)

or; Limit

Rental Reimbursement:

\$ Limit

Valuation:

RCV Up To Scheduled Limit On School Buses &
ACV on all others

Or;

Fleet Basis (No Audit Or Additional Premium

During Policy Period for Units Under \$100,000):

Yes or

Physical Damage Annual Premium:

\$

Optional Deductible:

\$ Comprehensive

\$ Comprehensive Max Per Occurrence

\$ Collision

Annual Premium:

\$

Hired/Borrowed Physical Damage:

\$ Limit Per Vehicle

\$ 100 Comprehensive Deductible

\$ 500 Collision Deductible

Annual Premium:

\$ Included

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

Garagekeepers

Limit:

\$ 37,500 Comprehensive

\$ 37,500 Collision

Deductible:

\$ 500 Comprehensive (\$ 2500 Max Per Loss)

\$ 500 Collision

Primary or Excess:

 Primary or; Excess

Annual Premium:

\$ Included

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT
JANUARY 1, 2021 TO JANUARY 1, 2022

CYBER

Insurer:	BRIT
AM Best Rating:	N/A
Form:	☐ Claims Made or; ☐ Occurrence
	☐ Full prior acts ☐ Retroactive Date
Aggregate Limit:	\$ 1,000,000
First Party Limits:	\$ _____ Business Interruption
	\$ _____ Dependent Business Interruption
	\$ _____ Cyber Extortion
	\$ _____ Data Recovery
	\$ _____ Crisis Management / Breach Response
Third Party Liability:	\$ _____ Data and Network Liability
	\$ _____ Regulatory Defense & Penalties
	\$ _____ Payment Card Liabilities and Cost
	\$ _____ Media Liability
Deductible:	\$ _____ Per Loss
	☐ Notified Individuals (if applicable)
Incl. non-compliance of EU Data Protection Regulations:	☐ Yes or; ☐ No
Extra Expense:	☐ Yes or; ☐ No
Wrongful Act Coverage:	☐ Yes or; ☐ No
Incl. Terrorism:	☐ Yes or; ☐ No
Incl. Plagiarism and Unauthorized Use of Materials	☐ Yes or; ☐ No
Supplemental Defense Costs:	☐ Yes or; ☐ No
Pay On Behalf Of:	☐ Yes or; ☐ Indemnify
Annual Premium:	\$ 11,115 + 557.75 (surplus lines tax) = 11,712.50

<u>Option:</u>	\$ _____ Limits (expand as needed)
	\$ _____ Deductible
	\$ _____ Annual Premium

****PLEASE SEE FULL PROPOSAL FOR COVERAGE DEFINITIONS****

SEDALIA SCHOOL DISTRICT #200 PROPOSAL

EFFECTIVE: 01/01/2021 - 01/01/2022

PREPARED FOR:
SEDALIA SCHOOL DISTRICT #200
2806 MATTHEW DR
SEDALIA, MO 65301



PROVIDED BY:

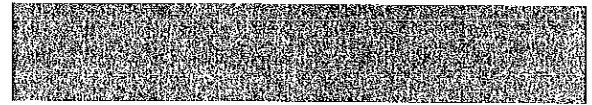
Liberty Mutual[®]
INSURANCE

PROVIDED ON: 10/28/2020

PROPOSAL EXPIRATION DATE: 12/27/2020

Liberty Mutual Insurance is the marketing name for the property and casualty insurance operations of Liberty Mutual Insurance Company and its' affiliates, 175 Berkeley Street, Boston, MA 02116. Not all insurance coverages are available in all states and policy terms may vary based on individual state requirements. This proposal may include a policy from a Liberty Mutual nonadmitted surplus lines affiliate that is not licensed in your state. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.

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Account Team



Daniel Corsiuk
Underwriter

312-761-7423
Email me

Responsible for account underwriting and a liaison for the Broker/Customer

- Account Pricing
- Business Coordination
- Policy Coverage
- Risk Evaluation/Loss and Hazard Analysis



Amanda Allen
Underwriting Assistant/Account Analyst

513-867-3721
Email me

Responsible for underwriting support

- Policy Change and Transaction Requests
- Signature Documents
- State Filing, Inquiries and Criticisms

Summary



Line of Coverage	Effective Date	Rating Plan	Underwriting Company	Pay Plan	Commission Rate	Estimated Annual Premium*
Commercial Auto	01/01/2021	Guaranteed Cost	LM Insurance Corporation	Monthly 15%/11	15.0%	\$21,324
General Liability	01/01/2021	Guaranteed Cost	Lm Insurance Corporation	Monthly 15%/11	15.0%	\$29,830
School Leaders Errors Omissions	01/01/2021	Guaranteed Cost	Liberty Mutual Fire Insurance Company	Monthly 15%/11	15.0%	\$8,303
Law Enforcement Liability	01/01/2021	Guaranteed Cost	Liberty Mutual Fire Insurance Company	Monthly 15%/11	15.0%	\$4,072
Umbrella	01/01/2021	Guaranteed Cost	Liberty Mutual Fire Insurance Company	Monthly 15%/11	15.0%	\$23,201
Total Estimated Premium						\$86,730

*Estimated annual premium includes Terrorism Risk Insurance Act (TRIA) premium, taxes, assessments and surcharges.

Payment Terms:

- Commissions will be paid in accordance with the payment plans established for the customer.
- Mid-Term premium endorsements will be: **Bill Now - Outside Payment Plan**
- Customer will be billed for premium, taxes, assessments, and surcharges.
- Pay Terms Offered: **Non-ACH**

Invoice

Remit payment to:
Liberty Mutual Insurance
P.O. Box 1449
New York, NY 10116-1449
Questions Call: 1-800-320-7582

SEDALIA SCHOOL DISTRICT #200

Pay Terms Offered*

Effective: 01/01/2021 to 01/01/2022

Line of Coverage	Pay Plan	Deposit Amount	Installment Amount	Grand Total
Commercial Auto	Monthly 15%/11	\$3,198.60	\$1,647.76	\$21,324.00
General Liability	Monthly 15%/11	\$4,474.50	\$2,305.05	\$29,830.00
School Leaders Errors Omissions	Monthly 15%/11	\$1,245.45	\$641.60	\$8,303.00
Law Enforcement Liability	Monthly 15%/11	\$610.80	\$314.65	\$4,072.00
Umbrella	Monthly 15%/11	\$3,480.15	\$1,792.80	\$23,201.00
Total Amount Due		\$13,009.50	\$6,701.86	\$86,730.00
Deposit Due Date		01/01/2021		

*Billing will also be set up in your online portal. Please contact your Client Service Representative for access.

This is not your actual invoice. It is an estimate based on proposed exposures, coverages, and is subject to change when the actual invoice is mailed by Customer Accounting Services under separate cover. We are offering this estimate for your information and planning. We are also providing you an ability to make payment now if your effective date is fast approaching as payment is required within 10 days of your effective date.

Customer will be billed for premium, taxes, assessments, and surcharges.

Mid-Term premium endorsements will be: **Bill Now - Outside Payment Plan**



Commercial Auto

Premium Details

Underwriting Company: **LM Insurance Corporation**
 Rating Plan: **Guaranteed Cost**
 Named Insured: **Sedalia School District #200**

Premium	
Estimated Premium	\$21,324
Taxes, Assessments & Surcharges	\$0
Total Estimated Premium with Taxes, Assessments & Surcharges	\$21,324

May be subject to audit.

Coverages	Symbols	Limits	Deductibles	Premium
Liability	01	\$1,000,000	N/A	\$11,729
Personal Injury Protection	N/A	N/A	N/A	N/A
Added Personal Injury Protection	N/A	N/A	N/A	N/A
Auto Medical Payments	02	\$5,000	N/A	\$254
Uninsured Motorist	06	\$50,000	N/A	\$272
Underinsured Motorist	06	\$50,000	N/A	\$52
Physical Damage				
Comprehensive	07	Actual Cash Value or Cost of Repair	\$500	\$3,048
Collision	N/A	Actual Cash Value or Cost of Repair	\$500	\$3,590
Towing and Labor	N/A	N/A	N/A	N/A
Hired Liability	N/A	\$1,000,000	N/A	\$341
Hired Physical Damage				
Comprehensive	N/A	N/A	\$100	\$159
Collision	N/A	N/A	\$500	\$236
Endorsements	N/A	Various	Various	\$1,643

Commercial Auto

Forms & Endorsements

Form Name	Form Number	Fill-Ins
2016 Commercial Auto Miscellaneous Form Revisions Advisory Notice To Policyholders	CNA 90 15 11 16	
Alaska Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 89 10 13	
Auto Medical Payments	CA 99 03 10 13	
Business Auto Coverage Form	CA 00 01 10 13	
Business Auto Declarations	AC 00 03 02 13	
Business Auto Declarations Extension Schedule - Hired or Borrowed Autos and Nonowned Autos	ACS 00 03 11 11	
Changes In Your Policy	AC 00 30 10 13	
Changes in Item Two of the Declarations - Physical Damage Coverages	ACS 00 25 04 13	
Common Policy Conditions	IL 00 17 11 98	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 85 10 13	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 85 01 06	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 87 01 06	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 87 10 13	
Forms Inventory	ACS 00 26 04 13	

Continued on next page...

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

Commercial Auto

Forms & Endorsements

Form Name	Form Number	Fill-Ins
Garagekeepers Coverage	CA 99 37 10 13	
Garagekeepers Schedule	ACS 99 07 11 16	
Insured Mailer Page	CNI 90 04 01 12	
Item 3 - Schedule of Covered Autos You Own	ACS 00 24 04 13	
Liberty Mutual Group California Privacy Notice	SNI 04 01 01 20	
Missouri Changes	CA 01 65 07 16	
Missouri Changes - Cancellation and Nonrenewal	CA 02 19 01 16	
Missouri Changes - Pollution Exclusion	CA 01 66 10 13	
Missouri Notice To Policyholder	SNI 24 01 01 20	
Missouri Underinsured Motorists Coverage	CA 31 04 02 18	
Missouri Uninsured Motorists Coverage	CA 21 04 10 13	
Named Insured Endorsement	AC 84 13 01 11	Named Insured: Sedalia School District #200
Nuclear Energy Liability Exclusion Endorsement (Broad)	IL 00 21 09 08	
Participating Provision	LIL 90 05 06 13	
Policyholder Notice - Company Contact Information	SNI 90 01 12 18	
Pollution Liability - Broadened Coverage for Covered Autos-Business Auto and Motor Carrier Coverage Forms	CA 99 48 10 13	
Producer Mailer Page	CNI 90 05 01 12	
Public Transportation Autos	CA 24 02 10 13	

Continued on next page...

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

Commercial Auto

Forms & Endorsements

Form Name	Form Number	Fill-Ins
Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion	CA 23 45 11 16	
Schedule of Additional Insured - Lessor(s)	ACS 00 11 11 11	
Schedule of Additional Insured - Lessor(s)	ACS 00 11 11 11 B	
School Business Auto Extension Endorsement	AC 84 52 12 16	
State Application of Terrorism Exclusion Endorsements Involving Nuclear, Biological Or Chemical Terrorism	AC 84 26 08 15	
Temporary Substitute Auto - Physical Damage Insurance	AC 84 73 01 16	
Uninsured/Underinsured Motorists Insurance (UM/UIM) Schedule	ACS 21 02 04 13	
Washington Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 93 10 13	

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Premium Details

Underwriting Company: **LM Insurance Corporation**
 Rating Plan: **Guaranteed Cost**
 Named Insured: **Sedalia School District 200**

Premium	
Estimated Coverage Premium	\$19,834
Estimated Endorsement Premium	\$9,456
Total Estimated Premium	\$29,290
Terrorism Risk Insurance Act (TRIA) Premium	\$540
Taxes, Assessments & Surcharges	\$0
Total Estimated Premium with TRIA, Taxes, Assessments & Surcharges*	\$29,830

*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes, and/or written premium.
 May be subject to audit.

Coverages	Limits of Liability
General Aggregate Limit	\$2,000,000
Products/ Completed Operations Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You (or any premises)	\$100,000
Medical Expense Limit (any one person)	\$5,000
Employee Benefits Liability*	\$1,000,000
Employee Benefits Aggregate*	\$3,000,000

* Employee Benefits Liability Retroactive Date: 1/1/2012

General Liability

Forms & Endorsements

Common Policy Form

Form Name	Form Number	Fill-Ins
Common Policy Conditions	IL 00 17 11 98	
Inventory Coverage Forms/Parts, Endorsements, Enclosures	IC 00 42 07 09	
Missouri Changes - Cancellation And Nonrenewal	IL 02 74 02 13	

Coverage

Form Name	Form Number	Fill-Ins
Commercial General Liability Coverage Form	CG 00 01 04 13	
Corporal Punishment	CG 22 67 10 93	
Employee Benefits Liability Coverage	CG 04 35 12 07	Retroactive Date: 01/01/2012 Deductible: 1000 Aggregate Limit: \$3,000,000 Limit: \$1,000,000
Non-Cumulation Of Liability (Same Occurrence)	LC 25 13 08 08	
Personal And Advertising Injury - Occurrence Redefined	LC 29 06 08 08	
Personal And Advertising Injury Redefined - Definition Of Publication	LC 29 04 08 08	
Premium Responsibility	LC 99 36 02 13	
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17	
SEXUAL MISCONDUCT LIABILITY COVERAGE	LC 04 91 02 20	Fill-In: Each Sexual Misconduct Limit: \$1,000,000 Aggregate Sexual Misconduct Limit: \$1,000,000 Sexual Misconduct Liability Deductible: \$5,000

Continued on next page...

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Forms & Endorsements

Form Name	Form Number	Fill-Ins
School Amendatory Endorsement	LC 99 44 07 18	
Violent Event Response Coverage For Schools	LC 32 641 02 20	Fill-In: Fill-In: Each Violent Event Limit - Response Expenses and Loss: \$1,000,000 Aggregate Limit - Response Expense and Loss: \$1,000,000 Each Person Limit - Loss: \$25,000 Each Person Limit - Death Benefits: \$15,000

Declaration

Form Name	Form Number	Fill-Ins
Commercial General Liability Declarations	LC 00 04 08 12	
Declarations Extension Schedule	LCS 00 02 05 12	
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12	
Declarations Extension Schedule - Miscellaneous Charges	LCS 00 03 05 12	

NONE

Form Name	Form Number	Fill-Ins
Missouri Notice To Policyholder	SNI 24 01 01 20	

Notice to Policyholder

Form Name	Form Number	Fill-Ins
Liberty Mutual Group California Privacy Notice	SNI 04 01 01 20	
Policyholder Disclosure Terrorism Risk Insurance Act	SNI 90 02 01 20	

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Forms & Endorsements

Other Exclusion

Form Name	Form Number	Fill-Ins
Access Or Disclosure Of Confidential Or Personal Information With Limited Bodily Injury Exception	CG 21 06 05 14	
Asbestos Exclusion	LC 21 01 06 05	
Discrimination Exclusion	LC 21 04 06 05	
Employment - Related Practices Exclusion	CG 21 47 12 07	
Exclusion - Trampolines	LC 21 112 02 14	
Fungi or Bacteria Exclusion (Legionella Bacterium Excluded)	LC 21 91 09 12	
Lead Exclusion	LC 21 06 06 07	
Nuclear Energy Liability Exclusion Endorsement (Broad)	IL 00 21 09 08	
Silica Exclusion	LC 21 02 06 05	
Total Pollution Exclusion With A Hostile Fire Exception	CG 21 55 09 99	

Policy Cover

Form Name	Form Number	Fill-Ins
Participating Provision	LIL 90 05 06 13	

State Mandatory

Form Name	Form Number	Fill-Ins
Missouri Changes - Guaranty Association	CG 26 25 04 05	
Missouri Changes - Medical Payments	CG 26 50 04 13	
Missouri Changes - Pollution Exclusion	CG 01 34 08 03	

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Forms & Endorsements

TRIA Exclusions

Form Name	Form Number	Fill-Ins
Alaska Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 26 93 01 15	
Arkansas Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 26 86 01 15	
Cap On Losses From Certified Acts Of Terrorism	CG 21 70 01 15	
Cap On Losses From Certified Acts Of Terrorism	CG 21 70 01 15	
Cap On Losses From Certified Acts Of Terrorism	CG 21 70 01 15	
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 21 76 01 15	

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

School Leaders Errors & Omissions

Premium Details

Underwriting Company: Liberty Mutual Fire Insurance Company
Rating Plan: Guaranteed Cost
Named Insured: SEDALIA SCHOOL DISTRICT #200

Coverages	Premium
School Leaders Errors & Omissions (SLEO) Premium	\$8,221
Non-Monetary Relief Defense Coverage	Included
Terrorism Risk Insurance Act (TRIA) Premium	Rejected
Total Estimated Premium with TRIA Premium*	\$8,221

*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes and/or final written premium.
May be subject to audit.

Coverages	Limits of Liability	Deductibles
Each Wrongful Act	\$1,000,000	\$5,000
Aggregate	\$1,000,000	-
Non-Monetary Relief Defense Coverage	\$100,000	\$5,000

This insurance does not apply to "wrongful acts" committed prior to the **Retroactive Date: 01/01/2016. Claims-made Inception Date: 01/01/2020.**

School Leaders Errors Omissions

Forms & Endorsements

Form Name	Form Number
Declarations Extension Schedule	LCS 00 02 05 12
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12
Missouri Changes	LC 32 661 02 20
Missouri Changes - Cancellation and Nonrenewal	LC 32 701 02 20
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17
School Leaders Errors and Omissions Liability Coverage Form	LC 00 12 02 20
School Leaders Errors and Omissions Liability Declarations	LC 00 18 07 20

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

Law Enforcement Liability

Premium Details

Underwriting Company: Liberty Mutual Fire Insurance Company
 Rating Plan: Guaranteed Cost
 Named Insured: SEDALIA SCHOOL DISTRICT #200

Coverages	Premiums
Law Enforcement / Security Guards Personal Liability Premium	\$4,032
Non-Monetary Relief Defense Premium	Included
Terrorism Risk Insurance Act (TRIA) Premium	\$40
Total Estimated Premium with TRIA, Taxes, Assessments & Surcharges*	\$4,072

*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes and/or final written premium.
 May be subject to audit.

Coverages	Limits of Liability	Deductibles
Each Wrongful Act	\$1,000,000	\$1,000
Aggregate	\$1,000,000	-
Non-Monetary Relief Defense Coverage	\$100,000	\$1,000

The insurance does not apply to "wrongful acts" committed prior to the **Retroactive Date: 12/12/2019. Claims-made Inception Date: 1/1/2020.**

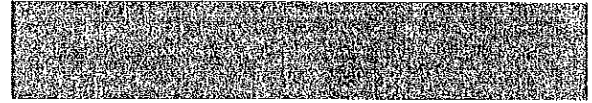
Law Enforcement Liability

Forms & Endorsements

Form Name	Form Number
Cap On Losses From Certified Acts Of Terrorism	LC 21 128 05 17
Declarations Extension Schedule	LCS 00 02 05 12
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12
Law Enforcement Professional Liability Coverage Form	LC 00 13 02 20
Law Enforcement Professional Liability Declarations	LC 00 16 02 20
Missouri Changes	LC 32 661 02 20
Missouri Changes - Cancellation and Nonrenewal	LC 32 701 02 20
Non-Monetary Relief Defense Coverage	LC 99 49 02 20
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

The Liberty Mutual Advantage



Experience the Liberty Mutual Difference.

Industries evolve. Market conditions shift. Risks change. That's why you need the stable partnership of a global leader with strength in every corner. When you work with Liberty Mutual you can expect industry-leading coverages delivered by a team that is empowered to provide a superior experience. With experts in underwriting, risk control, claims, and more, we harness innovation to address your concerns at each touch point. Look to Liberty if you value long-term partnership and want a carrier with the expertise and stability to adapt as your business changes.

The Liberty Mutual Advantage

Financial Strength

Working with a Fortune 100 company, you get the advantage of more: more industry-leading resources and deeper expertise in more areas, including outstanding access to quality care and powerful return-to-work strategies and risk control strategies.

Industry Expertise

With 100+ years in business, we have deeply earned experience in your industry. At every touch point – from how we underwrite to how we manage claims – we have the experience you need. It's our business to know your business. Our experts understand the challenges you face and are ready to help mitigate risk at every level.

A Superior Customer Service Experience

Work with engaged, responsive professionals, from onboarding to claims management. We collaborate constantly to ensure your program is designed and operating for optimal results. We back this with technologies that maximize agility and efficiency — plus the steadfastness of an established partner. Count on us to stay focused on you.

Industry-leading Claims Handling

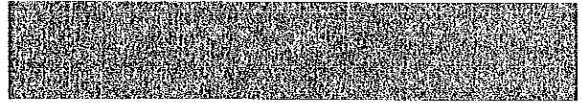
Our specialized approach leads to better outcomes and a better overall experience. Superior claims experience enabled by unparalleled focus on exceptional people, innovation and harnessing data to put your business ahead.

Advanced Risk Control and Engineering*

We can help lower your total cost of risk by providing access to resources that can help you identify exposures and practical ways to mitigate them. You benefit from relevant insights and practical programs that address your areas of greatest loss, such as workplace injuries, product recalls, and property damage.

*Our risk control services are advisory only. We assume no responsibility for management or control of customer safety activities nor implementation of recommended corrective measures.

Services



Providing you with a great experience is important to us. Here are some of the services that you'll receive when you join us:

Services are based on the Lines of Business sold.

Account Management Services

- Designated Account Management Team
- Seamless onboarding to Liberty Mutual
 - o Policy number assignment and signature documents
 - o Claim intake procedures
 - o Policy issuance
 - o Quick action on state reporting and posting notices
 - o Set up and training for Liberty Mutual's online portal and Risk Management Information System
- Facilitation/Navigation of a smooth claims experience by quickly addressing questions and resolving issues

Claims Services

- 24 Hour Emergency Claims Service Center
- 24 Hour Claim Reporting – Internet & Telephonic
- Claimant and Customer contact on Liability Bodily Injury claims in 1 day
- Injured Worker, Employer, and Medical Provider contact on WC Indemnity claims in 1 day
- Claims Acknowledgements
- Comprehensive Liability and/or Compensability Investigations
- Customer Specific Location Coding for WC
- Designated National Claims Service Teams
- Fraud Investigations and Handling
- Index Bureau Reporting
- On-line Medical Provider Referral Service
- Second Injury Fund Recovery for WC
- Notification of reserve changes equal to or exceeding \$20,000
- Notification of settlements equal to or exceeding \$20,000

Litigation Management Services

Liberty Mutual reserves the right to retain and direct legal counsel:

Liberty Mutual Staff Counsel or Managed Panel Counsel will be used unless otherwise directed by Liberty Mutual or agreed upon.

Services



Risk Control Services

On-demand Risk Control resources including:

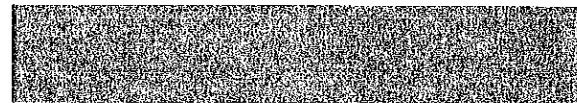
- Risk Control Consulting Center
- Access to comprehensive safety and health resources through Liberty Mutual SafetyNet (an online destination for safety tools, training, and resources)

Technology Services

- Access to Liberty Mutual's online portal to include:
 - o Account and billing information
 - o Risk control services and medical providers
 - o Reporting and tracking claim activity through Risktrac
- Access to Risktrac, Liberty Mutual's Risk Management Information System
 - o View adjuster claim notes and monitor activity
 - o Create watch lists to keep track of important claims
 - o Set alerts to be notified of reserve and payment activity

Please speak with your Underwriter if additional services are needed.

Terms & Conditions



This proposal is valid for 60 days from the Date of Proposal or until the Effective Date (whichever is earlier) and is solely an estimate of premium, based on the information provided, and all amounts are subject to change. This proposal does not bind or provide actual coverage and is not an offer of insurance. Specific terms of coverage, exclusions, and limitations are contained solely in a completed insurance policy for which a premium has been paid.

This proposal may vary from your original request for coverage. Please review the proposal carefully for any variances. The terms, conditions and premiums included in this proposal contemplate the sale or renewal of all the quoted insurance lines. Electing to buy or renew only some of the lines of coverage may result in changes to the terms, conditions and premiums of the remaining insurance lines.

We are willing to provide only the coverage described by this document. This document is a proposal to provide coverage based solely on these specifications. We will not be bound or obligated by proposals, specifications, or requests prepared by any other party. Further, this coverage is not bound until expressly accepted, in writing, by a Liberty Mutual Insurance employee who is authorized to bind these coverages. Finally, this document is not a policy of insurance. Coverage will be determined by the terms and conditions of the policy or policies issued by us. This document was created and distributed to you solely for information purposes only. You must look to and rely upon the full terms and conditions of the policy to determine the nature and extent of coverage.

To learn more about Liberty Mutual's privacy policy, go to libertymutual.com/privacy

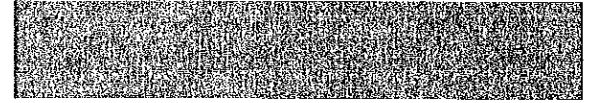
This proposal and any policy or contract that may be issued pursuant to this proposal, is based on the information you or your authorized representative provided regarding named and additional insureds. In the event that individuals, entities, vessels or countries that have a direct or indirect interest in the quoted insurance coverage are subject to U.S. or foreign financial sanctions laws, or appear on any domestic or foreign list of persons with whom we are prohibited from doing business or conferring financial benefit, Liberty Mutual Insurance reserves the right to amend this proposal or to withdraw it in its entirety; and, in the event a policy of insurance or a contract for other benefits is issued by us prior to or after learning that any subject persons or entities appear on the prohibited list, or otherwise are identified in connection with an economic sanctions program, Liberty Mutual Insurance reserves the right to declare any such issued policy or contract null, void and without legal or binding effect, such voiding to be effective from the otherwise effective date of such issued policy or contract and regardless of whether any circumstance has arisen, or there has been an occurrence since such issuance that would be material to the duties and responsibilities set forth in such policy or contract.

Quote Stipulations

All policy coverages, terms, and conditions are subject to applicable State Amendatory Endorsements.

If the Named Insured's signature is required for any of the policies or coverages included in this proposal, they must be signed by the proposed Named Insured and returned to us by the effective date of the policy, or within 30 days of receipt, whichever is later. Failure to execute and return any required signature documents within the specified time frame may result in withdrawal of the proposed payment plan, or cancellation or rescission where allowed by law, and/or coverage changes and corresponding premium increase(s) required by law as a result of not having signed forms.

Terms & Conditions



Services

These services are provided during the effective period, unless otherwise specified. Services will convert to our standard claims and other services, except as otherwise agreed in writing or stated below, if:

- 1) all of the policies described, including any renewals and rewrites of those policies, are cancelled or non-renewed by you or by us,
- 2) losses are projected to exceed a rating plan maximum, or
- 3) you become insolvent or file for bankruptcy.

We may modify our standard services at any time without notice.

Claim Service Definitions

Notification: the formal act of alerting the customer/broker when a specific claim action is taking place. Specific actions can include but are not limited to Nurse Case Manager, Field Investigation, Surveillance, Third Party, Reserves and Settlement. No response from customer is required in order for Claims to proceed with their action plan.

Risk Control Services

Our risk control service is advisory only and does not include:

- Providing for the health and safety of your employees or the public
- Managing or controlling your safety activities or implementing recommended corrective measures
- Identifying all hazards
- Warranting that requirements of any federal, state, or local law, regulation, or ordinance have or have not been met.

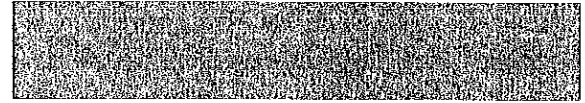
Regulatory Service Requirements

After the effective date of this policy, we may be required to provide certain services (e.g., managed care) or to re-classify/re-code certain services - under the policy in accordance with filed rating and statistical plans. If this happens, we will align the charges with the filed rating and statistical plans (e.g., medical loss, indemnity loss, allocated loss adjustment expense, or unallocated loss adjustment expense).

Risk Management Information Systems (RMIS)

You will have access to certain claims information ("DATA") from the electronic data processing files of the member companies of the Liberty Mutual Insurance. This DATA pertains to claims made against some of the insurance policies or claims service agreements issued to you by our member companies through the risk management information systems (collectively "RMIS").

Terms & Conditions



Access to DATA or media is based on your ongoing acceptance of the terms and conditions listed on the portal used to access RMIS, as well as the following:

- We do not warrant that operation of the RMIS or the DATA provided will be error-free. We make no warranties, express or implied, and further, we DISCLAIM THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.
- You understand and agree that the limit of our liability for any cause of action arising from, or related in any way to RMIS and/or DATA, is for direct damages only. We are not liable to you for any indirect, consequential, punitive, or special damages of any kind or nature.

To the extent that we provide DATA to you through RMIS and/or through any other means or media otherwise, the following terms shall apply:

a. We and you (the "Parties") shall comply with all laws and regulations governing the confidentiality, security, transmission, retransmission, copying, disclosure, and use of information pertaining to individuals, including but not limited to any medical information or non-public information as individually identifiable medical information and non-public, protected personal information of persons as defined in applicable law or regulation.

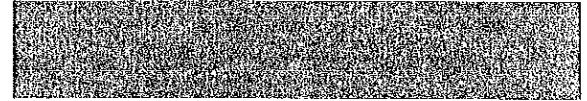
b. Access to RMIS is restricted to employees for whom the applicable subscription fees have been paid. You shall restrict access to RMIS and DATA to those employees who may lawfully access and use such information unless they agree otherwise in writing.

c. You shall instruct all employees accessing RMIS and DATA with regard to the obligations imposed under paragraphs a. and b. and ensure that your employees fully comply.

Each party agrees to defend, indemnify, and hold harmless the other party and its officers, directors, subsidiaries, affiliates, and employees from and against any third-party claims* that the party seeking indemnification may suffer or incur that arises out of:

- Any allegation that the other party's possession of or access to DATA violates any statute or regulation
- Any allegation that the other party's treatment or use of any DATA including, by way of example and not limitation, the transmission, retransmission, communication, or other publication of such DATA, was negligent, grossly negligent or intentionally improper
- The other party's breach of any representation or other obligation arising under this agreement with regard to DATA or RMIS

Terms & Conditions



*Claims collectively refers to losses, damages, suits, fees, judgments, costs, and expenses, including reasonable attorneys' fees, made by the directors, officers, and employees of the party responsible for indemnification.

The party seeking indemnification will:

- Promptly let the other party know in writing of any claim for which it is seeking indemnification
- Forward to the other party all documents in its possession related to the matter

Failure to provide prompt notice of a claim for indemnification will not prevent the party's claim for indemnification unless the other party is negatively impacted.

With regard to DATA and RMIS provided according to this section, your obligations and ours will survive indefinitely regardless of the termination of our partnership, any insurance policy, this or any other agreement between the parties.

Broker/Third-Party Access

If you want to extend access to RMIS and/or DATA to your broker/consultant or any third party, they must enter into a separate agreement with us that includes the terms and conditions of such access

Terrorism Insurance Premium Disclosure

This notice contains important information about the Terrorism Risk Insurance Act and its effect on your policy. Please read it carefully.

The premium charge for coverage for "Certified Acts of Terrorism" will appear in this Proposal as a separate line item charge. If you choose to accept this proposal, you will have the opportunity to reject this coverage and premium charge. This offer applies to all lines except Workers Compensation, Crime, Professional Liability and Commercial Automobile.

The Terrorism Risk Insurance Act

The Terrorism Risk Insurance Act, including all amendments ("TRIA" or the "Act"), establishes a program to spread the risk of catastrophic losses from certain acts of terrorism between insurers and the federal government. If an individual insurer's losses from "certified acts of terrorism" exceed a specified deductible amount, the government will generally reimburse the insurer for a percentage of losses (the "Federal Share") paid in excess of the deductible, but only if aggregate industry losses from such acts exceed the "Program Trigger". An insurer that has met its insurer deductible is not liable for any portion of losses in excess of \$100 billion per calendar year. Similarly, the federal government is not liable for any losses covered by the Act that exceed this amount. If aggregate insured losses exceed \$100 billion, losses up to that amount may be pro-rated, as determined by the Secretary of the Treasury.

Beginning in calendar year 2020, the Federal Share is 80% and the Program Trigger is \$200,000,000.

Mandatory Availability of Coverage For "Certified Acts of Terrorism"

TRIA requires insurers to make coverage available for any loss that occurs within the United States (or outside of the U.S. in the case of U.S. missions and certain air carriers and vessels), results from a "certified act of terrorism" AND that is otherwise covered under your policy.

A "certified act of terrorism" means:

[A]ny act that is certified by the Secretary [of the Treasury], in consultation with the Secretary of Homeland Security, and the Attorney General of the United States

- i. to be an act of terrorism;
- ii. to be a violent act or an act that is dangerous to –
 - I. human life;
 - II. property; or
 - III. infrastructure;
- iii. to have resulted in damage within the United States, or outside of the United States in the case of –
 - I. an air carrier (as defined in section 40102 of title 49, United States Code) or United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States); or
 - II. the premises of a United States mission; and
- iv. to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**Liberty Mutual Group
Umbrella Liability Proposal**



Account Name	SEDALIA SCHOOL DISTRICT #200	Broker	SRA INSURANCE AGENCY LLC DBA INSURANCE & BENEFITS GROUP
Address	2806 MATTHEW DR	Address	404 W BROADWAY BLVD
City	SEDALIA	City	SEDALIA
State	MO	State	MO
Zip	65301	Zip	65301-5505
Underwriter	Daniel Corsiuk	Broker Contact	Becky Stetzenbach

Writing Company: Liberty Insurance Corporation (7)
Proposal Effective: 1/1/2021 to 1/1/2022

Coverages:	Limits:
Each Occurrence Limit	\$5,000,000
General Aggregate Limit	\$5,000,000
Products - Completed Operations Aggregate Limit	\$5,000,000
Self-Insured Retention - Each Occurrence	\$0
Flat Charge	N/A
Minimum Retained Premium	\$0
Premium Subtotal	\$22,635
State Surcharges	\$0
FIGA Surcharge	\$0
Kentucky Municipal Tax	\$0
Terrorism Risk Insurance Act	\$566
UM/UIM Charge	\$0
Crisis Response Charge	\$0
Total Estimated Premium	\$23,201
Commission	15.0%
Payment Terms	Premium is due 20 days from invoice date

Underlying Schedule	Limits	Carrier	Premium
Auto Liability	CSL 1,000,000	LM Insurance Corporation	\$9,832
General Liability	Each Occurrence 1,000,000	LM Insurance Corporation	\$22,632
	General Aggregate 2,000,000		
	Products/Completed Ops Aggregate 2,000,000		
	Pers & Adv Injury Limit 1,000,000		
Employee Benefits Liability	Each Employee 1,000,000	LM Insurance Corporation	\$1,463
	Aggregate 2,000,000		
Law Enforcement Liability	Each Wrongful Act 1,000,000	Liberty Mutual Fire Insurance Company	\$4,072
	Aggregate 1,000,000		
School Leaders Errors and Omissions Liability	Each Wrongful Act 1,000,000	Liberty Mutual Fire Insurance Company	\$8,303
	Aggregate 1,000,000		
Sexual Misconduct Liability	Each Sexual Misconduct 1,000,000	LM Insurance Corporation	\$7,198
	Aggregate Sexual Misconduct 1,000,000		
Estimated Exposures	Revenue Power Units		50,001
	PPT		25
	LT		9
	MT		11
	HT		1
	EHT		4
	Tractor		0
	Number of Employees		0



Terrorism Risk Insurance Act, Including all Amendments, ("TRIA" or the "Act")

ACCEPT OR REJECT OPTION: The following notice will be added to your policy:

POLICYHOLDER DISCLOSURE, TERRORISM RISK INSURANCE ACT

If you ACCEPT TRIA: The following endorsements will be added to your policy:

The Terrorism endorsements described below **do not apply** to umbrella coverage over underlying Commercial Automobile Insurance, but otherwise apply as follows if attached to your policy:

Underlying Coverage Requirement for Certified Acts of Terrorism – LCU 60 01

Cap on Losses from Certified Acts of Terrorism – LCU 60 04

Punitive Damages Related to a Certified Act of Terrorism Exclusion – LCU 60 06

Punitive Damages Related to a Certified Act of Terrorism Exclusion – LCU 60 10
(This endorsement applies only in Arkansas.)

If you REJECT TRIA: The following endorsement will be added to your policy:

The Terrorism endorsement described below **does not apply** to umbrella coverage over underlying Commercial Automobile Insurance, but otherwise applies as follows if attached to your policy:

Certified Acts of Terrorism Exclusion – LCU 60 05

How the act affects your policy and what you must do

SELECTION OR REJECTION OF OPTIONAL TERRORISM INSURANCE COVERAGE

You have the option of purchasing coverage for losses resulting from "certified acts of terrorism" where it could otherwise be excluded. This offer pertains only to those lines of business covered by TRIA and, more specifically, does not apply to commercial automobile insurance. This offer is also expressly conditioned upon your acceptance of coverage for "certified acts of terrorism" on all underlying insurance policies that are subject to TRIA or, where applicable, the existence of such coverage on all TRIA eligible lines for which you self insure. If you reject TRIA coverage on your primary liability policies, you must also reject it on your Excess, Umbrella or Umbrella Excess policy.

The premium charge for this coverage for the policy period is \$566 and does not include any charges for the portion of loss covered by the Federal government under the Act.

If you reject this offer, you will not be covered for losses resulting from "certified acts of terrorism."

Please indicate on the attached coverage election form, whether you accept or reject this offer. If we do not receive a completed Terrorism Coverage Election Form from you, coverage for "certified acts of terrorism" will be excluded from your policy.

General Liability

Rating Schedule

Loc #	Address	City	State	Zip	Class Code	Class Description	Exposure Basis	Prem/Ops Exposure	Prem/Ops Rate	Prem/Ops Premium	Products/Completed Ops Exposure	Products/Completed Ops Rate	Products/Completed Ops Premium
1.1	315 E Broadway	Sedalia	MO	65301	47473	Schools - public - high - Products-Completed Operations are subject to the General Aggregate Limit	Per 1	1,456	3,714	\$5,408	-	-	-
1.1	315 E Broadway	Sedalia	MO	65301	47469	Schools - faculty liability for corporal punishment of students - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Faculty Member(s)	765	3,738	\$2,860	-	-	-
1.1	315 E Broadway	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	8	196,069	\$1,569	-	-	-
1.1	315 E Broadway	Sedalia	MO	65301	47471	Schools - public - elementary, kindergarten or junior high - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Students/Pupils	3,515	2,844	\$9,997	-	-	-
10.1	1901 S New York Avenue	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
11.1	2806 Matthew Drive	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
12.1	2010 Tiger Pride Blvd	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
13.1	1411 Waterlook Drive	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
2.1	2205 S Ingram	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
3.1	600 S Warren	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
4.1	1100 W 16th	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
5.1	610 S Engineer	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
6.1	907 E 16th	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
7.1	305 E Chestnut	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
8.1	916 S Massachusetts	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
9.1	2505 W 32nd	Sedalia	MO	65301	44194	Grandstands or Bleachers - Not-For-Profit only - Products-Completed Operations are subject to the General Aggregate Limit	Per 1 Grandstand(s)	0	196,069	\$0	-	-	-
Total Premium excluding Endorsement Premium, TRIA, Taxes, Assessments and Surcharges											\$19,834		
											\$0		

Commercial Auto

Fleet Schedule

Valid 17 digit VINs are required for all vehicles regardless of state; however, it is mandatory due to DMV requirements that correct VINs be provided in the following states: AR, AZ, CT, GA, KS, KY, LA, MA, MD, ME, NC, NH, NM, NY, OR, PA, PR, and UT. We are unable to issue the policy until complete VINs are received and resolved.

#	VIN	Class Code	Vehicle Type	Model Year	Vehicle Make	Vehicle Model	Garaging City	Garaging State	Garaging Zip	Cost New	Comprehensive Deductible	Collision Deductible	AL Premium	APD Premium
1	1FTPE24L4WHA83328	01499	Light Truck	1998	FORD	E250	SEDALIA	MO	65301	\$ 18,000	\$ 500	\$ 500	\$ 256	\$ 92
2	149	69499	Trailer	2011	DOOLITTLE	UTILITY TRAILER	SEDALIA	MO	65301	\$ 5,000	\$ 500	\$ 500	\$ 62	\$ 58
3	1GBHG31F821116468	6184	Trailer	2002	CHEVROLET	BUS	SEDALIA	MO	65301	\$ 34,730	\$ 500	\$ 500	\$ 410	\$ -
4	16HCB1212AH179509	68499	Trailer	2003	HAULMARK	TRAILER	SEDALIA	MO	65301	\$ 5,000	\$ 500	\$ 500	\$ 22	\$ 58
5	1FDX46S23EC28534	21499	Medium Truck	2010	FORD	F450	SEDALIA	MO	65301	\$ 30,250	\$ 500	\$ 500	\$ 294	\$ 163
6	1HVBABP5WH572690	6184	Trailer	1998	INTERNATL	BUS	SEDALIA	MO	65301	\$ 26,900	\$ 500	\$ 500	\$ 410	\$ 84
7	1DGDPT0296M063270	68479	Trailer	2005	DOOLITTLE	DUMP TRAILER	SEDALIA	MO	65301	\$ 2,470	\$ 500	\$ 500	\$ 14	\$ 44
8	M0HMTA11ER011169	68499	Trailer	2006	FLATBED	TRAILER	SEDALIA	MO	65301	\$ 1,000	\$ 500	\$ 500	\$ 13	\$ -
9	1GBHC34R9V047105	01499	Light Truck	1997	CHEVROLET	PICKUP	SEDALIA	MO	65301	\$ 18,407	\$ 500	\$ 500	\$ 250	\$ 87
10	4U01S2023XA992010	68499	Trailer	1999	SHADOW	CARGO TAILER	SEDALIA	MO	65301	\$ 5,000	\$ 500	\$ 500	\$ 19	\$ 45
11	1HVBACRM2PH530539	6184	Trailer	1993	INTERNATL	BUS	SEDALIA	MO	65301	\$ 33,482	\$ 500	\$ 500	\$ 410	\$ 84
12	1FTMF26H4TEA87525	01499	Light Truck	1996	FORD	F250 PU	SEDALIA	MO	65301	\$ 18,000	\$ 500	\$ 500	\$ 246	\$ 83
13	1K9UT16237M108520	68499	Trailer	2007	KODIAK	TRAILER	SEDALIA	MO	65301	\$ 1,575	\$ 500	\$ 500	\$ 13	\$ 28
14	1WCD02G26P1059023	69499	Trailer	1993	WELL	UTILITY TRAILER	SEDALIA	MO	65301	\$ 1,500	\$ 500	\$ 500	\$ 28	\$ 19
15	1N6D26S82C381430	01499	Light Truck	2002	NISSAN	PU	SEDALIA	MO	65301	\$ 15,000	\$ 500	\$ 500	\$ 284	\$ 99
16	1GCEK14T15Z278791	01499	Light Truck	2005	CHEVROLET	PU	SEDALIA	MO	65301	\$ 18,000	\$ 500	\$ 500	\$ 284	\$ 129
17	1GTHK24K37E598865	01499	Light Truck	2007	GMC	PU	SEDALIA	MO	65301	\$ 24,985	\$ 500	\$ 500	\$ 300	\$ 154
18	2C4RDBG6G7ER376903	7398	Private Passenger	2014	DODGE	CARAVAN	SEDALIA	MO	65301	\$ 20,890	\$ 500	\$ 500	\$ 413	\$ 258
19	1DGCS1627EM008091	68499	Trailer	2007	DOOLITTLE	CARGO TAILER	SEDALIA	MO	65301	\$ 5,074	\$ 500	\$ 500	\$ 24	\$ 66
20	1FTWW33P87EA57885	01499	Light Truck	2014	FORD	EF350 PU	SEDALIA	MO	65301	\$ 35,510	\$ 500	\$ 500	\$ 323	\$ 218
21	1G4HD57288U203177	7398	Private Passenger	2008	BUICK	LUCERNE	SEDALIA	MO	65301	\$ 28,845	\$ 500	\$ 500	\$ 371	\$ 162
22	4FGB436386C088782	68499	Trailer	2006	FEATHERLIT	TRAILER	SEDALIA	MO	65301	\$ 25,000	\$ 500	\$ 500	\$ 35	\$ 163
23	1GC1KVC6CF231233	01499	Light Truck	2012	CHEVROLET	SILVERADO	SEDALIA	MO	65301	\$ 35,785	\$ 500	\$ 500	\$ 355	\$ 283
24	1FTYR1ZM2GKA47517	7398	Private Passenger	2016	FORD	CARGO	SEDALIA	MO	65301	\$ 30,360	\$ 500	\$ 500	\$ 428	\$ 348
25	1DGRS1228JM029588	69499	Trailer	2018	DOOLITTLE	UTILITY TRAILER	SEDALIA	MO	65301	\$ 3,700	\$ 500	\$ 500	\$ 62	\$ 69
26	1FTYR1ZMX1HKB07755	7398	Private Passenger	2017	FORD	PASSENGER VAN	SEDALIA	MO	65301	\$ 30,664	\$ 500	\$ 500	\$ 439	\$ 386
27	4UZAAL42CK01703	6183	Private Passenger	2002	FREIGHTLINER	BUS	SEDALIA	MO	65301	\$ 53,290	\$ 500	\$ 500	\$ 351	\$ 109
28	1C4NURCB3ED569829	7398	Private Passenger	2014	JEEP	PATRIOT	SEDALIA	MO	65301	\$ 25,895	\$ 500	\$ 500	\$ 409	\$ 269
29	3C6TRVAG7HE528849	7398	Private Passenger	2017	DODGE	RAM VAN	SEDALIA	MO	65301	\$ 30,695	\$ 500	\$ 500	\$ 439	\$ 386
30	1FMZK1ZM6JKB54937	7398	Private Passenger	2018	FORD	TRANSIT	SEDALIA	MO	65301	\$ 36,870	\$ 500	\$ 500	\$ 428	\$ 449
31	1FMZK1ZM5KKA70335	7398	Private Passenger	2018	FORD	TRANSIT	SEDALIA	MO	65301	\$ 37,135	\$ 500	\$ 500	\$ 413	\$ 487
32	3C6TRVAG91E111612	7398	Private Passenger	2018	DODGE	TRANSIT	SEDALIA	MO	65301	\$ 24,282	\$ 500	\$ 500	\$ 440	\$ 378
33	2C4RDBG6G9JR201904	01499	Light Truck	2018	DODGE	CARAVAN	SEDALIA	MO	65301	\$ 16,995	\$ 500	\$ 500	\$ 363	\$ 345
34	1FTBTR2B611EF12257	01499	Light Truck	2020	FORD	F250	SEDALIA	MO	65301	\$ 25,476	\$ 500	\$ 500	\$ 375	\$ 452
35	ZFBHRFAB0K6N44562	01499	Light Truck	2019	DODGE	RAM WAGON	SEDALIA	MO	65301	\$ 22,000	\$ 500	\$ 500	\$ 371	\$ 383
36	JN1B11CPQJW165356	7201	Light Truck	2018	NISSAN	ROUGE SPORT	SEDALIA	MO	65301	\$ 18,000	\$ 500	\$ 500	\$ 195	\$ 200
37	1FBSS31L94HA54065	01499	Light Truck	2004	FORD	E150	SEDALIA	MO	65301	\$ 30,535	\$ 500	\$ 500	\$ 303	\$ 175



GLOBAL SPECIALTY

CYBER PRIVACY RESPONSE

QUOTE PROPOSAL

Assured: Sedalia School District #200
2806 Matthew Drive, Sedalia, Missouri, 65301
CITY, STATE ZIP

Policy Period: From: 24-Nov-2020 To: 24-Nov-2021
(both days at 12:01 a.m. standard time at the address shown above)

Insurer: Syndicates 2987/2988 at Lloyd's (Non-Admitted)

Coverage: Cyber Privacy Response (CPR)

Forms and special conditions: The coverage is subject to all terms and conditions set forth in the specimen Policy and includes, but is not limited to, all Forms and Endorsements identified on the Schedule of Forms and Endorsements listed below.

Territorial Limits: Worldwide as more fully defined in the Policy and applicable Forms and Endorsements

Choice of Law: State of New York

Limits of Liability: Underwriters' Limits of Liability shall not exceed the limits as indicated for each coverage in the Wording and applicable Endorsements and shall apply only to those coverages for which a limit is shown.

Service of Suit: CSC-Lawyers Incorporating Service Company 221 Bolivar Street Jefferson City, MO 65101 Cole County

Currency Clause: All premiums, limits, deductibles, claims, and other amounts under this Policy are expressed and payable in United States Dollars (USD). The dollar symbol (\$) used within this policy represents United States Dollars (USD).

Account Handler:

Broker: SAYATA LABS

COVERAGES AND LIMITS OF LIABILITY

	Option 1	Option 2	Option 3	
	\$1,000,000	\$1,000,000	\$1,000,000	Annual Policy Aggregate
A. Privacy And Security Liability And Regulatory	\$1,000,000	\$1,000,000	\$1,000,000	Each Claim
B. Privacy And Security Breach Response Coverage Breach Response Services other than Notification Services and Identity Protection Services Notification Services and Identity Protection Services	\$1,000,000 500,000 Notified Individuals	\$1,000,000 500,000 Notified Individuals	\$1,000,000 500,000 Notified Individuals	Costs are separate from and in addition to the Policy Aggregate Limit of Liability but subject to this limit for all Security Breaches
Upon exhaustion of the limit for Privacy And Security Breach Response Coverage listed above any additional costs may erode the Policy Aggregate Limit at discretion of the assured				
C. PCI DSS Assessments Coverage	\$1,000,000	\$1,000,000	\$1,000,000	Each PCI DSS Assessment
PCI Recertification Expenses	\$100,000	\$100,000	\$100,000	This sublimit is included within the over-all sublimit for PCI DSS Assessments
D. Cyber Extortion Coverage	\$1,000,000	\$1,000,000	\$1,000,000	Each Cyber Extortion Threat
E. Business Income Loss and Digital Asset Restoration	\$1,000,000	\$1,000,000	\$1,000,000	Each Covered Cause of Loss
Claim preparation costs applicable to Business Income Loss	\$50,000	\$50,000	\$50,000	This sublimit is included within the over-all sublimit for Business Income Loss
F. Multimedia Liability	\$1,000,000	\$1,000,000	\$1,000,000	Each Claim
G. Cyber Crime	\$100,000	\$100,000	\$100,000	Each Crime Loss and in the aggregate for all Crime Loss during the Policy Period
Breach Response Retention(s):	\$5,000	\$5,000	\$5,000	Each Security Breach
Cyber Extortion Retention(s):	\$5,000	\$5,000	\$5,000	Each Cyber Extortion Threat
All Other Retention(s):	\$25,000	\$25,000	\$25,000	Each Claim
Aggregate Retention:	\$50,000	\$50,000	\$50,000	Maximum Aggregate Retention All Coverages
Retention Notified Individuals	100	100	100	
Waiting Period (Business Income Loss Coverage)	8 Hours	8 Hours	8 Hours	
Premium:	\$11,155	\$11,155	\$11,155	

Retroactive Date: Full Prior Acts
Continuity Date: 24-Nov-2020

SCHEDULE OF FORMS AND ENDORSEMENTS

The following Forms and Endorsements form part of the terms and conditions of the Policy:

<u>Endorsement:</u>	<u>Title:</u>
LMA 3100	Sanction Limitation and Exclusion Clause
LMA 3333	Joint and Severability Clause
BRT 10151218	Lloyd's Security Schedule
CPR 50061118	Court Attendance Costs Coverage
CPR 50070319	Criminal Rewards Payment
CPR 50051118	Reputational Damage
CPR 50080319	Fraudulent Use of Telecommunications Coverage
LMA 5218	U.S. Terrorism Risk Insurance Act of 2002 as amended

TERMS, CONDITIONS, and SUBJECTIVITIES

The following requirements must be satisfied prior to policy issuance:

- 1) Receipt and acceptance of completed, signed and currently dated application for cyber insurance.

Cancellation – No flat cancellations will occur.

TRIA is included in this proposal at no additional premium.

If the Underwriters receive any new information after this document is issued that reflects any material change in the underwriting exposure, we may at our discretion, withdraw or modify the quotation at any time.



Underwriter:

Dated: 27-Oct-2020

This quote is valid
for 60 days.

Brit Global Specialty USA

BRIT

GLOBAL SPECIALTY

CYBER PRIVACY RESPONSE

DECLARATIONS

This Policy (and any documents referred to in it) contains the whole agreement between Underwriters and the Named Assured relating to the insurance provided by this Policy; and supersedes all previous understandings and agreements between Underwriters and the Named Assured relating to the terms and conditions of this insurance.

ITEM 1. NAMED ASSURED:

ADDRESS:

ITEM 2. POLICY PERIOD: FROM TO
(both days at 12:01 A.M. standard time at the address shown in Item 1.)

ITEM 3. POLICY LIMITS OF LIABILITY AND COVERAGES PURCHASED

A. AGGREGATE LIMIT OF LIABILITY: \$XXXXXXXX
(Aggregate for all coverages combined including Claim Expenses)

B. SUBLIMIT OF LIABILITY FOR INDIVIDUAL COVERAGE(S) PURCHASED
"Nil" or "N/A" for any coverage indicates that the coverage was not purchased

A. Privacy And Security Liability And Regulatory Coverage	\$XXXXXXXX	Each Claim
B. Privacy And Security Breach Response Coverage		
Breach Response Services other than Notification Services and Identity Protection Services	\$XXXXXXXX	Costs are separate from and in addition to the Policy Aggregate Limit of Liability (Item 3.A) but subject to this limit for all Security Breaches
Notification Services and Identity Protection Services	XXXXXXXX Notified Individuals	Costs are separate from and in addition to the Policy Aggregate Limit of Liability (Item 3.A) but subject to this limit for all Security Breaches
C. PCI DSS Assessments Coverage	\$XXXXXXXX	Each PCI DSS Assessment
PCI Recertification Expenses	\$XXXXXX	This sublimit is included within the over-all sublimit for PCI DSS Assessments
D. Cyber Extortion Coverage	\$XXXXXXXX	Each Cyber Extortion Threat

E. Business Income Loss and Digital Asset Restoration Costs Coverage Claim preparation costs applicable to Business Income Loss	\$XXXXXXXX	Each Covered Cause of Loss This sublimit is included within the over-all sublimit for Business Income Loss
F. Multimedia Liability	XXXXXXXX	Each Claim
G. Cyber Crime	XXXXXXXX	Each Crime Loss and in the aggregate for all Crime Loss during the Policy Period

ITEM 4. RETENTION(S):

Coverage A:	\$XXXXX	each Claim
Coverage B:	\$XXXXXX	each Security Breach
	\$XXXXXX	Affected Individuals each Security Breach
		computer forensic fees and expenses to determine the cause of the Security Breach which shall be part of and not in addition to the each Security Breach retention stated above.
Coverage C:	\$XXXXX	each PCI DSS Assessment
Coverage D:	\$XXXXXX	each Cyber Extortion Threat
Coverage E:	\$XXXXX	each Covered Cause of Loss
Coverage F:	\$XXXXX	each Claim
Coverage G:	\$XXXXXX	each Crime Loss
Maximum aggregate retention	\$XXXXX	

ITEM 5.	WAITING PERIOD:	8 Hours (Coverage E)
ITEM 6.	RETROACTIVE DATE:	Full Prior Acts
ITEM 7.	CONTINUITY DATE:	
ITEM 8.	PREMIUM:	\$
ITEM 9.	NOTICE OF CLAIM/ LOSS TO:	
ITEM 10.	NOTICE OF ELECTION:	N/A
ITEM 11.	OUR REPRESENTATIVE FOR SERVICE OF SUIT:	
ITEM 12.	CHOICE OF LAW:	New York
ITEM 13.	INSURER:	Syndicates 2987/2988 at Lloyd's

Previous No:
 Authority Ref. No: XXXXXXXX
 Certificate No:

Authorized Correspondent signatory:

XXXXXXXX

DATED IN CHICAGO:

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

08/94
LSW1001 (Insurance)

LINES CLAUSE

This Insurance, being signed for 100% of 100% insures only that proportion of any loss, whether total or partial, including but not limited to that proportion of associated expenses, if any, to the extent and in the manner provided in this Insurance.

The percentages signed in the Table are percentages of 100% of the amount(s) of Insurance stated herein.

NMA2419

SCHEDULE OF FORMS AND ENDORSEMENTS

The following Forms and Endorsements form part of the terms and conditions of the Policy:

<u>Endorsement</u>	<u>Title:</u>
LMA 3100	Sanction Limitation and Exclusion Clause
LMA 3333	Joint and Severability Clause
BRT 10151218	Lloyd's Security Schedule
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CPR 50080319	Fraudulent Use of Telecommunications Coverage
LMA 5218	U.S. Terrorism Risk Insurance Act of 2002 as amended

BRIT

GLOBAL SPECIALTY

CYBER PRIVACY RESPONSE

NOTICE: THIS POLICY CONTAINS ONE OR MORE COVERAGES. CERTAIN COVERAGES ARE LIMITED TO LIABILITY FOR CLAIMS THAT ARE FIRST MADE AGAINST YOU AND NOTIFIED TO US DURING THE POLICY PERIOD AS REQUIRED. CLAIM EXPENSES SHALL REDUCE THE APPLICABLE LIMITS OF LIABILITY AND ARE SUBJECT TO THE APPLICABLE RETENTION(S). TERMS THAT APPEAR IN BOLD FACE TYPE HAVE SPECIAL MEANINGS. SEE THE DEFINITIONS FOR MORE INFORMATION. PLEASE READ THIS POLICY CAREFULLY.

In consideration of the payment of the premium and reliance upon the statements made by **You** in the **Application** and subject to the Limit of Liability, exclusions, conditions and other terms of this Policy, it is agreed as follows:

I. COVERAGES

A. PRIVACY AND SECURITY LIABILITY AND REGULATORY COVERAGE

We shall pay on **Your** behalf **Damages** and **Claim Expenses** that **You** become legally obligated to pay in excess of the applicable Retention resulting from a **Claim** or **Regulatory Claim** first made against **You** and reported to **Us** during the **Policy Period** or **Extended Reporting Period** arising out of a **Privacy Breach**, **Security Breach** or **Security Wrongful Act** on or after the **Retroactive Date** and before the end of the **Policy Period**.

B. PRIVACY AND SECURITY BREACH RESPONSE COVERAGE

We shall provide **You** with **Breach Response Services**, subject to the applicable Retention, in the event of an actual or reasonably suspected **Security Breach** with respect to personal, non-public information.

We will only provide **Breach Response Services** under this Coverage if such **Security Breach** first occurs on or after the **Retroactive Date** and before the end of the **Policy Period** and **You** discover the **Security Breach** within the **Policy Period** and report the **Security Breach** to **Us** as soon as practicable within the **Policy Period**.

C. PCI DSS ASSESSMENT COVERAGE

We shall pay on **Your** behalf those amounts, in excess of the applicable Retention, which **You** are legally obligated to pay as a **PCI DSS Assessment** resulting from a **Security Breach** that is reported to **Us** during the **Policy Period**; provided such **Security Breach** first occurs on or after the **Retroactive Date** and before the end of the **Policy Period**. In the event of such **Security Breach** and **PCI DSS Assessment**, We shall reimburse **You** for **PCI Recertification Expenses** up to the amount specified in the Limits of Liability in the Declarations, which shall be part of and not in addition to the overall Limit of Liability specified for Coverage C.

D. CYBER EXTORTION COVERAGE

We will reimburse **You** for any **Cyber-Extortion Expenses** and **Cyber-Extortion Payments** in excess of the applicable Retention that **You** actually pay resulting directly from a **Cyber-Extortion**

Threat that You first receive and report to Us during the Policy Period.

E. BUSINESS INCOME LOSS AND DIGITAL ASSET RESTORATION COSTS COVERAGE

We will pay You the following amounts in excess of the applicable Retention resulting solely and directly from a **Covered Cause of Loss** discovered by You and reported to Us during the **Policy Period**, but only if such **Covered Cause of Loss** commenced on or after the **Retroactive Date**:

1. **Business Income Loss** that Your Organization sustains during a **Period of Restoration** resulting directly from a **Network Disruption**, but only if the duration of the **Network Disruption** exceeds the **Waiting Period**.
2. The **Restoration Costs** that Your Organization incurs because of the alteration, destruction, damage, or loss of **Digital Assets**

All **Losses** arising from the same or related underlying facts, circumstances, situations, transactions, or events or related **Covered Cause of Loss** shall be deemed a single **Loss**.

CLAIMS PREPARATION COSTS APPLICABLE TO BUSINESS INCOME LOSS UNDER COVERAGE E.

We shall reimburse You up to fifty percent (50%) of the reasonable and necessary costs You incur (including the cost of utilizing external consultants but excluding the costs of public adjusters) for the preparation, presentation, certification of any proof of loss in respect of **Business Income Loss** under Coverage E. Such reimbursement shall not exceed the amount specified in the Limits of Liability in the Declarations and shall be part of and not in addition to the overall Limit of Liability specified for **Business Income Loss** under Coverage E.

F. MULTIMEDIA LIABILITY

We shall pay on Your behalf **Damages** and **Claim Expenses** that You become legally obligated to pay in excess of the applicable Retention resulting from a **Claim** first made against You and reported to Us during the **Policy Period** or **Extended reporting period** arising out of a **Multimedia Wrongful Act** on or after the **Retroactive Date** and before the end of the **Policy Period**.

G. CYBER CRIME

We shall indemnify You for **Crime Loss** in excess of the applicable Retention that You discover and report to Us during the **Policy Period**.

II. DEFENSE, SETTLEMENT, AND INVESTIGATION OF CLAIMS

- A. We shall have the right and duty to defend, subject to the applicable policy aggregate limit and applicable per coverage limits and sublimits of liability, exclusions and other terms and conditions of this Policy, any **Claim** against You seeking **Damages** which are payable under the terms of this Policy, even if any of the allegations of the **Claim** are groundless, false, or fraudulent and We shall have the right to appoint defense counsel.

We agree that You may settle any **Claim** where the amounts covered under this Policy (including **Claim Expenses**) do not exceed fifty percent (50%) of the Retention, provided the entire **Claim** is resolved and You receive a full and final release from all claimants.

We shall have the right to make any investigation We deem necessary, including, without limitation, any investigation with respect to the **Application** and statements made in the **Application** and with respect to coverage.

The policy aggregate limit of liability, and per coverage and sublimits of liability as stated on the Declarations page shall be reduced and may be completely exhausted by payment of **Claim**

Expenses.

- B. If **You** refuse to consent to a settlement or compromise **We** recommend that is acceptable to the claimant and elect to contest the **Claim**, then:

Subject to the applicable limit of liability, **Our** liability for any **Damages, PCI DSS Assessments, and Claim Expenses** shall not exceed:

1. The amount for which the **Claim** could have been settled, plus the **Claim Expenses** incurred prior to the date of such refusal; and
2. fifty percent (50%) of the **Damages, PCI DSS Assessments, and Claim Expenses** in excess of the amount in a. above incurred in such **Claim**; provided that **You** bear the remaining 50% of the **Damages, PCI DSS Assessments, and Claim Expenses** in excess of the amount in a. above incurred in such **Claim** uninsured and at **Your** own risk; and

We shall have the right to withdraw from the further defense of such **Claim** by tendering control of the defense to **You**.

This clause shall not apply to any settlement where the total of the proposed settlement and incurred **Claim Expenses** do not exceed all applicable Retentions.

- C. **We** shall not be obligated to pay any **Damages, PCI DSS Assessments, or Claim Expenses**, or to undertake or continue defense of any **Claim**, after the policy aggregate limit or applicable per coverage limit sublimit of liability as stated on the declarations page has been exhausted by payment of **Damages, PCI DSS Assessments, Claim Expenses**, and/or other amounts covered under this Policy or after deposit of the applicable limit of liability in a court of competent jurisdiction, and that upon such payment or deposit, **We** shall have the right to withdraw from the further defense thereof by tendering control of said defense to **You**.

III. TERRITORY

This insurance applies to **Security Breaches, Cyber Extortion Threats, Crime Loss, and Covered Causes of Loss** which occur, **Claims** made, and acts, errors, or omissions committed or alleged to have been committed anywhere in the world.

IV. EXCLUSIONS

The coverage under this Policy shall not apply to any **Losses, Damages, Claim Expenses, Breach Response Services, PCI DSS Assessments**, or other amounts, arising out of or resulting, directly or indirectly, regardless of any other cause occurring in any sequence, from:

- A. **Bodily Injury or Property Damage**, except that this exclusion shall not apply to emotional distress or mental anguish arising out of an actual or alleged **Privacy Breach, Security Breach or Security Wrongful Act**;
- B. **Your** employment practices or any alleged or actual discrimination against any person or entity on any basis, including without limitation, race, creed, color, religion, ethnic background, national origin, age, handicap, disability, sex, sexual orientation, gender identity or pregnancy; provided this exclusion shall not apply to an otherwise covered **Claim** under Coverage A. by a current or former **Employee of Your Organization**; or to the provision of **Breach Response Services** involving current or former **Employees of Your Organization**;
- C. The failure, malfunction or inadequacy of any satellite, any electrical or mechanical failure and/or interruption, including but not limited to electrical disturbance, outage, spike, brownout or blackout; or any outage to gas, water, telephone, cable, internet service, telecommunications, or other infrastructure, unless such infrastructure is under **Your** operational control;

- D. Fire, smoke, explosion, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, an act of God, or any other physical event, however caused;
- E. Any alleged or actual defects in any goods, services, or products sold, supplied, repaired, altered, manufactured, installed or maintained by **You**;
- F. Based upon, arising out of or attributable to any unsolicited email, robocalls, text messages, direct mail or facsimiles, wiretapping, eavesdropping, audio or video recording, or telemarketing, including without limitation any actions brought under the Telephone Consumer Protection Act of 1991, any federal or state anti-spam statutes, and/or any other federal or state statute, law or regulation relating to a person's or entity's right of seclusion;
- G. Any seizure, confiscation, nationalization, or destruction of, or damage to, or loss of use of any **Digital Asset** or **Your Computer Systems** by order of any governmental authority;
- H. Breach of any express, implied, actual, or constructive contract, agreement, warranty, guarantee, or promise, provided, however, this exclusion shall not apply to:
 - 1. any liability or obligation **You** would have in the absence of such contract or agreement;
 - 2. any breach of **Your** written, public-facing privacy policy;
 - 3. any indemnity by **You** in a written contract or agreement with **Your** client regarding any **Privacy Breach**, **Security Breach** or **Security Wrongful Act** by **You** in failing to preserve the confidentiality or privacy of personal information of customers of **Your** client;
- I. Any of the following:
 - 1. Any presence of pollutants or contamination of any kind;
 - 2. Any actual, alleged or threatened discharge, dispersal, release, or escape of pollutants or contamination of any kind;
 - 3. Any direction or request to test for, monitor, clean up, remove, abate, contain, treat, detoxify, or neutralize pollutants or in any way respond to or assess the effects of pollutants or contamination of any kind;
 - 4. Manufacturing, mining, use, sale, installation, removal, distribution of or exposure to asbestos, materials, or products containing asbestos, asbestos fibers or dust;
 - 5. Ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel;
 - 6. Actual, potential or alleged presence of mold, mildew or fungi of any kind;
 - 7. The radioactive, toxic, or explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or
 - 8. The existence, emission or discharge of any electromagnetic field, electromagnetic radiation or electromagnetism that actually or allegedly affects the health, safety, or condition of any person or the environment or that actually or allegedly affects the value, marketability, condition, or use of any property;
- J. Any of the following:
 - 1. Purchase, sale, offer of or solicitation of an offer to purchase or sell securities, or alleged or actual violation of any securities law, including but not limited to the provisions of the Securities Act of 1933, or the Securities Exchange Act of 1934, as amended, the Sarbanes- Oxley Act of 2002, including any amendments to all of the foregoing, or any regulation promulgated under the foregoing statutes, or any federal, state, local, or foreign laws similar to the foregoing statutes (including "Blue Sky" laws), whether such law is statutory, regulatory, or common law;
 - 2. Alleged or actual violation of the Organized Crime Control Act of 1970 (commonly known as

- "Racketeer Influenced And Corrupt Organizations Act" or "RICO"), as amended, or any regulation promulgated thereunder, or any federal, state, local, or foreign law similar to the foregoing statute, whether such law is statutory, regulatory, or common law;
3. Alleged or actual violation of the responsibilities, obligations or duties imposed upon fiduciaries by the Employee Retirement Income Security Act of 1974, as amended and including any future amendments; provided, however, this exclusion J.3. shall not apply to an otherwise covered **Claim** under Coverage A.; or
 4. Alleged or actual anti-trust violations, restraint of trade or unfair competition, including without limitation, violations of the Sherman Act, the Clayton Act, or the Robinson-Patman Act, or any other federal, state, local, or foreign laws regulating the same or similar conduct and including any future amendments to all the foregoing; provided, however, this exclusion J.4 shall not apply to a **Claim** for a **Multimedia Wrongful Act**;
- K. Any **Act of Terrorism**; strike or similar labour action, war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any action taken to hinder or defend against these actions; including all amounts, **Damages**, or **Claim Expenses** of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing, or in any way relating to the above; however, if **We** allege that by reason of this exclusion any **Losses**, **Damages**, **Claim Expenses**, **Breach Response Services**, or **PCI DSS Assessments** are not covered by this Policy, the burden of proving the contrary shall be upon **You**; however, this exclusion shall not apply to **Cyber Terrorism**.
- L. Any of the following:
1. Any circumstance, act, error, or omission first occurring prior to the **Continuity Date** of this Policy, if on or before the **Continuity Date** of this Policy, **Your Control Group** knew or could reasonably have foreseen such circumstance, act, error, or omission would be the basis of a **Claim**;
 2. Any **Claim**, incident, or circumstance previously notified to a prior insurer that could reasonably be expected to be the type of **Claim** or **Loss** covered by this Policy;
 3. Any circumstance, act, error, or omission first occurring prior to the **Retroactive Date**;
 4. With respect to Coverage G:
 - a. Any **Crime Loss** discovered prior to the inception date of this policy; or
 - b. Any **Crime Loss** sustained by **You** prior to the **Retroactive Date**; or
 - c. Any **Crime Loss** notified to a prior insurer; or
 - d. Any **Crime Loss** occurring subsequent to the termination of the Policy;
- M. Any criminal, dishonest, intentional violation of the law, unfair, or deceptive business practice, fraudulent, or malicious act, error, or omission committed by **You** with actual criminal, dishonest, fraudulent, or malicious purpose or intent; provided, however, this exclusion shall not apply to:
1. **Claim Expenses** incurred in defending any such **Claim** until there is a final adjudication, judgment, binding arbitration decision or conviction against **You** in such **Claim** or an admission by **You** establishing such conduct, or a plea of *nolo contendere* or no contest by **You** regarding such conduct, in which event **You** shall reimburse **Us** for all **Claim Expenses** that **We** have paid and **We** shall have no further liability for **Claim Expenses** from such **Claim**; and
 2. any of **You** who did not personally commit or personally participate in committing or personally acquiesce in such conduct, except that the exclusion shall apply with respect to **Your Organization** if an admission, final adjudication, or finding in a proceeding separate or collateral to the **Claim** establishes that a current principal, partner, director, or officer of **Your Organization** in fact engaged in such conduct;

N. Any **Claim** made by or on behalf of:

1. any person or entity within the definition of **You** against any other Insured person or entity within the definition of **You**; provided, however, this exclusion shall not apply to (i) an otherwise covered **Claim** by **Your** client or customer brought in their capacity as a client or customer, or (ii) an otherwise covered **Claim** under Coverage A. made by a current or former **Employee** of **Your Organization**; or
2. Any entity which:
 - a) Is operated, managed, or controlled by **You** or in which **You** have an ownership interest in excess of fifteen percent (15%) or in which **You** are an officer or director; or
 - b) Operates, controls, or manages **Your Organization**, or has an ownership interest of more than 15% in **Your Organization**;

O. **Your** activities as a trustee, partner, officer, director, or employee of any employee trust, charitable organization, corporation, company or business other than **Your Organization**;

P. Any **Loss** or **Claim** against a **Subsidiary** or any partner, director, officer or **Employee** thereof for any act, error, omission, **Privacy Breach**, **Security Breach**, **Security Wrongful Act**, **Multimedia Wrongful Act** or **Network Disruption** that first occurred when **You** did not own more than fifty percent (50%) of the issued and outstanding stock of such **Subsidiary**, either directly or indirectly through one or more of the **Subsidiaries**;

Q. Based upon or arising from any actual or alleged obligation to make pay licensing fees or royalty payments, including but not limited to the timeliness of such payments;

R. Any actual or alleged:

1. Infringement or violation of patent rights or misappropriation, theft, copying, display, or publication of any trade secret by, or with active cooperation, participation, or assistance of, **You**, any of **Your** former **Employees**, **Subsidiaries**, directors, officers, partners, trustees, or any of **Your** successors, or assignees; provided, however, this exclusion shall not apply to any misappropriation of any trade secret obtained as a result of a **Security Wrongful Act** as expressly covered under Coverage A;
2. Advertisement, display, or sale of **Your** product (including any third party produced products that **You** distribute or sell) that actually or allegedly violates an intellectual property right, including but not limited to patent, trademark, copyright, trade name, trade dress, or service mark;
3. false advertising;

S. Any of the following:

1. Trading losses or trading liabilities;
2. the monetary value of any electronic fund transfers or transactions by or on behalf of **You** which is lost, diminished, or damaged during transfer from, into or between accounts;
3. the face value of coupons, price discounts, prizes, awards, or any other valuable consideration given in excess of the total contracted or expected amount;
4. the theft of any money, securities, or any equivalents thereof (including e-certificates, coupons, gift cards and vouchers); or
5. the monetary value of any transfer of funds, securities, or any equivalents thereof (including e-certificates, coupons, gift cards, and vouchers) made as a result of a fraudulent instruction (including phishing or any other social engineering techniques)

Provided however, this exclusion shall not apply to any coverage given under Coverage G. **Cyber Crime**;

- T. Arising out of gambling, pornography, obscenity, blasphemy, prizes, awards, coupons, or the sale or provision of prohibited, restricted, or regulated items including but not limited to alcoholic beverages, tobacco, or drugs;
- U. Any costs of updating, upgrading or remediation of **Your Computer Systems** or **Your Digital Assets**; provided, however, this exclusion shall not apply to **Restoration Costs** otherwise covered under Coverage D.;
- V. Ordinary wear and tear, gradual deterioration of or failure to maintain **Digital Assets** or **Computer Systems** on which **Digital Assets** are processed or stored, whether owned by **You** or others;

V. DEFINITIONS

A. **Act of Terrorism** means:

- 1. Any act certified an **Act of Terrorism** pursuant to the federal Terrorism Risk Insurance Act of 2002 or otherwise declared an **Act of Terrorism** by any government;
- 2. any act committed by any person or group of persons designated by any government as a terrorist or terrorist group or any act committed by any person or group of persons acting on behalf of or in connection with any organization designated by any government as a terrorist organization; or
- 3. the use of force or violence and/or the threat thereof by any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological, or similar purposes, including the intention to influence any government and/or put the public, or any section of the public, in fear.

B. **Application** means all applications, including any attachments thereto, and all other information and materials submitted by **You** or on **Your** behalf to **Us** in connection with the underwriting of this Policy. All such applications, attachments, information and materials are deemed attached to and incorporated into this Policy.

C. **Affected Individuals** means those customers or **Employees** affected or reasonably believed to be affected by a **Security Breach**.

D. **Bodily Injury** means injury to the body, sickness, or disease sustained by any person, and where resulting from such injuries, mental anguish, mental injury, shock, humiliation, emotional distress, loss of consortium, or death.

E. **Breach Response Services** means the following reasonable and necessary fees, costs, charges, or expenses in responding to an actual or reasonably suspected **Security Breach**:

- 1. computer forensic professional fees and expenses to determine the cause and extent of such **Security Breach**;
- 2. legal fees and expenses to determine whether **You** are obligated under applicable **Privacy Regulations** to notify applicable regulatory agencies or **Affected Individuals** of such **Security Breach**, draft the text of notifications to regulatory agencies and **Affected Individuals**, and coordinate the investigation of such **Security Breach**;
- 3. **Notification Services** to provide notifications to **Affected Individuals**:
 - (a) that **You** are obligated to notify under applicable **Privacy Regulations**; or
 - (b) that **You** are not legally obligated to notify (i.e., voluntary notifications), provided **You** obtain **Our** prior written consent;
- 4. to provide **Identity Protection Services** to those **Affected Individuals** who are notified

under Paragraph E.3. above; and

5. to employ a public relations consultant, with **Our** prior written consent, to avert or mitigate any material damage to any of **Your** brands due to a **Newsworthy Event** that has arisen due to a **Security Breach**.

Breach Response Services must be provided by a vendor from the **Breach Response Panel** and in accordance with the terms set forth in the CPR Product Pack and do not include **Your** overhead expenses or any salaries, wages, fees, or benefits of **Your Employees**.

F. **Breach Response Panel** means the breach vendors as identified in Appendix 1 to the Policy.

G. **Business Income Loss** means:

1. **Earnings Loss**; and/or
2. **Expenses Loss**.

Business Income Loss does not include:

- (a) any **Damages** paid, **PCI DSS Assessments**, **Regulatory Fines**, or **Breach Response Services** whether covered or not elsewhere within this policy;
- (b) any contractual penalties;
- (c) any costs or expenses incurred to update, upgrade, replace, restore, or otherwise improve any **Computer System** to a level beyond that which existed prior to a **Network Disruption**;
- (d) any costs or expenses incurred to identify, remove, or remediate computer program errors or vulnerabilities, or costs to update, upgrade, replace, restore, maintain, or otherwise improve any **Computer System**;
- (e) any legal costs or expenses or loss arising out of liability to any third party;
- (f) any loss incurred as a result of unfavorable business conditions; or
- (g) any other consequential loss or damage.

H. **Claim** means:

1. A written demand received by **You** for money or services, including the service of a civil suit or institution of arbitration or other alternative dispute resolution (ADR) proceedings;
2. Initiation of a civil suit against **You** seeking injunctive relief (meaning a temporary restraining order or a preliminary or permanent injunction);
3. A **Regulatory Claim** made against **You**; or
4. A **PCI DSS Assessment** levied against **You**.

Multiple **Claims** arising from the same or a series of related or repeated acts, errors, or omissions or from any continuing acts, errors, or omissions shall be considered a single **Claim** for the purposes of this Policy, irrespective of the number of claimants or **You** involved in the **Claim**. All such **Claims** shall be deemed to have been made at the time the first such **Claim** was made or deemed made under Section IX.A.

I. **Claim Expenses** means:

1. reasonable and necessary fees charged in the defense or settlement of a **Claim** by an attorney whom **We** designate or whom **You** designate with **Our** prior written consent, such consent not to be unreasonably withheld; and
2. all other legal costs and expenses resulting from the investigation, adjustment, defense, and appeal of a **Claim**, if incurred by **Us** or by **You** with **Our** prior written consent; however, **Claim**

Expenses do not include **Your** overhead expenses or any salaries, wages, fees, or benefits of **Your Employees** for any time spent in cooperating in the defense or investigation of any **Claim** or circumstance that might lead to a **Claim**.

- J. **Computer Systems** means electronic, wireless, web or similar systems (including all hardware and software) used to process data or information in an analogue, digital, electronic or wireless format including computer programs, electronic data, operating systems, and components thereof, including but not limited to, laptops, personal digital assistants, media storage and peripheral devices, media libraries, associated input and output devices, networking equipment, and electronic backup equipment.
- K. **Consumer Redress Funds** means any sums of money **You** are legally required to deposit in a fund for the payment of consumer claims due to a settlement of, or an adverse judgment in, a **Regulatory Claim**.
- L. **Continuity Date** means the date specified in Item 7 of the Declarations.
- M. **Control Group** means **Your** Chief Executive Officer, Chief Financial Officer, General Counsel, Risk Manager, Chief Technology Officer, Chief Privacy Officer, Chief Information Officer, or Chief Information Security Officer (or any functional equivalent of the foregoing regardless of the actual specific title).
- N. **Covered Cause of Loss** means:
1. The **Unauthorized Access** or **Unauthorized Use** of **Your Computer System** or **Your Digital Assets**;
 2. The inability to access, loss of, or damage to **Your Digital Assets**; or
 3. Any unplanned partial or total outage of **Your Computer System**, including a **Computer System** that is under the direct operational control of a **Service Provider**.
- O. **Crime Loss** means direct financial loss sustained by **You** at any time, resulting from the theft of:
1. **Your** funds or other assets which are transferred electronically due to dishonest manipulation or misuse of **Your Computer System** by a **Malicious Third Party** who has not been granted authorized access to such computer system by **You**; or
 2. **Your** funds or other assets following fraudulent electronic, telegraphic, tested facsimile, tested telex, or telephone (including, but not limited to, Voice over Internet (VoIP) and other forms of IP or broadband telephony) instructions, messages, communications or advices sent, communicated or directed to **You** to transfer, pay, direct or deliver funds or other assets and which instructions, messages, communications or advices purport to have come from:
 - a. an **Employee** (including any director, officer or trustee of **Your Organization** and any member of the **Control Group**);
 - b. **Your** customer or client;
 - c. **Your** supplier (of goods or services); or
 - d. a financial institution acting on **Your** behalf,but which are fraudulently transmitted, sent, communicated or issued by a **Malicious Third Party**.
- For the avoidance of doubt, **Your** funds or other assets shall not include any funds or assets of others which are under **Your** care, custody or control or for which you have a fiduciary or custodial responsibility.
- P. **Cyber Terrorism** means the premeditated use of disruptive activities against **Your Computer**

System by an individual or group of individuals, or the explicit threat by an individual or group of individuals to use such activities, with the intention to cause harm, further social, ideological, religious, political or similar objectives, or to intimidate any person(s) in furtherance of such objectives. **Cyber Terrorism** does not include any such activities which are part of or in support of any military action, war, or warlike operations.

- Q. **Cyber-Extortion Expenses** means the reasonable and necessary expenses **You** incur with **Our** prior written approval in evaluating and responding to a **Cyber-Extortion Threat**. However, **Cyber-Extortion Expenses** do not include **Your** overhead expenses or any salaries, wages, fees, or benefits of **Your Employees**.
- R. **Cyber-Extortion Payment** means any sum paid to or at the direction of any third party that **You** reasonably believe to be responsible for a **Cyber-Extortion Threat**; provided that:
1. **You** obtain **Our** written consent prior to making such **Cyber-Extortion Payment**;
 2. **You** make such **Cyber-Extortion Payment** to terminate the **Cyber-Extortion Threat**; and
 3. the **Cyber-Extortion Payment** does not exceed the amount **We** reasonably believe would have been incurred had such **Cyber-Extortion Payment** not been made.
- S. **Cyber-Extortion Threat** means a credible threat or connected series of threats made by someone other than a director, trustee, or partner of **Your Organization**:
1. to introduce **Malicious Code** into **Your Computer System**;
 2. to interrupt **Your Computer System** or interrupt access to **Your Computer System**, such as through a **Denial of Service Attack**;
 3. to corrupt, damage, or destroy **Your Computer System**; or
- to disseminate, divulge, or improperly utilize any personal or confidential corporate information residing on **Your Computer Systems**.
- T. **Damages** means:
- Solely with respect to Coverages A. and F., a monetary judgment, award, or settlement, including:
1. Pre-judgment interest;
 2. Post-judgment interest that accrues after entry of the judgment or award and before **We** have paid, offered to pay, or deposited in court that part of the judgment or award within the applicable limit of liability;
 3. subject to this Policy's terms, conditions, and exclusions, punitive or exemplary damages (where insurable by the applicable venue that most favors coverage for such amounts); and
 4. **Regulatory Fines and Consumer Redress**.

Damages shall not include or mean:

1. **Your** future profits, restitution, or disgorgement of profits; or **Your** cost to comply with any order granting injunctive or non-monetary relief, including specific performance, or any agreement to provide such relief;
2. **Your** return or offset of fees, charges, royalties, or commissions for goods or services already provided or contracted to be provided;
3. Fines or penalties of any nature (except as arising out of a covered **Regulatory Claim**);
4. Any amount **You** are not financially or legally obligated to pay;

5. Multiple damages;
 6. Any donations or contributions to any charitable organization;
 7. Liquidated damages to the extent that such damages exceed the amount for which **You** would otherwise have been liable in the absence of such liquidated damages agreement;
 8. Matters that may be deemed uninsurable under the law pursuant to which this Policy may be construed;
 9. **PCI DSS Assessments.**
- U. **Denial of Service Attack** means the inability of a third party to gain access to **Your Computer Systems** through the Internet due to unauthorized attacks or deliberate overloading of bandwidth connections and/or web servers by means of the sending of substantial quantities of repeat or irrelevant communication or data with the intent of blocking access to **Your Computer Systems** by third parties.
- V. **Digital Assets** means any electronic data, including personally identifiable, non-public information, or computer software over which **You** have direct control or for which such control has been contractually assigned by **Your Organization** to a **Service Provider**. **Digital Assets** do not include computer hardware, storage devices, or physical media of any kind.
- W. **Earnings Loss** means the difference between the actual revenue and the expected revenue that **Your Organization** would have earned during the **Period of Restoration** (based on reasonable projections), but for the **Network Disruption**, less the variable and fixed costs that would have been incurred, which **Your Organization** saved as a result of not earning that revenue.
- X. **Employee** means any individual in **Your Organization's** service, including any part-time, seasonal, and temporary **Employee**, who is compensated by salary, wages, fees, or commissions and over whom **You** have the right to direct and control, but excluding any partner or director of **Your Organization**.
- Y. **Expenses Loss** means the additional expenses **Your Organization** incurred during a **Network Disruption** to minimize the suspension of business and to continue operations during the **Period of Restoration** that are over and above the cost that **Your Organization** reasonably and necessarily would have incurred to conduct **Your** business had no **Network Disruption** occurred, provided that the additional expenses are less than the **Earnings Loss** thereby avoided. These additional expenses include actual, reasonable, and necessary expenses **You** incur in response to a **Network Disruption** in order to prevent, minimize, or mitigate any further damage to **Your Digital Assets**, or preserve critical evidence of any wrongdoing, but do not include any **Restoration Costs**.
- Z. **Extended Reporting Period** means the period of time after the end of the **Policy Period** for reporting **Claims** as provided in Section VIII. of this Policy.
- AA. **Identity Protection Services** means the offering of free credit reports, identity theft protection services, credit monitoring services, identity restoration services, or other services and products deemed appropriate at **Our** sole discretion for a period of up to one (1) year, unless there is a rule, regulation, statutory requirement, or court order requiring the provision of **Identity Protection Services** for a longer period; provided, however, that **Identity Protection Services** will only be provided to **Affected Individuals** who receive **Notification Services**.
- BB. **Loss(es)** means:
1. **Business Income Loss;**
 2. **Restoration Costs;**
 3. **Cyber-Extortion Payments and Cyber-Extortion Expenses;**

4. Crime Loss.

All **Losses** arising from the same or related underlying facts, circumstances, situations, transactions, or events or related **Covered Cause of Loss** shall be deemed a single **Loss**.

CC. Malicious Code means any unauthorized and corrupting or harmful computer code, including but not limited to computer viruses, spyware, Trojan horses, worms, logic bombs, and mutations of any of the preceding.

DD. Malicious Third Party means any natural person who:

1. is not an **Employee** (including any director, officer or trustee of **Your Organization** and any member of the **Control Group**);
2. does not have, and does not provide services under, any contract for services, written or implied, with **You**; and
3. is not in collusion with any **Employee** (including any director, officer or trustee of **Your Organization** and any member of the **Control Group**).

EE. Media Content means data, digital code, images, graphics, sounds, text, or any other similar material in any medium, but shall not include software, computer programs, or tangible goods.

FF. Merchant Services Agreement means any agreement between **Your Organization** and any entity, including a financial institution, credit or debit card company, brand or network, credit or debit card processor, independent sales organization, gateway or membership service, enabling **Your Organization** to accept payment by credit card, debit card, or pre-paid card.

GG. Multimedia Wrongful Act means any of the following acts committed in the ordinary course of **Your Organization's** business in gathering, communicating, reproducing, publishing, disseminating, displaying, releasing, transmitting, or disclosing **Media Content**:

1. defamation, libel, slander, product disparagement, trade libel, infliction of emotional distress, outrage, outrageous conduct, or other tort related to disparagement or harm to the reputation or character of any person or organization;
2. invasion of or interference with the right to privacy or publicity;
3. false arrest, detention, imprisonment, or malicious prosecution;
4. infringement of any right to private occupancy, including trespass, wrongful entry, or eviction;
5. infringement of copyright, domain name, trade dress, title, or slogan, or the dilution or infringement of trademark, service mark, service name, or trade name; or
6. plagiarism, piracy, or misappropriation of ideas;

provided always that any **Multimedia Wrongful Act** was committed or alleged to have been committed by **You**, or any person for whom or entity for which **You** are legally responsible, including an independent contractor or outsourcing organization.

HH. Network Disruption means any of the following events:

1. A detectable failure, interruption, or degradation of the operation of **Your Computer System**; or
2. The denial, restriction, or hindrance of access to or use of **Your Computer System** or **Your Digital Assets** by any party who is otherwise authorized to have access.

More than one such event that results from the same or related underlying facts, circumstances, situations, transactions, or **Covered Cause of Loss** shall be considered a single **Network**

Disruption which commences on the date of the earliest of such events.

- II. **Notification Services** means printing costs, publishing costs, postage expenses, call centre costs, or costs of notification via phone or e-mail.
- JJ. **Newsworthy Event** means an event that has been caused by a **Claim** or **Security Breach** within one of the coverages which **You** have purchased, that has been publicized through any media channel, including television, print media, radio or electronic networks, the Internet, and/or electronic mail.
- KK. **PCI DSS Assessment** means the direct monetary fines, penalties, reimbursements, fraud recoveries or assessments owed by **You** under the terms of a **Merchant Services Agreement**, but only where such fines, penalties, reimbursements, fraud recoveries or assessments result from a breach of cardholder data resulting from an actual or reasonably suspected **Security Breach**.
- LL. **PCI Data Security Standards (PCI DSS)** means the published Payment Card Industry Data Security Standard for data security in effect now or as hereafter amended that all merchants, processors, and **Service Providers** must follow when storing, processing, and transmitting cardholder data.
- MM. **PCI Recertification Expenses** means reasonable and necessary costs and expenses **You** incur within six months following payment of the **PCI DSS Assessment** in response to a directive or requirement that **You** certify **Your** compliance with **PCI Data Security Standards (PCI DSS)**.
- NN. **Period of Restoration** means one hundred and eighty (180) days from the commencement of a **Network Disruption**.
- OO. **Policy Period** means the period of time from the effective date to the expiration date specified in Item 2 of the Declarations, or any earlier cancellation date.
- PP. **Privacy Breach** means a breach of **Privacy Regulations**, confidence, infringement, or violation of any rights to privacy, including but not limited to breach of **Your** written, public facing privacy policy, breach of a person's right of publicity, false light, intrusion upon a person's seclusion, public disclosure of a person's private information, or misappropriation of a person's picture or name for commercial gain.
- QQ. **Privacy Regulations** means any federal, state, local, or foreign statute (including but not limited to the EU General Data Protection Regulation), rule, regulation, or other law (including common law) requiring **You** to limit or control the collection, use of, or access to, personally identifiable, non-public information in **Your** possession or under **Your** control, or obligating **You** to inform individuals of the **Unauthorized Access** to or disclosure of such personally identifiable, non-public information for all locations where **You** operate. **Privacy Regulations** does not include **PCI Data Security Standards (PCI DSS)**.
- RR. **Property Damage** means physical injury to or destruction of any tangible property, including the loss thereof; provided, however, tangible property does not include **Digital Assets**, but does include all computer hardware.
- SS. **Regulatory Claim** means any investigation of or action against **You** by a governmental entity in its official capacity (including a civil, administrative or regulatory request for information, investigative demand, or subpoena) concerning a **Privacy Breach** or **Security Breach**.
- TT. **Regulatory Fines** means monetary fines, penalties, or sanctions awarded for a violation of any **Privacy Regulation(s)**.
- UU. **Restoration Costs** means the actual, reasonable, and necessary costs **You** incur to replace, restore, or re-create **Your Digital Assets** to the level or condition at which they existed prior to the **Covered Cause of Loss**. If such **Digital Assets** cannot be replaced, restored, or recreated, then

Restoration Costs will be limited to the actual, reasonable, and necessary costs **You** incur to reach this determination. **Restoration Costs** do not include:

1. any costs **You** incur to replace, restore, or recreate any of **Your Digital Assets** that were not subject to regular network back-up procedures at the time of the **Covered Cause of Loss**;
2. any costs or expenses incurred to update, upgrade, replace, restore, or otherwise improve **Your Digital Assets** to a level beyond that which existed prior to sustaining any **Covered Cause of Loss**;
3. any costs or expenses to remediate computer program errors or vulnerabilities, or costs to update, upgrade, replace, restore, maintain, or otherwise improve any **Computer System**; or
4. the economic or market value of any **Digital Assets**, including trade secrets.

VV. **Retroactive Date** means the date specified in Item 6 of the Declarations.

WW. **Security Breach** means:

1. the loss, **Unauthorized Access**, misuse, or disclosure of personal, non-public information of individuals or **Employees** in **Your** care, custody, or control, or that of a third party for which **You** are liable, including such information stored on paper or on a **Computer System** operated by **You** or on **Your** behalf; or
2. **Theft of Data** stored on a **Computer System** operated by **You** or on **Your** behalf

that results in or may result in the compromise of the privacy or confidentiality of information.

More than one **Security Breach** arising from the same or a series of continuous, repeated, or related acts, errors, or omissions shall be considered a single **Security Breach**, which shall be deemed to have first occurred at the time of the first such **Security Breach**.

XX. **Security Wrongful Act** means any act, error, or omission committed by **You** or a person or entity for which **You** are legally responsible, including an independent contractor or **Service Provider** that results in:

1. The inability of a third party, who is authorized to do so, to gain access to a **Computer System** operated by **You** or on **Your** behalf;
2. The failure to prevent **Unauthorized Access** to or **Unauthorized Use** of a **Computer System** operated by **You** or on **Your** behalf which results in:
 - a) The alteration, copying, corruption, destruction or deletion of, or damage to, electronic data on a **Computer system** operated by **You** or on **Your** behalf;
 - b) Unauthorized disclosure of information; or
 - c) A **Denial of Service Attack** against a third-party's Internet site or **Computer Systems**; or
3. The failure to prevent transmission of **Malicious Code** from a **Computer System** operated by **You** or on **Your** behalf to a third party's **Computer System**.

YY. **Service Provider** means any third party that is responsible for the processing, maintenance, protection, or storage of **Your Digital Assets** pursuant to a written contract directly with **Your Organization**. A **Service Provider** does not include any provider of telecommunications services, including internet access, to **You**.

- ZZ. **Subsidiary** means any corporation where more than fifty percent (50%) of the outstanding securities representing the present right to vote for the election of such corporation's directors are owned by the **Named Assured** directly or indirectly, if such corporation was so owned on the inception date of this Policy; or
1. becomes so owned after the inception date of this Policy, provided the revenues of the newly acquired corporation do not exceed fifteen percent (15%) of **Your Organization's** annual revenues as set forth in its most recent audited financial statement; or
 2. becomes so owned after the inception date of this Policy, provided that if the revenues of the newly acquired corporation exceed 15% of **Your Organization's** annual revenues as set forth in its most recent audited financial statement, the provisions of Section IX. J. must be fulfilled.
- AAA. **Theft of Data** means the unauthorized taking, misuse, or disclosure of information on **Computer Systems**, including but not limited to charge, debit, or credit information, banking, financial, and investment services account information, proprietary information, and personal, private, or confidential information.
- BBB. **Unauthorized Access** means the gaining of access to a **Computer System** by an unauthorized person or persons or an authorized person or persons in an unauthorized manner.
- CCC. **Unauthorized Use** means the use of a **Computer System** by an unauthorized person or persons or an authorized person or persons in an unauthorized manner.
- DDD. **Waiting Period** means the amount of time specified in Item 5 of the Declarations.
- EEE. **We or Us or Our** means the underwriters providing this insurance.
- FFF. **You or Your or Yours** means:
1. the entity named in Item 1. Of the Declarations ("**Named Assured**") and its **Subsidiaries** (together "**Your Organization**");
 2. Any present or future director, officer, or trustee of **Your Organization**, but only with respect to the performance of his or her duties as such on behalf of **Your Organization**;
 3. Any present or future **Employee** of **Your Organization** but only with respect to work done while acting within the scope of his or her employment and related to the conduct of **Your Organization's** business;
 4. In the event that the **Named Assured** is a partnership, limited liability partnership, or limited liability company, then any general or managing partner, principal, or owner thereof, but only while acting within the scope of his or her duties as such;
 5. Any person who previously qualified as **You** under 2., 3., or 4. above prior to the termination of the required relationship with **Your Organization**, but only with respect to the performance of his or her duties as such on behalf of **Your Organization**;
 6. The estate, heirs, executors, administrators, assigns, and legal representatives of any of **You** in the event of **Your** death, incapacity, insolvency, or bankruptcy, but only to the extent that **You** would otherwise be provided coverage under this insurance;
 7. Any agent or independent contractor, including any distributor, licensee, or sub-licensee, but only while acting on **Your** behalf and at **Your** direction; and
 8. In the event that the **Named Assured** is a sole proprietorship or partnership, the lawful spouse of any owner, but only for liabilities arising out of the conduct of **Your Organization's** business; and
 9. Any person or legal entity with whom the **Named Assured** has agreed by written contract to add as an additional assured, but solely with respect to **Damages** or **Claims Expenses** that arise out of an actual or alleged **Privacy Breach**, **Security Breach**, **Security**

Wrongful Act, or Multimedia Wrongful Act by the **Named Assured** in the performance of the **Named Assured's** ongoing operations for such person or legal entity.

GGG. **Your Computer System** means a **Computer System**, over which **You** have direct operational control or that is under the direct operational control of a **Service Provider**.

VI. LIMITS OF LIABILITY

- A. The Policy aggregate limit indicated in Item 3.A of the Declarations is the most **We** will pay in the aggregate under this Policy, under all coverages combined (except for Coverage B), for all **Losses, Damages, Claim Expenses, and PCI DSS Assessments**, regardless of the number of **Claims, Privacy Breaches, Security Breaches, or Covered Causes of Loss**.
- B. When purchased as indicated in Item 3.B of the Declarations, the amount indicated as the per **Claim /Breach / Loss** limit or sublimit of Liability is the most **We** will pay for each **Claim, Privacy Breach, Security Breach, PCI DSS Assessment, Cyber-Extortion Threat, or Covered Cause of Loss** under each Coverage. A limit or sublimit of NIL or N/A indicates that a particular coverage has not purchased. The amount indicated as the Aggregate Limit or Sublimit of Liability is the most **We** will pay for **Claims, Privacy Breaches, Security Breaches, PCI DSS Assessments, Cyber-Extortion Threats, or Covered Causes of Loss** under each Coverage.
- C. With respect to Coverage B. Privacy and Security Breach Response Coverage, the limit of coverage for all **Breach Response Services** shall be separate from and in addition to the other Per **Claim/Breach/Loss** and Aggregate Limits of Liability and shall not erode the Policy aggregate limit indicated in Item 3.A of the Declarations. When purchased as indicated in Item 3 of the Declarations, the number of Notified Individuals indicated in Item 3.B of the Declarations is the maximum number of **Affected Individuals** to whom **Notification Services** and **Identity Protection Services** shall be provided or attempted to be provided for all **Security Breaches**. The limit of coverage for all **Breach Response Services**, except **Notification Services** and **Identity Protection Services**, shall be the Aggregate Sublimit set forth in Item 3.B of the Declarations for Coverage B. Privacy and Security Breach Response Coverage.

We will not be obligated to provide any **Breach Response Services** after the number of **Affected Individuals** to whom **Notification Services** are provided reaches the Notified Individuals limit indicated in Item 3.B of the Declarations. If the total number of **Affected Individuals** to be notified under the Policy exceeds the Notified Individuals limit, **You** will be responsible for notifying and providing credit or identity monitoring services to such additional **Affected Individuals**.

We agree that if:

- 1. the number of **Affected Individuals** to whom **Notification Services** or **Identity Protection Services** are provided exceeds the number of Notified Individuals indicated in Item 3.B of the Declarations; or
- 2. the cost for all **Breach Response Services**, except **Notification Services** and **Identity Protection Services**, exceeds the Aggregate Sublimit indicated in Item 3.B of the Declarations,

then **You** at **Your** discretion may reallocate all or part of the Policy aggregate limit shown in Item 3.A of the Declarations (the "Reallocated Limit") to cover any **Breach Response Services** in excess of the Limits of Coverage shown in Item 3.B the Declarations, provided that:

- 1. the Reallocated Limit will be part of and not in addition to the Policy aggregate limit shown in Item 3.A of the Declarations;
- 2. the Policy aggregate limit will be reduced and may be exhausted by the Reallocated Limit; and
- 3. upon exhaustion of the Policy aggregate limit, **We** will have no further obligation to provide

any **Breach Response Services**.

- D. If any single **Loss** or **Claim** is covered under more than one Coverage, the highest applicable sublimit of liability is the most **We** will pay as to such **Loss** or **Claim**.

VII. RETENTIONS

The Retention for each Coverage is stated in Item 4 of the Declarations. **We** will only pay **Damages, Claim Expenses, Loss, Breach Response Services, and PCI DSS Assessments** in excess of any applicable Retention amount set forth in Item 4 of the Declarations. Such Retention(s) must be paid by **You** and cannot be insured.

With respect to **Business Income** under Coverage E., if the **Network Disruption** has exceeded the **Waiting Period**, then **Business Income** will be subject to the applicable Retention amount set forth in the Declarations and shall be computed as of the commencement of the **Network Disruption**.

If a **Claim** or **Covered Cause of Loss** is covered under more than one Coverage, the single highest Retention shall be the only one applicable. This provision shall not affect the applicability or size of the **Waiting Period** stated in Item 5 of the Declarations.

Under Coverage B., **Notification Services** and **Identity Protection Services** are not subject to a monetary Retention. However, **Notification Services** and **Identity Protection Services** will only be provided for a **Security Breach** where **Notification Services** are required for a number of **Affected Individuals** that equals or exceeds the number stated in the Declarations as set forth in Item 4. In addition, computer forensic fees and expenses to determine the cause of a **Security Breach** shall be subject to the separately identified Retention (if any), which shall be part of and not in addition to the each **Security Breach** Retention set forth in Item 4.

The maximum aggregate Retention for all **Damages, Claims Expenses, Losses, Crisis Management Costs, PCI-DSS Fines and Assessments, and Breach Response Costs** covered by this Policy shall be the amount so stated in Item 4, provided **You** have satisfied any and all applicable Retentions prior to reaching such aggregate retention amount.

VIII. EXTENDED REPORTING PERIOD

- A. **Basic Extended Reporting Period:** In the event of cancellation or non-renewal of this Policy by **You** or **Us**, an **Extended Reporting Period** of sixty (60) days immediately following such cancellation or non-renewal shall be automatically granted hereunder at no additional premium. Such **Extended Reporting Period** shall cover **Claims** first made and reported to **Us** during such sixty (60) day **Extended Reporting Period** but only in respect of any act, error, or omission committed prior to the date of cancellation or non-renewal, and subject to all other terms, conditions, and exclusions of this Policy. No **Claim** in such sixty (60) day **Extended Reported Period** shall be covered under this Policy if **You** are entitled to indemnity under any other insurance or would have been entitled to indemnity under such insurance but for the exhaustion thereof.
- B. **Optional Extended Reporting Period:** In the event of cancellation or non-renewal of this Policy by **You** or **Us**, **You** shall have the right, upon payment in full and not proportionally or otherwise in part of the percentage of the annual premium shown below, to have issued an endorsement providing an optional **Extended Reporting Period** from the cancellation or non-renewal date, as below:

12 months – 100% of the annual premium shown in the Policy.

24 months – 150% of the annual premium shown in the Policy.

36 months – 200% of the annual premium shown in the Policy.

1. Such Optional **Extended Reporting Period** shall cover **Claims** made and reported to **Us** during this optional **Extended Reporting Period**, but only in respect of any **Claim** arising out of any act, error, or omission committed prior to the date of cancellation or non-renewal, and subject to all other terms, conditions, and exclusions of the Policy.
2. In order for **You** to invoke the Optional **Extended Reporting Period**, the payment of additional premium as stated in this provision must be paid to **Us** within thirty (30) days of the non-renewal or cancellation.
3. At the commencement of the Optional **Extended Reporting Period**, the entire premium shall be deemed fully earned, and in the event **You** terminate the optional **Extended Reporting Period** for whatever reason prior to its natural expiration, **We** will not be liable to return any premium paid for the optional **Extended Reporting Period**.

C. Terms and conditions of Basic and Optional **Extended Reporting Period**:

1. At renewal of this Policy, **Our** quotation of different premium, retention, or limit of indemnity or changes in Policy language shall not constitute non-renewal by **Us** for the purposes of granting the Optional **Extended Reporting Period**.
2. The right to the **Extended Reporting Period** shall not be available to **You** where **We** cancel or non-renew due to non-payment of premium.
3. The limit of liability for the **Extended Reporting Period** shall be part of, and not in addition to, the limit of liability for the **Policy Period**.
4. All notices and premium payments with respect to the **Extended Reporting Period** shall be directed to **Us** through the entity named in the Declarations.

IX. TERMS AND CONDITIONS

A. NOTICE

1. If any **Claim** is made against **You** during the **Policy Period**, then as soon as practicable after any member of **Your Control Group** first becomes aware of such **Claim**, **You** must forward to **Us** through persons named in Item 9 of the Declarations every demand, notice, summons, or other process **You** or **Your** representative receive. In no event shall **We** be given notice of a **Claim** later than the end of the **Policy Period**, the end of the Basic or Optional **Extended Reporting Period** (if applicable), or thirty (30) days after the expiration date of the **Policy Period** in the case of **Claims** first made against **You** during the last thirty (30) days of the **Policy Period**.
2. If, during the **Policy Period**, any member of **Your Control Group** first becomes aware of any act, error, or omission that might reasonably give rise to a **Claim**, **You** must give written notice to **Us** through persons named in Item 9 of the Declarations as soon as practicable during the **Policy Period** of:
 - a) The specific details of the act, error, or omission that might reasonably give rise to a **Claim**;
 - b) The possible **Damages** which may result or have resulted from the act, error, or omission;
 - c) The facts by which **You** first became aware of the act, error, or omission; and
 - d) Any **Computer System** security and event logs which provide evidence of the act, error, or omission.

Any subsequent **Claim** made against **You** arising out of such act, error, or omission which is

the subject of the written notice will be deemed to have been made at the time written notice complying with the above requirements was first given to **Us**.

3. If during the **Policy Period**, any member of **Your Control Group** first becomes aware of a **Privacy Breach, Security Breach, Cyber Extortion Threat, Crime Loss** or **Covered Cause of Loss**, **You** must give written notice to **Us** through persons named in Item 9 of the Declarations as soon as practicable during the **Policy Period**. Any **Claim** arising out of such **Security Breach, Cyber Extortion Threat, Crime Loss** or **Covered Cause of Loss** will be deemed to have been made at the time notice of such **Security Breach, Cyber Extortion Threat, Crime Loss** or **Covered Cause of Loss** was provided to **Us**.
4. A **Claim** shall be considered to be reported to **Us** when notice is first given to **Us** through persons named in Item 9 of the Declarations or when notice of a wrongful act which might reasonably give rise to a **Claim** is first provided in compliance with IX.A.2. above.
5. If **You** report any **Claim** or request any payment under this Policy knowing such **Claim** or request to be false or fraudulent, as regards amounts or otherwise, this Policy shall become null and void and all coverage hereunder shall be forfeited.
6. Whenever coverage under this Policy would be lost because of non-compliance with Section IX.A.1. relating to the giving of notice of **Claim** to **Us** with respect to which any other of **You** shall be in default solely because of the failure to give such notice, or concealment of such failure by one or more of **You** responsible for the loss or damage otherwise insured hereunder, then **We** agree that such insurance as would otherwise be afforded under this Policy shall cover and be paid with respect to those of **You** who did not personally commit or personally participate in committing or personally acquiesce in such failure to give notice, provided that those of **You** entitled to the benefit of this provision under Section IX.A.1. have complied with such condition promptly after obtaining knowledge of the failure of any others of **You** to comply therewith, and any such **Claim** was reported during the **Policy Period** or **Extended Reporting Period**, if applicable.

However, such insurance as afforded by this provision shall not cover a **Claim** against **Your Organization** if any member of **Your Control Group** failed to give notice as required by Section IX.A. for a **Claim** against **Your Organization** arising from acts, errors, or omissions that were known to any member of **Your Control Group**.

B. DUTIES IN THE EVENT OF A LOSS

You must see that the following are done if **You** send **Us** a **Loss** Notification:

1. At **Our** request, notify the police, FBI, CERT, or other applicable law enforcement authority, central reporting, or investigative organization that **We** may designate, if it appears that a law may have been broken;
2. Immediately take all reasonable steps and measures necessary to limit or mitigate the **Loss**;
3. Send **Us** copies of every demand, notice, summons, or any other applicable information **You** receive;
4. If requested, permit **us** to question **You** under oath at such times and places as may be reasonably required about matters relating to this insurance, including **Your** books and records;
5. Send **us** a sworn proof of loss containing the information **We** request to resolve, settle, or otherwise handle the **Loss**. **We** will provide **You** with the necessary forms;
6. Cooperate with **Us** and counsel **We** may appoint in the investigation of any **Loss** covered by this Policy;

7. Assist **Us** and counsel **We** may appoint in the investigation or settlement of any **Losses**;
8. Assist **Us** in protecting and enforcing any right of subrogation, contribution, or indemnity against any person, organization, or other entity that may be liable to **You**, including attending depositions, hearings, and trials; and
9. Otherwise assist in securing and giving documentation and evidence, and obtaining the attendance of witnesses.

C. CONDITIONS APPLICABLE TO BUSINESS INCOME LOSS UNDER COVERAGE E

Regarding **Business Income Loss** under Coverage E., the actual **Earnings Loss** shall be proven, at **Your** expense, and calculated on an hourly basis. **We** will reimburse **You** for these costs to the extent covered under the Claims Preparation Costs Applicable To **Business Income Loss** under Coverage E. In determining the amount of actual **Earnings Loss** sustained under Coverage E., due consideration shall be given to the experience of **Your** business during the **Period of Restoration**, and to the probable business **You** could have reasonably performed had no **Network Disruption** occurred.

Earnings Loss shall be reduced to the extent **You** are able to, or should have been able to with the exercise of due diligence and dispatch, in whole or in part, end, reduce or limit the **Period of Restoration**, or conduct **Your** business by means other than through the use of **Your Computer System** or the affected portion thereof.

D. ASSISTANCE AND COOPERATION

1. **You** shall cooperate with **Us** in all investigations. **You** shall execute or cause to be executed all papers and render all assistance as requested by **Us**. Part of this assistance may require **You** to provide soft copies of **Your** system security and event logs.
2. Upon **Our** request, **You** shall assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to **You** because of acts, errors, or omissions with respect to which insurance is afforded under this Policy; and **You** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses.
3. **You** shall not admit liability, make any payment, assume any obligation, incur any expense, enter into any settlement, stipulate to any judgment or award, or dispose of any **Claim** without **Our** written consent, unless otherwise provided under Section II., in the definition of **Breach Response Services**, in the definition of **Expenses Loss**, or in the definition of **Restoration Costs**.
4. As soon as practicable after **You** give **Us** notice of any **Claim**, **Covered Cause of Loss**, circumstance, or **Privacy Breach**, **Security Breach**, **Cyber Extortion Threat**, **Crime Loss** or **Security Wrongful Act**, **You** must also give **Us** copies of reports, photographs, investigations, pleadings, and all other papers in connection therewith, including allowing **Us** to question **You** under oath at such times as may be reasonably required regarding **Your Organization's** books, records, and any other matters relating to such **Privacy Breach**, **Security Breach** or **Security Wrongful Act**, **Covered Cause of Loss**, or **Claim**.
5. In the event of a **Privacy Breach**, **Security Breach** or **Security Wrongful Act**, **You** must take all reasonable steps to protect **Computer Systems** and personally identifiable, non-public information from further access, disclosure, **Loss**, or damage.

E. SUBROGATION

In the event of any payment under this Policy, **You** agree to give **Us** the right to any subrogation and recovery to the extent of **Our** payments. **You** agree to execute all papers required and do everything that is reasonably necessary to secure these rights to enable us to bring suit in **Your** name. **You** agree to fully cooperate in **Our** prosecution of that suit. **You** agree not to take any action that could impair **Our** right of subrogation without **Our** written consent whether or not **You** have incurred any un-reimbursed payment; however, this provision shall not apply when **You** have waived such rights in a written contract entered into before any **Claim** or before any member of **Your Control Group** first became aware of any act, error, or omission that might reasonably give rise to a **Claim**. Any recoveries shall be applied first to subrogation expenses, second to **Privacy Breach Response Services, Loss, PCI DSS Assessments, Damages, and Claim Expenses** paid by **Us**, and third to the Retention. Any additional amounts recovered shall be paid to **You**.

F. ACTION AGAINST US

No action shall lie against **Us** or **Our** representatives unless, as a condition precedent thereto: (1) there shall have been full compliance with all terms of this insurance; and, (2) until the amount of **Your** obligation to pay shall have been finally determined either by judgment or award against **You** after trial, regulatory proceeding, arbitration, or by written agreement between **You**, the claimant, and **Us**.

Any person or organization or the legal representative thereof who has secured such judgment, award, or written agreement shall thereafter be entitled to make a claim under this Policy to the extent of the insurance afforded by this Policy. No person or organization shall have the right under this Policy to join **Us** as a party to an action or other proceeding against **You** to determine **Your** liability, nor shall **We** be impleaded by **You** or **Your** legal representative.

Your bankruptcy or insolvency shall not relieve **Us** of **Our** obligations hereunder.

G. DISPUTE RESOLUTION

1. Except as provided below, any dispute arising out of or relating to this Policy will be referred to a qualified mediator in a good faith effort to negotiate a resolution of the dispute, prior to the initiation of any litigation or other proceedings. In the event mediation cannot resolve the dispute, at **Your** request, **We** will agree to submit to a court of competent jurisdiction within the United States. **Our** agreement, however, does not constitute a waiver of **Our** rights to commence an action in any court of competent jurisdiction in the United States, remove an action to any district court, or seek to transfer a case to another court as permitted by the laws of the United States or any state in the United States. **We** appoint the person named in the Declarations to accept service of process on their behalf.
2. If the **Named Assured** and **We** do not agree on the amount of **Business Income Loss**, either party may make a written demand for an appraisal of the **Business Income Loss**. If such demand is made, each party will select a competent and impartial appraiser. The appraisers will then jointly select an umpire. If the appraisers cannot agree on an umpire, they may request that such selection be made by a judge of a court having jurisdiction. Each appraiser will separately state the amount of **Business Income Loss**. If the appraisers do not agree on the amount of the **Business Income Loss**, they will submit their differences to the umpire. Agreement by the umpire and at least one of the appraisers regarding the amount of the **Business Income Loss** will be binding on **You** and **Us**. Each party will pay their respective chosen appraiser and will equally share the costs of the umpire.
3. No person or organization will have any right under this Policy to join **Us** as a party to any action against **You** to determine **Your** liability.

H. OTHER INSURANCE

This insurance shall apply in excess of any other valid and collectible insurance available to **You**, including any retention or retention portion thereof, unless such other insurance is written only as specific excess insurance over the Limit of Liability of this Policy; provided, however, that this insurance shall be considered primary solely with respect to **Breach Response Services** in connection with a covered **Security Breach**.

I. ENTIRE AGREEMENT

By acceptance of the Policy, **You** agree that this Policy embodies all agreements between **You** and **Us** relating to this insurance. Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this Policy or stop **Us** from asserting any right under the terms of this Policy; nor shall the terms of this Policy be waived or changed, except by endorsement issued to form a part of this Policy signed by **Us**.

J. NEW SUBSIDIARIES/CHANGES IN NAMED ASSURED OR YOUR ORGANIZATION

1. During the **Policy Period**, if **You** acquire another corporation whose annual revenues are more than fifteen percent (15%) of **Your Organization's** annual revenues as set forth in its most recent audited financial statements there shall be no coverage under this Policy for acts, errors, or omissions committed or allegedly committed by the newly acquired **Subsidiary** unless **You** give **Us** written notice of the acquisition containing full details thereof, and **We** have agreed to add coverage for the newly acquired **Subsidiary** upon such terms, conditions, and limitations of coverage and such additional premium as **We**, in **Our** sole discretion, may require.
2. During the **Policy Period**, if the **Named Assured** consolidates or merges with or is acquired by another entity, or sells substantially all of its assets to another entity, or a receiver, conservator, trustee, liquidator, or rehabilitator, or any similar official is appointed for or with respect to the **Named Assured**, then all coverage under this Policy shall continue to the expiration of the **Policy Period** but only for losses, acts, errors, or omissions that occurred prior to the date of such consolidation, merger or appointment unless **We**, by endorsement to this policy, have agreed in writing to waive this provision after reviewing the details of such a transaction.
3. Should a corporation cease to be a **Subsidiary** after the inception date of this Policy, coverage with respect to such corporation shall continue as if it was still a **Subsidiary** until the expiration date of this policy, but only with respect to a **Claim** that arises out of any act, error, or omission committed such corporation prior to the date that it ceased to be a **Subsidiary**.
4. All notices and premium payments made under this paragraph shall be directed to **Us** through the entity named in Item 1, a. of the Declarations.

K. ASSIGNMENT

Your interest under this Policy may not be assigned to any other person or organization, whether by operation of law or otherwise, without **Our** written consent. If **You** shall die or be adjudged incompetent, such insurance shall cover **Your** legal representative as **You** as would be covered under this Policy.

L. CANCELLATION

1. This Policy may be cancelled by **You**, by surrender thereof to **Us** or by mailing to **Us** through the entity named in Item 10 of the Declarations, written notice stating when the cancellation shall be effective.

2. This Policy may be cancelled by **Us** by mailing to **You** at the address shown in the Declarations written notice stating when, not less than sixty (60) days thereafter, such cancellation shall be effective. However, if **We** cancel this Policy because **You** have failed to pay a premium when due, this Policy may be cancelled by **Us** by mailing a written notice of cancellation to **You** at the address shown in the Declarations stating when, not less than ten (10) days thereafter, such cancellation shall be effective. Mailing of notice shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the **Policy Period**. Delivery (where permitted by law) of such written notice either by **You** or by **Us** shall be equivalent of mailing.
3. If **You** cancel this Policy, the earned premium shall be computed in accordance with the Lloyd's short rate table and procedure, provided that the premium shall be deemed fully earned if any **Claim** has been notified to **Us** under this Policy. In that event, **We** agree that the Policy will not be cancelled midterm solely on the basis of any valid **Claim** notified to **Us**.
4. If **We** cancel this Policy prior to any **Covered Cause of Loss, Claim, or Privacy Breach, Security Breach, Crime Loss, or Cyber Extortion Threat** being reported under this Policy, the earned premium shall be computed pro rata. The premium shall be deemed fully earned if any **Loss, Claim, Privacy Breach, Security Breach, Security Wrongful Act, Crime Loss, or Cyber Extortion Threat** under this Policy is reported to **Us** on or before the date of cancellation.
5. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

M. WORDS AND TITLES OF PARAGRAPHS

The titles of paragraphs, section, provisions, or endorsements of or to this Policy are intended solely for convenience and reference, and are not deemed in any way to limit or expand the provisions to which they relate and are not part of the Policy. Whenever the singular form of a word is used herein, the same shall include the plural when required by context.

N. NAMED ASSURED AUTHORIZATION

The **Named Assured** first specified in Item 1. of the Declarations has the right and duty to act on **Your** behalf for:

1. The giving and receiving of notice of cancellation;
2. The payment of premiums, including additional premiums;
3. The receiving of any return premiums;
4. The acceptance of any endorsements added after the effective date of coverage;
5. The payment of any Retentions;
6. The receiving of any **Loss** payments; and
7. Otherwise corresponding with **Us**.

O. WARRANTY BY YOU

By acceptance of this Policy, **You** agree that the statements contained in the **Application**, any **Application** for coverage of which this Policy is a renewal, and any supplemental materials submitted therewith, are **Your** agreements and representations, that they shall be deemed material to the risk assumed by **Us**, and that this Policy is issued in reliance upon the truth thereof.

The misrepresentation or non-disclosure of any matter by **You** or **Your** agent in the **Application**, any **Application** for coverage of which this Policy is a renewal, or any supplemental materials submitted therewith will render the Policy null and void and relieve **Us** from all liability under the Policy.

The **Application** and any **Application** for coverage of which this Policy is a renewal, and any supplemental materials submitted therewith, are deemed incorporated into and made a part of this Policy.

P. SERVICE OF SUIT CLAUSE (U.S.A.)

1. It is agreed that, in the event of **Our** failure to pay any amount claimed to be due under this Policy, at **Your** request **We** will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this clause constitutes or should be understood to constitute a waiver of **Our** rights to commence an action in any court of competent jurisdiction in the United States, to remove an action to a United States District Court, or seek a transfer of a case to another court as permitted by the laws of the United States or any state in the United States. It is further agreed that service of process in such suit may be made upon **Our** representative, designated in Item 11 of the Declarations, and that in any suit instituted against any one of **Us** upon this contract, **We** will abide by the final decision of such court or of any appellate court, in the event of an appeal.
2. **Our** representative designated in Item 11 of the Declarations is authorized and directed to accept service of process on **Our** behalf in any such suit and/or upon **Your** request to give a written undertaking to **You** that they will enter a general appearance upon **Our** behalf in the event such a suit shall be instituted.
3. Pursuant to any statute of any state, territory, or district of the United States which makes provision therefore, **We** hereby designate the Superintendent, Commissioner, or Director of Insurance or other officer specified for that purpose in the statute, or his successor in office, as **Our** true and lawful attorney upon whom may be served any lawful process in any action, suit, or proceeding instituted by or on behalf of **You** or any beneficiary hereunder arising out of this Policy, and hereby designate **Our** representative listed in Item 11 of the Declarations as the person to whom the said officer is authorized to mail such process or a true copy thereof.

Q. CHOICE OF LAW

Any disputes involving this Policy shall be resolved applying the law designated in Item 12 of the Declarations.

R. CONDITIONS APPLICABLE TO COVERAGE G. CYBER CRIME

The coverage under Coverage G. **Cyber Crime** shall only apply for the theft of funds and assets:

1. owned by **You**; or
2. in which **You** have an interest;

In no event shall **We** be liable under Coverage G. **Cyber Crime** for more than:

1. the fair market value, determined by the closing sale price as reported on the principal national securities market in which trading occurs, of securities, foreign funds, currencies or precious metals at the close of business on the last market trading day before the loss is discovered, or, if less, the actual cost of replacing securities (if applicable);
2. the cost of blank books, blank pages or other materials plus the cost of labor and computer time for the actual transcription or copying of data furnished by **You** in order to reproduce books of accounts and records;
3. the cost of labor for the actual transcription or copying of electronic data furnished by

You, in order to reproduce such electronic data;

4. the actual cash value of other property at the time of loss or the actual cost of repairing or replacing the property with property or material of like quality or value, whichever is less. The actual cash value of other property if held by You as a pledge, or as collateral for an advance or a loan, shall be considered not to exceed the value of the property as determined and recorded by the insured when making the advance or loan, or in the absence of a record, the unpaid portion of the advance or loan plus accrued interest at applicable rates.

ENDORSEMENT attaching to and forming part of Policy No. CYP-6088-20

NAMED ASSURED: Sedalia School District #200.

EFFECTIVE DATE OF THIS ENDORSEMENT: 24-Nov-2020

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100

9/2010

ENDORSEMENT attaching to and forming part of Policy No. CYP-6088-20

NAMED ASSURED: Sedalia School District #200.

EFFECTIVE DATE OF THIS ENDORSEMENT: 24-Nov-2020

JOINT AND SEVERABILITY CLAUSE

(Re)insurer's liability several not joint

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Proportion of liability

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

LMA3333

ENDORSEMENT attaching to and forming part of Policy No. CYP-6088-20

NAMED ASSURED: Sedalia School District #200.

EFFECTIVE DATE OF THIS ENDORSEMENT: 24-Nov-2020

LLOYD'S SECURITY SCHEDULE

Syndicate 2987	90.0000%
Syndicate 2988	10.0000%

All other terms and conditions remain unchanged.

ENDORSEMENT attaching to and forming part of Policy No. CYP-6088-20

NAMED ASSURED: Sedalia School District #200.

EFFECTIVE DATE OF THIS ENDORSEMENT: 24-Nov-2020

COURT ATTENDANCE COSTS COVERAGE

It is hereby understood and agreed that this policy is amended as follows:

Section II DEFENSE, SETTLEMENT AND INVESTIGATION OF CLAIMS is amended by the addition of the following at the end thereof:

We will pay the actual lost wages and reasonable expenses as a result of **Your** attendance at any mediation, arbitration, hearing, deposition or trial related to the defense of any **Claim**, however the maximum **We** will pay shall not exceed \$2,500 per day and \$100,000 in the aggregate which are part of any not in addition to the aggregate limit of liability.

All other terms and conditions remain unchanged.

ENDORSEMENT attaching to and forming part of Policy No. CYP-6088-20

NAMED ASSURED: Sedalia School District #200.

EFFECTIVE DATE OF THIS ENDORSEMENT: 24-Nov-2020

CRIMINAL REWARDS PAYMENT COVERAGE

It is hereby understood and agreed that this policy is amended as follows:

Item 3 **POLICY LIMITS OF LIABILITY AND COVERAGES PURCHASED** Paragraph B of the Declarations is amended by the addition of the following:

CRP. CRIMINAL REWARDS PAYMENTS	\$50,000	Aggregate sublimit for all Criminal Rewards Payments

Section I. **COVERAGES** is amended by the addition of the following at the end thereof:

CRP. CRIMINAL REWARDS PAYMENTS

We will reimburse **You** for **Criminal Rewards Payments** up to and not exceeding \$50,000 that **You** pay with **Our** prior written consent; however **We** will not pay any amount for any information provided by **You**, **Your** auditors or any individual hired to participate in the investigation of the illegal acts. Any coverage provided under this Insuring Agreement shall expire upon the end of the six months immediately after the end of the **Policy Period**.

Section V. **DEFINITIONS** is amended to add the following:

Criminal Rewards Payments shall mean payments **You** pay with **Our** prior written consent for information that leads to the arrest and conviction of any individual(s) committing or attempting to commit any illegal acts for which coverage is provided by this Policy.

The definition of **Loss** in Section V. **DEFINITIONS** is deleted in its entirety and replaced with:

Loss(es) means:

1. **Business Income Loss;**
2. **Restoration Costs;**
3. **Cyber-Extortion Payments and Cyber-Extortion Expenses;**
4. **Crime Loss;**
5. **Criminal Reward Payments.**

All **Loss(es)** arising from the same or related underlying facts, circumstances, situations, transactions, or events or related **Covered Cause of Loss** shall be deemed a single **Loss**.

All other terms and conditions remain unchanged.

ENDORSEMENT attaching to and forming part of Policy No. CYP-6088-20

NAMED ASSURED: Sedalia School District #200.

EFFECTIVE DATE OF THIS ENDORSEMENT: 24-Nov-2020

CONSEQUENTIAL REPUTATIONAL DAMAGE LOSS COVERAGE

It is hereby understood and agreed that Item 11.2.E of the declarations is replaced with the following:

E. Business Income and Digital Asset Restoration	\$1,000,000	Each Covered Cause of Loss
Claim(s) preparation costs applicable to Business Loss	\$50,000	Each Covered Cause of Loss
Consequential Reputational Loss	\$1,000,000	All Consequential Reputational Losses
		These sublimits are included within the overall sublimit for Business Income Loss

Insuring Agreement E. is amended by the addition of:

We will pay You for any Consequential Reputational Loss in excess of the applicable Retention experienced by You and reported to Us during the Policy Period resulting solely and directly from a Privacy Breach or Security Breach, but only if such Consequential Reputational Loss commenced on or after the Retroactive Date.

Section V, Definitions, Item M, **Covered Cause of Loss**, is amended by the addition of:
Covered Cause of Loss also includes **Consequential Reputational Loss**.

Section V, Definitions, Item LL, **Period of Restoration**, is amended by the addition of:
For **Consequential Reputational Losses**, **Period of Restoration** means one hundred and twenty (120) days from the reporting of a **Privacy Breach** or **Security Breach**.

Section V, **Definitions** is amended by the addition of:
Consequential Reputational Loss means the **Business Income Loss** You experience during the **Restoration Period** as a direct result of a **Privacy Breach** or **Security Breach** for which You received coverage under insuring agreement B, **Privacy and Security Breach Response Coverage**.

Section IX **Terms and Conditions**, Item C., **Conditions Applicable to Business Income Loss under Coverage E**, is amended by the addition of the following:

Regarding **Business Income** under Coverage E. arising from **Consequential Reputational Loss**, the actual **Earnings Loss** shall be proven, at **Your** expense, and calculated on an hourly basis. In determining the amount of actual **Earnings Loss** sustained under Coverage E., due consideration shall be given to the experience of **Your** business during the **Period of Restoration**, and to the probable business You could have reasonably performed had no **Privacy and Security Breach** occurred.

All other terms and conditions remain unchanged.

ENDORSEMENT attaching to and forming part of Policy No. CYP-6088-20

NAMED ASSURED: Sedalia School District #200.

EFFECTIVE DATE OF THIS ENDORSEMENT: 24-Nov-2020

FRAUDULENT USE OF TELECOMMUNICATIONS COVERAGE

It is hereby understood and agreed that this policy is amended as follows:

Item 3 **POLICY LIMITS OF LIABILITY AND COVERAGES PURCHASED** Paragraph B of the Declarations is amended by the addition of the following:

TF. FRAUDULENT USE OF TELECOMMUNICATIONS	\$250,000	Aggregate sublimit for all Telecommunications Fraud Loss

Item 4 **RETENTION(S)** of the declarations is amended by the addition of the following:

Coverage TF: To Match Elected Retention each **Telecommunications Fraud Loss**

Section I **COVERAGES** is amended by the addition of the following at the end thereof:

TF. FRAUDULENT USE OF TELECOMMUNICATIONS

We will reimburse You for Your Telecommunications Fraud Loss in excess of the applicable Retention sustained as a direct result of Telecommunications Fraud discovered by You and reported to Us during the Policy Period.

Section **V. DEFINITIONS** is amended by adding the following:

Telecommunications Fraud Loss means the financial loss sustained as a direct result of **Telecommunications Fraud**.

Telecommunications Fraud means a **Malicious Third Party** gaining access to and using **Your** telecommunications systems in an unauthorized manner.

The definition of **Loss** in Section **V. DEFINITIONS** is deleted in its entirety and replaced with:

Loss(es) means:

1. **Business Income Loss;**
2. **Restoration Costs;**
3. **Cyber-Extortion Payments and Cyber-Extortion Expenses;**
4. **Crime Loss;**
5. **Telecommunications Fraud Loss.**

All **Loss(es)** arising from the same or related underlying facts, circumstances, situations, transactions, or events or related **Covered Cause of Loss** shall be deemed a single **Loss**.

U.S. Terrorism Risk Insurance Act of 2002 as amended

This Endorsement is issued in accordance with the terms and conditions of the "U.S. Terrorism Risk Insurance Act of 2002" as amended, as summarized in the disclosure notice.

In consideration of an additional premium of \$0.00 paid, it is hereby noted and agreed with effect from inception that the Terrorism exclusion to which this Insurance is subject, shall not apply to any "insured loss" directly resulting from any "act of terrorism" as defined in the "U.S. Terrorism Risk Insurance Act of 2002", as amended ("TRIA").

The coverage afforded by this Endorsement is only in respect of any "insured loss" of the type insured by this Insurance directly resulting from an "act of terrorism" as defined in TRIA. The coverage provided by this Endorsement shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates. The Terrorism exclusion, to which this Insurance is subject, applies in full force and effect to any other losses and any act or events that are not included in said definition of "act of terrorism".

This Endorsement only affects the Terrorism exclusion to which this Insurance is subject. All other terms, conditions, insured coverage and exclusions of this Insurance including applicable limits and deductibles remain unchanged and apply in full force and effect to the coverage provided by this Insurance.

Furthermore the Underwriter(s) will not be liable for any amounts for which they are not responsible under the terms of TRIA (including subsequent action of Congress pursuant to the Act) due to the application of any clause which results in a cap on the Underwriter's liability for payment for terrorism losses.

LMA5218

12 January 2015

Except as amended in this Endorsement, this insurance is subject to all coverage terms, clauses and conditions in the policy to which this Endorsement is attached.

APPLICANT ACKNOWLEDGEMENTS

Attached is your application for cyber insurance. To help you secure the best possible coverage quickly, some of the answers were pre-populated based on standard business practices. **Please review the application including these pre-populated responses for accuracy.**

If anything on your application is incorrect:

- ◆ For physical application forms: please manually cross-out the incorrect information, write in the correct answer and sign next to the changes made.
- ◆ For e-signatures via DocuSign: please let notify your agent of the correct responses and they will provide an updated application for e-signature.

All information on this application, including the presumptions mentioned above, are accurate and complete to the best of my knowledge. Reasonable efforts and inquiries were made to ensure the accuracy of all answers on this application. I understand that inaccurate or incomplete information in this application may lead to a loss of coverage.

Name: _____

Signature: _____

Powered by:



SAYATA LABS



GLOBAL SPECIALTY

Application for Cyber Insurance

Inception Date: 24/11/2020

Expiry Date: 24/11/2021

Client Name: Sedalia School District #200

Parent Name:

Corporate Website Address: www.sedalia200.org

Address: 2806 Matthew Drive,
Sedalia,
Missouri,
65301

Main Business Description: Education

No. of Records: 25,000 - 50,000

Revenue: USD 54,469,799

100% of Revenue in HQ Country: Yes

Revenue split (if applicable):

1. Does the applicant have a written Business Continuity and Disaster Recovery Plan in place? Yes ☒ No ☐
2. Does the applicant have a process in place to implement / update critical security/antivirus/malware patches from commercial software vendors? Yes ☒ No ☐
3. Does the applicant confirm that each of the following statements is accurate? Yes ☒ No ☐
 - No Director, Officer, Executive or General Counsel of the applicant is aware of any fact, information, situation, circumstance or event which may lead to a claim, loss or obligation to respond to any data, privacy or security breach under the proposed insurance.
 - In the past 3 years, no applicant has received any claims, complaints or regulatory action regarding any data, privacy or security breach; disseminated content or media; or violation of any privacy regulations or laws exceeding \$10,000 in total cost.
 - The applicant has not notified any individual or any third party of any actual or potential data, privacy or security breach involving the applicant.
4. Is the applicant in any business involved in the processing, storage or distribution of cannabis products, adult entertainment or cryptocurrencies? Yes ☐ No ☒

BRIT

GLOBAL SPECIALTY

5. Please confirm the following,

- a. Before processing funds transfers does the applicant confirm the details of the instructions with the requestor through a secondary means of communication* from the original request?
- b. Before processing account detail change requests from third party vendors or suppliers, does the applicant confirm the change details with the requestor through a secondary means of communication* from the original request?
- c. Are all employees provided anti-fraud training (including but not limited to detecting social engineering, business email compromise and other similar exposures) at least annually?

Yes ☐ No ☒

*A secondary means of communication is understood to be a communication method which is different from the first communication. For example, if the request is received by telephone, the secondary means may be email to a pre-established address. If the request is by email, a secondary means may be telephone to a pre-established number.

STATEMENT OF FACT: By accepting this insurance you confirm that the facts stated are true. These facts and all other information either provided by you or on your behalf to which this insurance relates form the basis of the contract of insurance.

FRAUD WARNING DISCLOSURE: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT (S)HE IS FACILITATING A FRAUD AGAINST THE INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ALABAMA, ARKANSAS, LOUISIANA, NEW MEXICO AND RHODE ISLAND APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO COLORADO APPLICANTS: IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

NOTICE TO FLORIDA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE.

NOTICE TO KANSAS APPLICANTS: ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER

BRIT

GLOBAL SPECIALTY

BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

NOTICE TO KENTUCKY, NEW JERSEY, NEW YORK, OHIO AND PENNSYLVANIA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE

OR STATEMENT OF CLAIMS CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES. (IN NEW

YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.)

NOTICE TO MAINE, TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: IT IS A

CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

DECLARATION

THE UNDERSIGNED AUTHORIZED EMPLOYEE OF THE APPLICANT DECLARES THAT THE STATEMENTS SET FORTH HEREIN ARE TRUE. THE UNDERSIGNED AUTHORIZED EMPLOYEE AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE UNDERWRITER OF SUCH CHANGES, AND THE UNDERWRITER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE. FOR NEW HAMPSHIRE APPLICANTS, THE FOREGOING STATEMENT IS LIMITED TO THE BEST OF THE UNDERSIGNED'S KNOWLEDGE, AFTER REASONABLE INQUIRY. IN MAINE, THE UNDERWRITERS MAY MODIFY BUT MAY NOT WITHDRAW ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE.

NOTHING CONTAINED HEREIN OR INCORPORATED HEREIN BY REFERENCE SHALL CONSTITUTE NOTICE OF A CLAIM OR POTENTIAL CLAIM SO AS TO TRIGGER COVERAGE UNDER ANY CONTRACT OF INSURANCE. NO COVERAGE SHALL BE AFFORDED FOR ANY CLAIMS ARISING OUT OF A CIRCUMSTANCE NOT DISCLOSED IN THIS APPLICATION. SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE UNDERWRITER TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THIS APPLICATION SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND IT WILL BECOME PART OF THE POLICY.

ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF. FOR NORTH CAROLINA, UTAH, AND WISCONSIN APPLICANTS, SUCH APPLICATION MATERIALS ARE PART OF THE POLICY, IF ISSUED, ONLY IF ATTACHED AT ISSUANCE.

Name of Applicant

Signed on behalf of
the Applicant by

BRIT

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GLOBAL SPECIALTY

Position/Title

Date

Print Name

APPLICANT ACKNOWLEDGEMENTS

Attached is your application for cyber insurance. To help you secure the best possible coverage quickly, some of the answers were pre-populated based on standard business practices. **Please review the application including these pre-populated responses for accuracy.**

If anything on your application is incorrect:

- ◆ For physical application forms: please manually cross-out the incorrect information, write in the correct answer and sign next to the changes made.
- ◆ For e-signatures via DocuSign: please let notify your agent of the correct responses and they will provide an updated application for e-signature.

All information on this application, including the presumptions mentioned above, are accurate and complete to the best of my knowledge. Reasonable efforts and inquiries were made to ensure the accuracy of all answers on this application. I understand that inaccurate or incomplete information in this application may lead to a loss of coverage.

Name: _____

Signature: _____

Powered by:



SAYATA LABS



GLOBAL SPECIALTY

Application for Cyber Insurance

Inception Date: 24/11/2020

Expiry Date: 24/11/2021

Client Name: Sedalia School District #200

Parent Name:

Corporate Website Address: www.sedalia200.org

Address: 2806 Matthew Drive,
Sedalia,
Missouri,
65301

Main Business Description: Education

No. of Records: 25,000 - 50,000

Revenue: USD 54,469,799

100% of Revenue in HQ Country: Yes

Revenue split (if applicable):

1. Does the applicant have a written Business Continuity and Disaster Recovery Plan in place? Yes ☒ No ☐
2. Does the applicant have a process in place to implement / update critical security/antivirus/malware patches from commercial software vendors? Yes ☒ No ☐
3. Does the applicant confirm that each of the following statements is accurate? Yes ☒ No ☐
 - No Director, Officer, Executive or General Counsel of the applicant is aware of any fact, information, situation, circumstance or event which may lead to a claim, loss or obligation to respond to any data, privacy or security breach under the proposed insurance.
 - In the past 3 years, no applicant has received any claims, complaints or regulatory action regarding any data, privacy or security breach; disseminated content or media; or violation of any privacy regulations or laws exceeding \$10,000 in total cost.
 - The applicant has not notified any individual or any third party of any actual or potential data, privacy or security breach involving the applicant.
4. Is the applicant in any business involved in the processing, storage or distribution of cannabis products, adult entertainment or cryptocurrencies? Yes ☐ No ☒

BRIT

GLOBAL SPECIALTY

5. Please confirm the following,

- a. Before processing funds transfers does the applicant confirm the details of the instructions with the requestor through a secondary means of communication* from the original request?
- b. Before processing account detail change requests from third party vendors or suppliers, does the applicant confirm the change details with the requestor through a secondary means of communication* from the original request?
- c. Are all employees provided anti-fraud training (including but not limited to detecting social engineering, business email compromise and other similar exposures) at least annually?

Yes ____ No ☒

*A secondary means of communication is understood to be a communication method which is different from the first communication. For example, if the request is received by telephone, the secondary means may be email to a pre-established address. If the request is by email, a secondary means may be telephone to a pre-established number.

STATEMENT OF FACT: By accepting this insurance you confirm that the facts stated are true. These facts and all other information either provided by you or on your behalf to which this insurance relates form the basis of the contract of insurance.

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NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

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BRIT

REINSURANCE

GLOBAL SPECIALTY

BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

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OR STATEMENT OF CLAIMS CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES. (IN NEW

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CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

DECLARATION

THE UNDERSIGNED AUTHORIZED EMPLOYEE OF THE APPLICANT DECLARES THAT THE STATEMENTS SET FORTH HEREIN ARE TRUE. THE UNDERSIGNED AUTHORIZED EMPLOYEE AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE UNDERWRITER OF SUCH CHANGES, AND THE UNDERWRITER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE. FOR NEW HAMPSHIRE APPLICANTS, THE FOREGOING STATEMENT IS LIMITED TO THE BEST OF THE UNDERSIGNED'S KNOWLEDGE, AFTER REASONABLE INQUIRY. IN MAINE, THE UNDERWRITERS MAY MODIFY BUT MAY NOT WITHDRAW ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE.

NOTHING CONTAINED HEREIN OR INCORPORATED HEREIN BY REFERENCE SHALL CONSTITUTE NOTICE OF A CLAIM OR POTENTIAL CLAIM SO AS TO TRIGGER COVERAGE UNDER ANY CONTRACT OF INSURANCE. NO COVERAGE SHALL BE AFFORDED FOR ANY CLAIMS ARISING OUT OF A CIRCUMSTANCE NOT DISCLOSED IN THIS APPLICATION. SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE UNDERWRITER TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THIS APPLICATION SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND IT WILL BECOME PART OF THE POLICY.

ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF. FOR NORTH CAROLINA, UTAH, AND WISCONSIN APPLICANTS, SUCH APPLICATION MATERIALS ARE PART OF THE POLICY, IF ISSUED, ONLY IF ATTACHED AT ISSUANCE.

Name of Applicant

Signed on behalf of
the Applicant by

BRIT

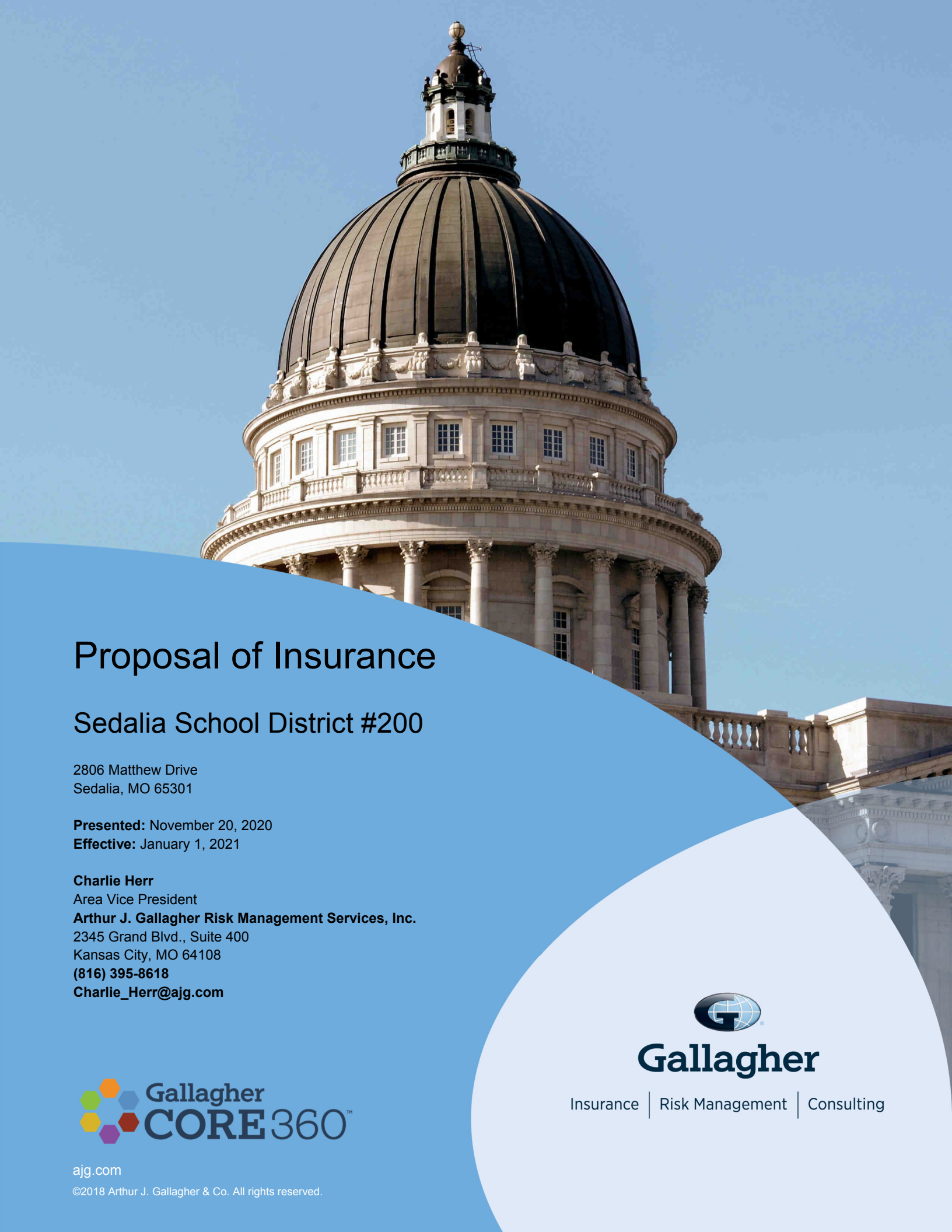
~~CONFIDENTIAL~~

GLOBAL SPECIALTY

Position/Title

Date

Print Name



Proposal of Insurance

Sedalia School District #200

2806 Matthew Drive
Sedalia, MO 65301

Presented: November 20, 2020

Effective: January 1, 2021

Charlie Herr

Area Vice President

Arthur J. Gallagher Risk Management Services, Inc.

2345 Grand Blvd., Suite 400

Kansas City, MO 64108

(816) 395-8618

Charlie_Herr@ajg.com



ajg.com

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Gallagher

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Service Team

Charlie Herr has primary service responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL	ROLE
Charlie Herr Regional Director, Gallagher Public Sector	(630) 395-8618 (630) 913-4378	Charlie_Herr@ajg.com	Producer
Kylee Cundiff Client Service Manager	(816) 329-0818 (816) 877-3005	Kylee_Cundiff@ajg.com	Client Service Manager
Maggie Schwartz Client Service Associate	(816) 395-8514	Maggie_Schwartz@ajg.com	Client Service Associate

Program Structure

Named Insured

Named Insured Schedule:

Add / Change / Delete	Named Insured	Package
	Sedalia School District #200	X

Note: Any entity not named in this proposal, may not be an insured entity. This may include affiliates, subsidiaries, LLC's, partnerships and joint ventures.

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Midwest Public Risk	Package	Recommended Quote	\$453,141.00

Program Details

Coverage: Package - Property
Carrier: Midwest Public Risk
Policy Period: 1/1/2021 to 1/1/2022

Coverage:

SUBJECT OF INSURANCE	LIMIT TYPE	AMOUNT
Building Value	Limit	\$195,608,853
Business Personal Property Including Stationary EDP Boiler & Machinery (Total Building and Contents Value)		Per Schedule Included in Property
Personal Property of Others	Limit	\$100,000
Newly Constructed or Acquired Property	Limit	\$1,000,000
Covered Property in Transit	Limit	\$1,000,000
Earthquake (including mine subsidence)	Limit	\$25,000,000
- Program Aggregate	Limit	\$250,000,000
Flood	Limit	\$25,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Property Deductible	\$10,000
Deductible	Earthquake	\$50,000
Deductible	Flood	\$25,000
Deductible	All Supplemental Property Coverages	Subject to a \$25,000 Minimum Deductible
Deductible	Equipment Breakdown	\$2,500
Deductible	- Business Income/Extra Expense & Utility Interruption Deductible	24 Hours

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Supplement Coverage:		
Unnamed Locations - Unintentional E&O, Utility Services - Direct Damage, Utility Services - Time Element, Fine Arts, Accounts Receivable, Valuable Papers and Records	Limit	\$1,000,000
Musical Instruments, Athletic Equipment & Uniforms	Limit	\$500,000
Sewer Backup	Limit	\$250,000
Personal Effects, Contractors Equipment Non-Owned Per Item, Pollutant Clean-Up, Underground Sprinkler System, Unscheduled Watercrafts	Limit	\$100,000
Fire Department Equipment	Limit	\$50,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Ancillary Buildings, Rental Expense Reimbursement, Retaining Walls and Other Outdoor Walls	Limit	\$10,000
Tree, Shrubs, and Plants are subject to a maximum per item of		
- Per Item	Limit	\$25,000
- Per Occurrence	Limit	\$100,000
Golf Course Tees and Greens		
- Per Item	Limit	\$25,000
- Per Occurrence	Limit	\$100,000
Interruption of Computer Operations		
- Per Occurrence	Limit	\$50,000
- Annual Aggregate	Limit	\$100,000
Limited Fungus/Fungi, Wet Rock, and Dry Rot Coverage		
- Direct Damage	Limit	\$15,000
- Business Income and Extra Expense	Limit	\$15,000
- Extra Expense Number of Days		30 days
Outdoor Property*	Limit	\$100,000
Equipment Breakdown - Coverage Extension:		
Combined Business Income		Included
Combined Extra Expense		Included
Spoilage Damage		Included
Utility Interruption - Time Element	Limit	\$10,000,000
Electronic Data or Media	Limit	\$10,000,000
Expediting Expenses		Included
Ordinance or Law	Limit	\$10,000,000
Hazardous Substance, Contamination, Pollutants	Limit	\$10,000,000
Newly Acquired Property	Limit	\$1,000,000
Debris Removal	Limit	\$250,000
Water Damage		Included

Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	Applies

Endorsements include, but are not limited to:

DESCRIPTION
Property Coverage Form 2020

Exclusions include, but are not limited to:

DESCRIPTION
Earth Movement Exclusion
Flood Exclusion
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure

Binding Requirements:

DESCRIPTION
Subject to:
Signed Acceptance Form
Initials Cancellation Clause by Board Resolution
Insured's Contact Information

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing
Blanket Limit of Coverage applies to the agreed upon schedule of Buildings, Contents, and Business Personal Property. These agreed upon values will be reimbursed at replacement cost. (Any property that has not yet been appraised is subject to the 125% Margin Clause.)
Outdoor Property Including but not limited to: Fences, Light Fixtures/Poles, Road Signs, Non-Utility Poles, Fountains, Monuments, Goal Posts, Playground Equipment, Scoreboards, Benches, Statues, Fire Hydrants, Traffic Lights/Control Boxes, Bleachers, Ticket Booths, Dugouts, Bike Racks
Premium includes Equipment Breakdown Premium of \$44,912
Premium is also applicable for Inland Marine Coverage

Premium	\$262,411.00
ESTIMATED PROGRAM COST	\$262,411.00

Coverage: Package - Inland Marine

Carrier: Midwest Public Risk

Policy Period: 1/1/2021 to 1/1/2022

Coverage:

SUBJECT OF INSURANCE	LIMIT TYPE	AMOUNT
Scheduled Limits (Mobile Equipment) - Mobile Equipment less than \$10,000 per item	Limit	\$1,979,493

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Policy Deductible	\$1,000

Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	All Risk

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
Inland Marine	Cranes & Rigging Equipment
Inland Marine, Equipment Floater	Mechanical or Equipment Breakdown
Equipment Floater	Pollution
Equipment Floater, EDP, Transit	War and Nuclear Hazard
Equipment Floater, EDP, Transit	Wear and Tear, Gradual Deterioration, or Obsolescence
Equipment Floater	Mold / Fungus
EDP	Utility Service Interruption
EDP	Expected or Intended Loss
EDP	Programming Errors
Transit	Government Authority Exclusion

Binding Requirements:

DESCRIPTION
Subject to:
Signed Acceptance Form
Initials Cancellation Clause by Board Resolution
Insured's Contact Information

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing
Premium included in Property LOB

Premium

ESTIMATED PROGRAM COST	Included in Property premium

Coverage: Package - Crime
Carrier: Midwest Public Risk
Policy Period: 1/1/2021 to 1/1/2022

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Crime			

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Blanket Employee Dishonesty	Limit	\$500,000
- Loss Inside the Premises - Money & Securities	Limit	\$500,000
- Loss Outside the Premises	Limit	\$500,000
- Money Orders and Counterfeit Currency	Limit	\$500,000
- Depositors Forgery or Alterations	Limit	\$500,000
Computer Fraud	Limit	\$500,000
- Funds Transfer Fraud	Limit	\$500,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Deductible	\$1,000

Endorsements include, but are not limited to:

DESCRIPTION
ICRMT Crime Form

Exclusions include, but are not limited to:

DESCRIPTION
Third Party Employee Dishonesty
Government Action Exclusion
Accounting or Arithmetic Errors
Voluntary Parting of Property
Loss in which the existence of such loss is only proved by a profit and loss comparison or inventory records
Any theft or criminal act committed by a partner of the insured
Employee Dishonesty (does not apply to Employee Theft Coverage)

Binding Requirements:

DESCRIPTION
Subject to:
Signed Acceptance Form
Initials Cancellation Clause by Board Resolution
Insured's Contact Information

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing

Premium	\$1,730.00
ESTIMATED PROGRAM COST	\$1,730.00

Coverage: Package - General Liability

Carrier: Midwest Public Risk

Policy Period: 1/1/2021 to 1/1/2022

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
General Liability	Occurrence	Not Applicable	Not Applicable
Sexual & Abuse Molestation			
Liquor Liability			

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
General Liability	Limit	\$5,000,000	Each Occurrence
General Liability	Limit	\$5,000,000	Annual Aggregate
Sexual & Abuse Molestation	Limit	\$3,000,000	Each Occurrence
Sexual & Abuse Molestation	Limit	\$3,000,000	Annual Aggregate
Liquor Liability		Included	
Medical Professional (Excluding Doctors & Dentists)		Included	
Special Events		Included	
Terrorism		Included	
Volunteers		Included	
Products/Completed Operations		Included	
Premises Medical Payments	Limit	\$5,000	Each Person
Premises Medical Payments	Limit	\$5,000	Each Occurrence

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	General Liability	\$1,000
Deductible	Sexual & Abuse Molestation	\$10,000

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
General Liability	Bodily Injury and Property Damage from pollutants - Absolute Exclusion
General Liability	Losses arising from the ownership maintenance or use of aircraft (including drones), autos, or watercraft, with some minor exceptions including certain contractual obligations
General Liability	Employment Related Practices Exclusion
General Liability	Liquor Liability Exclusion

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
General Liability	Aircraft Products Exclusion
General Liability	Professional Liability Exclusion
General Liability	Real Property in Your Care, Custody, and Control Exclusion
General Liability	Absolute Asbestos Exclusion
General Liability	Absolute Lead Exclusion
General Liability	War and Nuclear Hazard
General Liability	Mold / Fungus

Binding Requirements:

DESCRIPTION
Subject to:
Signed Acceptance Form
Initials Cancellation Clause by Board Resolution
Insured's Contact Information

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing

Premium	\$88,075.00
ESTIMATED PROGRAM COST	\$88,075.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	INCLUDED

Coverage: Package - Auto Liability & Physical Damage

Carrier: Midwest Public Risk

Policy Period: 1/1/2021 to 1/1/2022

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Auto Liability (Comprehensive)	Limit	\$5,000,000	Each Occurrence
- Auto Medical Payments	Limit	\$5,000	Each Person
- Auto Medical Payments	Limit	\$25,000	Each Occurrence
Uninsured & Underinsured Motorist Liability	Limit	\$25,000	Each Occurrence
Auto Physical Damage (Collison)		ACV, cost to repair or replace, or stated amount, whichever is less	
- Automatic Liability for Newly Acquired Vehicles		Included	
- Newly Acquired Automobiles Physical Damage		Included	
- Hired/Non-Owned Liability		Included	
- Hired Auto Physical Damage		Included	
- Garage-keepers Legal Liability – per Occurrence		Included	
- Commandeered Autos		Included	
- Loss of Use and Lease Gap Coverage		Included	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Auto Liability (Comprehensive)	\$1,000
Deductible	Uninsured & Underinsured Motorist Liability	\$1,000
Deductible	Auto Physical Damage (Collison)	\$1,000

Exclusions include, but are not limited to:

DESCRIPTION
Excluded Drivers
Expected or Intended Injury
Contractual
Workers' Compensation

Exclusions include, but are not limited to:

DESCRIPTION
Employers' Liability
Property Damage to Property Owned or Transported by you
Pollution
Other standard policy exclusions apply
Terrorism

Binding Requirements:

DESCRIPTION
Subject to:
Signed Acceptance Form
Initials Cancellation Clause by Board Resolution
Insured's Contact Information

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing
Auto Physical Damage (Collision): Total Scheduled Value: Per Schedule Total Agreed Value: Per Schedule Number of Vehicles: Per Schedule

Auto Disclaimer:

Commercial Auto policies utilize a set of coverage symbols to stipulate a category of covered autos. One or more symbols are assigned to each coverage purchased indicating which autos that coverage applies to. Please refer to your policy and make certain that you read and understand the various auto symbols and associated descriptions. Specific symbols may apply to either a particular kind of vehicle or the vehicle's ownership status. The symbols could also differ depending upon whether the coverage is for liability or physical damage. Also, in certain circumstances, an insurance company may agree to provide coverage for an auto scenario that is not described in the auto symbols. When this occurs, a unique symbol and related description is used. If you have any questions regarding the auto symbols or associated descriptions contained in your policy, please contact us.

Premium	\$69,049.00
ESTIMATED PROGRAM COST	\$69,049.00

Subject to Audit: Not Auditable

Coverage: Package - Educators Legal Liability

Carrier: Midwest Public Risk

Policy Period: 1/1/2021 to 1/1/2022

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Educators Legal Liability	Claims Made		

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Law Educators Legal Liability	Limit	\$5,000,000
- Each Occurrence		Included
- General Annual Aggregate		Included

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Educators Legal Liability	\$1,000

Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Educators Legal Liability	--		

Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (Refer to Form) days of the expiration date. The cost of this extended reporting period is (Refer to Form) % of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (Refer to Form) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Definition of Claim:

DESCRIPTION
Claim means any written request or lawsuit that demands a Member pay damages for a loss falling under the Subjects of Coverage and this Coverage Document. Claim also means a due process complaint notice filed under the IDEA, 20 U.S.C. § 1415. A Member giving notice only of a liability event is not a claim and any claim arising from such liability event must be timely reported to MPR.

Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
	Refer to attached policy form

Run Off Provisions:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
Refer to attached policy form	--	--		--

Binding Requirements:

DESCRIPTION
Subject to:
Signed Acceptance Form
Initials Cancellation Clause by Board Resolution
Insured's Contact Information

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing

Premium	\$11,621.00
ESTIMATED PROGRAM COST	\$11,621.00

Coverage: Package - Law Enforcement Liability

Carrier: Midwest Public Risk

Policy Period: 1/1/2021 to 1/1/2022

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Law Enforcement Liability	Claims Made		

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Law Enforcement Liability	Limit	\$5,000,000
- Each Occurrence		Included
- General Annual Aggregate		Included

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Law Enforcement Liability	\$1,000

Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
	--		

Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (Refer to Form) days of the expiration date. The cost of this extended reporting period is (Refer to Form) % of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (Refer to Form) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Definition of Claim:

DESCRIPTION
Claim means any written request or lawsuit that demands a Member pay damages for a loss falling under the Subjects of Coverage and this Coverage Document. Claim also means a due process complaint notice filed under the IDEA, 20 U.S.C. § 1415. A Member giving notice only of a liability event is not a claim and any claim arising from such liability event must be timely reported to MPR.

Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
	Refer to attached policy form

Run Off Provisions:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
Refer to attached policy form	--	--		--

Binding Requirements:

DESCRIPTION
Subject to:
Signed Acceptance Form
Initials Cancellation Clause by Board Resolution
Insured's Contact Information

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing
COVERAGES INCLUDE
• Auxiliary Officers • Intergovernmental/Mutual Aid Agreements • Good Samaritan • Commandeered Autos

Premium	\$15,230.00
ESTIMATED PROGRAM COST	\$15,230.00

Coverage: Package - Cyber Liability

Carrier: Midwest Public Risk

Policy Period: 1/1/2021 to 1/1/2022

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Cyber Liability			

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Privacy & Network Security Coverage	Limit	\$5,000,000
Each Claim		
- Annual Aggregate	Limit	\$2,000,000
- \$2 Million is a shared limit with other MPR Members	Limit	\$2,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Policy Deductible	\$5,000

Binding Requirements:

DESCRIPTION
Subject to:
Signed Acceptance Form
Initials Cancellation Clause by Board Resolution
Insured's Contact Information

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing
COVERAGES INCLUDE
Notification Costs
• Credit Monitoring
• Breach Consultation
• Data Forensic Expenses
• Public Relations Expenses

Premium **\$5,025.00**

ESTIMATED PROGRAM COST **\$5,025.00**

Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		PROPOSED PROGRAM	
		CARRIER	ESTIMATED COST
Package	Premium	Midwest Public Risk (Midwest Public Risk)	\$453,141.00
	Estimated Cost		\$453,141.00
	Annualized Cost		N/A
	TRIA Premium		\$0.00
Total Estimated Program Cost			\$453,141.00

Quote from **Midwest Public Risk (Midwest Public Risk)** is valid until **1/1/2021**

Gallagher is responsible for the placement of the following lines of coverage:

Package

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Payment Plans

CARRIER / PAYABLE CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Midwest Public Risk (Midwest Public Risk)	Package	Annual Payment	Direct Bill

Carrier Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY *	ADMITTED/NON-ADMITTED **
Midwest Public Risk		Admitted

*Gallagher companies use A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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**If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Proposal Disclosures

Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third-parties, please contact Gallagher via e-mail at Compensation_Complaints@ajg.com or by regular mail at:

Chief Compliance Officer
Gallagher Global Brokerage
Arthur J. Gallagher & Co.
2850 Golf Rd.
Rolling Meadows, IL 60008

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

The TRIPRA program increases the amount needed in total losses by \$20 million each calendar year before the TRIPRA program responds from the 2015 trigger of \$100 million to \$200 million by the year 2020.

TRIPRA is set to expire on December 31, 2020. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2020. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Pool Funding Disclaimer

Arthur J. Gallagher & Co. does not provide actuarial services or actuarial estimates of losses. If the excess insurer or reinsurer that provides excess coverage calculates a loss fund for the pool, it is our recommendation that the pool fully fund that amount. Further, it is our recommendation that the pool contract with an appropriately certified actuary to provide recommendations for overall pool funding, surplus and reserve funds.

Risk Retention Group Disclaimer

Midwest Public Risk is Missouri domiciled risk retention group (RRG). Midwest Public Risk, RRG is a Property and Casualty insurance market and received a certificate of authority to do business from the Missouri Department of Insurance in 1983 (*formerly known as MARCIT*) . Risk Retention Groups differ from traditional stock insurance companies in several ways, some of which include:

- Permitted by Federal Law – “Liability Risk Retention Act of 1986”
- Exempt from many state insurance regulations
- Not covered by various state guarantee funds
- Owners of RRG’s must be members of, and insured by the group
- Members must be engaged in similar business or activities
- Lower capitalization requirements than traditional insurance companies
- Operated under a Board of Directors consisting of policyholders
- Capital/Surplus contribution requirements by new members

Arthur J. Gallagher & Co., and any of its subsidiaries do not guarantee the financial viability of any risk retention group, or other means of risk transfer or risk sharing entity.

Client Signature Requirements

Coverages for Consideration

Overview

- A proposal for any of the coverages can be provided.
- The recommendations and considerations summarized in this section are not intended to identify all exposures.
- Since Gallagher does not handle your complete insurance program, these recommendations only reflect items within our scope of responsibility.

Other Coverage Considerations

- Excess Liability

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 11/20/2020, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	COVERAGE/CARRIER
☐ Accept ☐ Reject	Package
	Midwest Public Risk
☐ Accept ☐ Reject	TRIA

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

Producer/ Insured Coverage Amendments and Notes:

Exposures and Values

We confirm the payroll, values, schedules, and other data contained in the proposal, and submitted to the underwriters, are compiled from information provided by you and we acknowledge it is our responsibility to see that such information is updated and maintained accurately. For renewal policies, if no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies.

Provide Quotations or Additional Information on the Following Coverage Considerations:

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By rejecting a quotation for this valuable coverage, you understand that there will be no coverage and agree to hold Gallagher harmless in the event of a loss.

Other Coverages to Consider

☐ Yes ☐ No - Excess Liability

Other Services to Consider

☐ Yes ☐ No - CORE360™ Loss Control Portal

☐ Yes ☐ No - eRiskHub

Gallagher's liability to Client arising from any acts or omissions of Gallagher shall not exceed \$20 million in the aggregate. Gallagher shall only be liable for actual damages incurred by Client, and shall not be liable for any indirect, consequential or punitive damages or attorneys' fees. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with this Agreement or any Services provided hereunder may be brought by either party any later than two (2) years after the accrual of such claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

I have read, understand and agree that the above information is correct and has been disclosed to us prior to authorizing Gallagher to bind coverage and/or provide services to us.

By: _____
Print Name (Specify Title)

Company

Signature

Date: _____

Risk Retention Group Acknowledgement

11/20/20

Sedalia School District #200
2806 Matthew Drive
Sedalia, MO 65301

Re: Midwest Public Risk

Midwest Public Risk is a Missouri domiciled risk retention group (RRG). Risk Retention Groups differ from traditional insurance companies in several ways, for example:

- Permitted by Federal Law – “Liability Risk Retention Act of 1986”
- Exempt from many state insurance regulations
- Not covered by various state guarantee funds
- Owners of RRG’s must be members of, and insured by the group
- Members must be engaged in similar business or activities
- Lower capitalization requirements than traditional insurance companies
- Operated under a Board of Directors consisting of policyholders
- Capital / Surplus contribution requirements by new members.

Midwest Public Risk is not rated by A.M. Best. Arthur J. Gallagher & Co. and any of its subsidiaries do not guarantee the financial viability of any insurance company, carrier, pool, risk retention group, or other means of risk transfer or risk sharing.

Sincerely,

The undersigned, a duly authorized officer or representative acting in said capacity, acknowledges receipt of the information contained herein. Notwithstanding this information, the undersigned hereby authorizes and directs Arthur J. Gallagher & Co. and any of its subsidiary companies to bind coverage with the above referenced Risk Retention Group.

Producer:

Charlie Herr

By:

Name

Title

Print Name

Date

Appendix

Bindable Quotations & Compensation Disclosure Schedule

Client Name: Sedalia School District #200

COVERAGE(S)	CARRIER NAME(S)	WHOLESALER, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALER, MGA, OR INTERMEDIARY %
Package					
Property			\$262,411.00		
Inland Marine					
Crime			\$1,730.00		
General Liability	Midwest Public Risk (Midwest Public Risk)	N/A	\$88,075.00	10%	
Auto Liability & Physical Damage			\$69,049.00		
Excess Liability					
Educators Legal Liability			\$11,621.00		
Law Enforcement Liability			\$15,230.00		
Cyber Liability			\$5,025.00		

¹ We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

² If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

³ The commission rate is a percentage of annual premium excluding taxes & fees.

* Gallagher is receiving 10% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

Binding Requirements

COVERAGE (ISSUING CARRIER)	BINDING REQUIREMENT
Package Midwest Public Risk	Subject to:
	Signed Acceptance Form
	Initials Cancellation Clause by Board Resolution
	Insured's Contact Information

Claims Reporting By Policy

Direct Reporting

Immediately report all claims for the following lines of coverage to the insurance carrier.

- Package
 - Midwest Public Risk
 - Phone #: 816-292-7500
 - Email: member@mprisk.org

CORE360™

Loss Control Portal



Insurance | Risk Management | Consulting



Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention and minimizing your total cost of risk now and in the future.

Gallagher's **CORE360™ Loss Control Portal** is our proprietary Learning Management System (LMS) that supports your safety program, provides real time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key benefits of CORE360™ Loss Control Portal:

- **Access** up to 10 modules of your choice from a library of over 100 training and safety shorts. In addition, monthly bulletins are available covering topics such as General and Environmental Safety, Human Resources, and Health and Wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard** and train an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Please visit

ajg.com/LossControlPortal to learn more.

Most Popular Training Modules:

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Gallagher CORE360™ is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of your total cost of risk.

PROPERTY & LIABILITY COVERAGE PROGRAM PROPOSAL

Sedalia School District #200

Quote Number:

RM - 16

Policy Year:

January 1, 2021 – December 31, 2021

Requested Effective Date:

January 1, 2021



MEMBER OWNED | MEMBER FOCUSED

Property & Liability and Governance Questions



Terry Norwood
CEO and President
(816) 292-7510
terry@mprisk.org

Financial and Contribution Questions



Mike Sindel
Chief Financial Officer
(816) 292-7571
mike@mprisk.org

KANSAS

Employee Benefits
Property & Liability

- Health
- Dental
- Vision
- EAP
- General Liability
- Law Enforcement Liability
- EMT Liability
- Auto Physical Damage
- Auto Liability
- Cybersecurity & Liability
- Utility Generation Liability
- Public Official Liability
- Crime
- Inland Marine



MISSOURI

Employee Benefits
Workers' Compensation
Property & Liability

- Health
- Dental
- Vision
- EAP
- General Liability
- Law Enforcement Liability
- EMT Liability
- Auto Physical Damage
- Auto Liability
- Public Official Liability
- Utility Generation Liability
- Cybersecurity & Liability
- Crime
- Inland Marine

MPR MEMBERS & OWNERS:

Cities, Schools, Counties, Special Districts, Law Enforcement Health Departments, Fire Protection Districts, Ambulance Districts, Housing Authorities, Election Boards and other Public Entities.

Since 1983, MPR has been a growing family of public entities in Missouri and Kansas who have found that public pooling is the answer to decrease financial risk to taxpayers created by routine, unanticipated and catastrophic events. Our Members work together to reduce all members' risks and associated costs.

Member entities that rely on the organization to be a trusted advisor, advocate and resource for their risk management and benefit needs. With a unique blend of services specifically tailored to meet your needs, MPR has a proven track record of success.

As a Member-driven organization, MPR Member Representatives are able to participate in collective ownership and decision making by directing pool services and encouraging staff to solve individual needs. This is MPR's greatest strength.

MPR is overseen by three separate Boards: MPR, MPR of Missouri, and MPR of Kansas, Inc. Each state has its own individual Board and the MPR Board oversees both of the State Boards. Each of the Boards has a slightly different role, but come together in making the best decisions for the entire pool. The MPR of Missouri Board consists of eleven Members and the MPR of Kansas, Inc. Board consists of seven Members. These Board Members are elected by the Member Representatives of each Member entity.

By retaining a portion of the risk and not relying on the traditional coverage industry, MPR is able to reduce what you contribute. When contributions are coupled with positive loss experience each year, the remaining equity is returned to you in the form of dividends or additional services. Dividend returns have amounted to over \$10 million.

One characteristic that makes public entities and their boards predisposed to undue exposure are their limited resources. Tighter budgets, fewer personnel, and inability to consult outside professionals can produce an environment where errors or omissions occur. MPR has comprehensive knowledge on minimizing exposure and experienced consultants to assist with specific circumstances. We, as a pool, work together to make intelligent, informed decisions that make situations better for all of us.

RISK MANAGEMENT

**Because What You Don't Know
Can Hurt You**

MPR has a full-time team of experts experienced in the type of risks faced by the entities it serves. They have developed programming and assembled resources to help members control losses and protect their communities.

These include:

- Web-Based Training
- Consultation On-Site and at MPR
- Loss Control Training Resource Library
- Risk Prevention Advisories
- Free Legal Advice on Law Enforcement,
- Land Use and Employment Practice Issues
- Facility and Work Practices Reviews
- WeTiP (no-cost criminal activity reporting hotline)
- Member Scholarships to National Conferences
- Lexipol Law Enforcement Policies and Daily Bulletins

WORKERS' COMPENSATION, PROPERTY & LIABILITY

**Employee Centered
Health Management and
Rehabilitation**

Loss control is the key to lower contributions and bigger dividends for MPR member entities, and MPR has extensive resources to help. These include training and consultation, online resources, certification programs, legal advice and more. Entities who take advantage of these resources benefit financially from fewer claims and protect their property, communities and employees in the process.

MPR's property and liability coverage benefits from the combined buying clout of its membership to reduce costs and expand services.

TRAINING

MPR Staff can conduct a variety of training sessions on-site for Members or at the MPR Campus

- Accident Investigation
- Back Injury Prevention
- Blood Borne Pathogens
- Chainsaw Operation
- Confined Spaces
- Cybersecurity
- Defensive/Distracted Driving
- Effective Safety Committees
- Employment Discrimination/Harassment
- Facility Inspections
- Fall & Slip Prevention
- Government Ethics
- Hazard Communication
- Heat Stress
- Incident Reporting and Investigations
- Lock Out Tag Out
- Personal Protective Equipment
- Public Official Liability
- Sewer Back Up Response
- Snow and Ice Control
- Strains and Sprains
- Supervisor's Survival Skills
- Swimming Pool Hazards
- Trenching & Shoring
- Traffic Control
- Workplace Violence
- Many Other Topics By Request

Membership

Your public entity becomes a Member, not just a customer. Because our pool is a public entity itself, your membership provides an avenue to other Missouri and Kansas political subdivisions who share your interests. The program moves in the direction chosen by its Member entities.

Representation

Every public entity provides one of their full-time employees to serve as a Member Representative to the pool. Members vote to select the Board who guides MPR. Additional opportunities for participation are provided through the advisory committees.

Financial Stability and Coverage

The plan documents are specifically designed to provide the most comprehensive coverage necessary for public entities. This is coupled with the commitment to change these plans when necessary to meet specific needs. The policy year begins July 1st and budget contributions for all programs are determined by April 1st. Pricing is very competitive when compared to any other coverage available.

Cooperation

Working together is a two-way street and provides the foundation for success. The program assists your entity with wellness and risk management training and expects Member interest and participation in operating your organization in ways that minimize risk for all concerned.

Philosophy and Approach

Similarly, in our Property/Liability Programs the focus is loss prevention. Rather than limiting our attention to efficient claim payments, Members are encouraged to direct their primary efforts to preventing or minimizing losses.

Expertise

Services are provided by competent, professional personnel who understand the needs of public entities. Our 21 full-time staff members have over 100 years of combined local government experience. MPR retains business partners who are considered "best in class."

Training Opportunities	MPR Staff can conduct a variety of training sessions on-site for Members. In addition, training is periodically conducted at committee meetings.
Online Training	- Individual employees can participate in MPR's on-line training program at their convenience - 24/7. Our online training logs each employee's grade attained for each course completed - Member Representatives either download grades at their convenience, or MPR staff provides the information.
Consultation Services	Safety and loss control consultation, and answers to your questions, are just an e-mail or phone call away. Staff members carry specialized degrees and direct experience in Safety, Human Resources, Public Works, and Public Administration.
Facility / Work Practices Reviews	MPR staff performs on-site reviews of Member facilities and parks at regularly scheduled times or upon request. In addition, the individual work practices of Members' crews are also evaluated as needed.
Pre-Litigation Consultations with MPR Designated Attorneys	MPR recognizes the significant exposures associated with employment practice, law enforcement liability and land use claims. When warranted, Members may receive a predetermined period of legal guidance from an attorney designated by MPR during the early stages of a potential claim in an effort to avoid or minimize litigation. Should a claim actually be filed, associated expenses will then be approached in the same manner as other claims would be processed for a similar event. These services are provided as part of the "core liability coverage services" at no additional charge. For more information, contact the MPR Risk Management team at (816) 292-7530.
Risk Prevention Advisories	Risk Prevention Advisories are updated annually to provide overviews of common risks faced by public entities. These advisories have specific information and practical loss control approaches to address these concerns. Click here for an Index of Risk Prevention Advisories.

COVERAGE SUMMARY: GENERAL LIABILITY

COVERAGE	LIMITS
General Liability	
Each Occurrence	\$5,000,000
Annual Aggregate	\$5,000,000
Deductible: \$1,000	
Sexual & Abuse Molestation	
Each Occurrence	\$3,000,000
Annual Aggregate	\$3,000,000
Deductible: \$10,000	
COVERAGES INCLUDE	
• Liquor Liability • Medical Professional (Excluding Doctors & Dentists) • Special Events • Terrorism • Volunteers • Products/Completed Operations	
Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$5,000

COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE

LIMITS

5,000,000

Law Enforcement Liability (Claims made)

Each Occurrence

General Annual Aggregate

COVERAGES INCLUDE

- Auxiliary Officers
- Intergovernmental/Mutual Aid Agreements
- Good Samaritan
- Commandeered Autos

Deductible: \$1,000

COVERAGE SUMMARY: EDUCATORS LEGAL LIABILITY

COVERAGE

LIMITS

5,000,000

Law Educators Legal Liability (Claims made)

Each Occurrence

General Annual Aggregate

Deductible: \$1,000

COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

<u>AUTO LIABILITY (Comprehensive)</u>	LIMITS
Each Occurrence	\$5,000,000
Auto Medical Payments	
Each Person	\$5,000
Each Occurrence	\$25,000
Deductible: \$1,000	

<u>UNINSURED & UNDERINSURED MOTORIST LIABILITY</u>	
Each Occurrence	\$25,000
Deductible: \$1,000	

<u>AUTO PHYSICAL DAMAGE (Collison)</u>	
Total Scheduled Value	Per Schedule
Total Agreed Value	Per Schedule
Number of Vehicles	Per Schedule
• Automatic Liability for Newly Acquired Vehicles (Non-Auditable) • Newly Acquired Automobiles Physical Damage (Non-Auditable) • Hired/Non-Owned Liability • Hired Auto Physical Damage • Garage-keepers Legal Liability – per Occurrence • Commandeered Autos • Loss of Use and Lease Gap Coverage	
	Included
	Included
	Included
	Included
	Included
	Included
	Included
Deductible: \$1,000	

COVERAGE SUMMARY: CYBER LIABILITY

COVERAGE

	LIMIT
Privacy & Network Security Coverage	
Each Claim	\$5,000,000
Annual Aggregate	\$2,000,000
\$2 Million is a shared limit with other MPR Members	\$2,000,000
Deductible: \$5,000	

COVERAGES INCLUDE

Notification Costs

- Credit Monitoring
- Breach Consultation
- Data Forensic Expenses
- Public Relations Expenses

SERVICES AVAILABLE

Systems Testing and Consulting

- Online Risk Management Resources
- Training and Educational Programs

COVERAGE SUMMARY: ALL LIABILITIES

COVERAGE

		LIMITS
General Liability	Excess of \$1,000,000 Per Occurrence	\$5,000,000
Law Enforcement Liability	Excess of \$1,000,000 Per Occurrence	\$5,000,000
Auto Liability	Excess of \$1,000,000 Per Occurrence	\$5,000,000
Educators Legal (Claims Made)	Excess of \$1,000,000 Per Occurrence	\$5,000,000
Sexual Abuse	Excess of \$1,000,000 Per Occurrence	\$3,000,000

COVERAGE SUMMARY: PROPERTY

Blanket Limit of Coverage applies to the agreed upon schedule of Buildings, Contents, and Business Personal Property. These agreed upon values will be reimbursed at replacement cost. (Any property that has not yet been appraised is subject to the 125% Margin Clause.)

COVERED PROPERTY

LIMITS

Building Value

\$195,608,853

Business Personal Property Including Stationary EDP (Per Schedule)

Boiler & Machinery (Per Schedule)

Personal Property of Others \$100,000

Newly Constructed or
Acquired Property \$1,000,000

Covered Property in Transit \$1,000,000

Deductible: \$10,000

ADDITIONAL PROPERTY COVERAGES

Earthquake (including mine \$25,000,000

subsidence) Program Aggregate \$250,000,000

Deductible: \$50,000

Flood \$25,000,000

Deductible: \$25,000

SUPPLEMENT COVERAGE**LIMITS**

Unnamed Locations - Unintentional E&O	\$1,000,000
Utility Services - Direct Damage	
Utility Services - Time Element	
Fine Arts	
Accounts Receivable	
Valuable Papers and Records	
Musical Instruments, Athletic Equipment & Uniforms	\$500,000
Sewer Backup	\$250,000
Personal Effects	\$100,000
Contractors Equipment Non-Owned Per Item	
Pollutant Clean-Up	
Underground Sprinkler System	
Unscheduled Watercrafts	
Fire Department Equipment	\$50,000
Ancillary Buildings	\$10,000
Rental Expense Reimbursement	
Retaining Walls and Other Outdoor Walls	
Tree, Shrubs, and Plants are subject to a maximum per item of	
Per Item	\$25,000
Per Occurrence	\$100,000
Golf Course Tees and Greens	
Per Item	\$25,000
Per Occurrence	\$100,000
Interruption of Computer Operations	
Per Occurrence	\$50,000
Annual Aggregate	\$100,000
Limited Fungus/Fungi, Wet Rock, and Dry Rot Coverage	
Direct Damage	\$15,000
Business Income and Extra Expense	\$15,000
Extra Expense Number of Days	30 days

COVERAGE SUMMARY: **PROPERTY** (CONTINUED)

Outdoor Property		\$100,000
Including but not limited to:		
Fences	Goal Posts	Traffic Lights/Control Boxes
Light Fixtures/Poles	Playground Equipment	Bleachers
Road Signs	Scoreboards	Ticket Booths
Non-Utility Poles	Benches	Dugouts
Fountains	Statues	Bike Racks
Monuments	Fire Hydrants	

All Supplemental Property Coverages are subject to a \$25,000 minimum deductible.

COVERAGE SUMMARY: **INLAND MARINE (MOBILE EQUIPMENT)**

SCHEDULED LIMITS	LIMITS
Value	\$ 1,979,493
Mobile Equipment less than \$10,000 per item	
Deductible: \$1,000	

COVERAGE SUMMARY: EQUIPMENT BREAKDOWN (BOILER & MACHINERY)

COVERAGE

LIMITS

Total Building and Contents Value (Per Schedule) Included in Property

Deductible: \$2,500

- BI/EE & Utility Interruption Deductible: 24 Hours

COVERAGE EXTENSION

LIMITS

Combined Business Income	Included
Combined Extra Expense	Included
Spoilage Damage	Included
Utility Interruption - Time Element	\$10,000,000
Electronic Data or Media	\$10,000,000
Expediting Expenses	Included
Ordinance or Law	\$10,000,000
Hazardous Substance, Contamination, Pollutants	\$10,000,000
Newly Acquired Property	\$1,000,000
Debris Removal	\$250,000
Water Damage	Included

COVERAGE	LIMITS
Blanket Employee Dishonesty	\$500,000
Loss Inside the Premises - Money & Securities	\$500,000
Loss Outside the Premises	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Depositors Forgery or Alterations	\$500,000
Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000

Deductible: \$1,000

The ICRMT Crime Form includes coverage for any of your officials who are required by law to give bonds for the faithful performance of their service against loss through the failure of any employee under the supervision of that official to faithfully perform his or her duties as prescribed by law and will meet the requirements for public officials bonds up to the statutory limit or policy limit, whichever is less.

CONTRIBUTION SUMMARY

Member:	Sedalia School District #200
Quote Number: Policy Year:	RM - 16
Requested Effective Date:	January 1, 2021

Coverage Parts

General Liability	\$88,075
Educators Legal Liability	\$11,621
Law Enforcement Liability	\$15,230
Auto Liability & Physical Damage	\$69,049
Cyber Liability	\$5,025

Total Liability Contribution	\$189,000

Property	\$217,499
Inland Marine	\$Included
Equipment Breakdown	\$44,912
Crime	\$1,730

Total Property Contribution	\$264,141

Total Annual Contribution	\$453,141

ACCEPTANCE STATEMENT & INVOICE

Member: Sedalia School District #200

Quote Number: Policy Year: RM - 16

Requested Effective Date: January 1, 2021

Total Annual Contribution

\$453,141

Terms and Conditions

The Named Member can only cancel the coverage at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated contribution is earned, due and payable.

- All terms and conditions of Membership in Midwest Public Risk are set forth in the by-laws A copy of this document is available for your review
- Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing.
- The following must be received prior to binding:
 - Signed Acceptance Form
 - Initials Cancellation Clause by Board Resolution
 - Insured's Contact Information

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and contributions proposed by Midwest Public Risk are accepted effective____2021.

Signature of Official

Date

MIDWEST PUBLIC RISK OF MISSOURI LIABILITY, CRIME AND EMPLOYEE FIDELITY

2020 COVERAGE DOCUMENT

Preface to Coverage Document

The following evidences the general intent of the **Member Entities** and the agreement of each respective **Member Entity** to be bound by the terms and conditions of this Coverage Document:

The **Member Entities** of Midwest Public Risk of Missouri ("MPR of Missouri" or "MPR"), by and through their duly elected Board of Directors, in accordance with MPR of Missouri's Articles of Incorporation and pursuant to its Bylaws, which are fully incorporated herein, have drafted and adopted this Coverage Document, the contents and language of which reflect the intent of those **Member Entities** of MPR of Missouri participating in the Liability, Crime and Employee Fidelity plan, each of whom is deemed to have read, understood, and ratified the same, and is bound by the terms and conditions hereof. The purpose of this Coverage Document is to describe *generally* the nature, scope, and intent of the Liability, Crime and Employee Fidelity coverage, interpretation of which has been, and will continue to be as set forth in MPR's Bylaws, in conjunction with this Coverage Document and the Articles of Incorporation, when all are construed together to effectuate the purposes of the Liability, Crime and Employee Fidelity plan of MPR. The **Member Entities**, by adopting and ratifying this Coverage Document, understand that ***this Coverage Document is not now, nor has it ever been, a contract of liability insurance coverage and it is not a contract of insurance, nor is it to be construed as such***, notwithstanding the inclusion or use of terms of art or phrases commonly used by or within the commercial insurance industry.

Common Coverage Document Conditions

All Coverage Sections included in this Coverage Document are subject to the following:

Certain terms and words have special meanings and are defined either when used in this Coverage Document or in Section 4 - Definitions. Defined terms are printed in bold type when used in this Coverage Document. The singular encompasses the plural and the plural the singular.

Section 1 Liability Coverage

Limits of Coverage, Claim Settlement, Legal Defense, and Subjects of Coverage

1.00 MPR of Missouri will pay on behalf of the **Member** all monies the **Member** becomes legally obligated to pay as **damages** arising out of one of the Subjects of Coverage A. through E. below. Such **liability event** shall have first occurred on or after July 1, 2020 and within the **Period of Membership** in MPR of Missouri.

- A. **Bodily injury** arising out of an **incident**;
- B. **Property damage** arising out of an **incident**;
- C. **Personal injury**;
- D. **Employee benefits program administration liability**;

- E. **Motor vehicle** liability, including personal and property protection and residual liability arising out of an **incident**.
- 1.01 MPR of Missouri will pay on behalf of the **Member** all monies the **Member** becomes legally obligated to pay as **damages** for a **claim** arising out of a **wrongful act** (Coverage F.) which first occurred within the **period of membership** in MPR of Missouri, but only if the **claim** was reported to MPR of Missouri during the same Coverage Period in which the **claim** was first made.
- 1.02 MPR of Missouri may, at its discretion, investigate any **liability event** and settle any **claim** or lawsuit that may result from the Subjects of Coverage. MPR of Missouri's right to settle any **claim** or lawsuit is without regard to the dollar amount of the settlement and includes **claims** or lawsuits fully or partially within the **Member Entity's** deductibles. MPR of Missouri has the right and the duty to defend any lawsuit seeking **damages**, except that MPR of Missouri shall have no duty to defend the **Member** against any lawsuit to which this Coverage Document does not apply. MPR of Missouri's right and duty to defend shall end when payments for judgments or settlements and/or **allocated loss adjustment expense** exceed the Limits of Liability stated in the Coverage Summary. MPR of Missouri shall have the exclusive right to select legal defense counsel for any lawsuit brought under this Coverage Document. MPR of Missouri's right and duty to defend shall also end when MPR of Missouri reaches a potential settlement with a claimant and the **Member Entity** refuses to allow the settlement to go forward; MPR's duty to indemnify shall be capped at the amount of the potential settlement, and the **Member Entity** shall assume responsibility for all **allocated loss adjustment expense** and all additional indemnity expense from the date of its refusal.
- 1.03 Regardless of the number of subjects of coverage or the time period involved in any **claim** or the number of claimants, or the number of contribution payments made, MPR of Missouri's liability shall not exceed the Limits of Liability stated in the Coverage Summary nor shall the Limits of Liability be cumulative from year to year. All **claims** for **damages** arising out of Subjects of Coverage A. through E. shall be deemed a single **claim** occurring at the time of the first injury regardless of the number of **liability events** alleged if the **claims** share as a common connection, tie or link any fact, circumstance, situation, event, transaction, cause or series of related facts, circumstances, situations, events transactions or causes. All **claims** for **damages** arising out of any **wrongful act(s)** shall be deemed a single **claim** made at the time the first such **claim** is made regardless of the number of **wrongful acts** alleged if the **claims** share as a common connection, tie or link any fact, circumstance, situation, event, transaction, cause or series of related facts, circumstances, situations, events transactions or causes. Any **claim** brought, or capable of being brought, in one lawsuit shall be deemed a single **claim**.
- 1.04 **Period of Membership** is as stated in the Coverage Summary under "Coverage Period" except that the **Period of Membership** shall end immediately upon the **Member Entity's** termination of membership in MPR of Missouri, or from the Liability, Crime and Employee Fidelity Plan of MPR of Missouri, if such termination is prior to the date set forth in the Coverage Summary. If a Retroactive Date is set forth in the Coverage Summary, the **Period of Membership** shall be deemed to have begun on that date for purposes of Section 1.01

only. If no Retroactive Date is set forth in the Coverage Summary, the **Period of Membership** shall be deemed to have begun when the **Member Entity** began its current continuous participation in this Liability, Crime and Employee Fidelity Plan of MPR of Missouri for purposes of Section 1.01. A **Member Entity** that terminates membership in MPR of Missouri shall have extended reporting periods for a **claim** arising out of a **wrongful act** (Coverage F.) that first occurred during the **Period of Membership**. This extended reporting period shall be 30 days from the date of termination of membership and shall not require additional contributions. Any such **claim** reported after the end of this extended reporting period shall not be defended or indemnified by MPR of Missouri. However, MPR of Missouri and the **Member Entity** may agree to a further extension of the reporting periods subject to additional contributions.

- 1.05 MPR of Missouri will pay compensatory **damages** that an **employee** of a **Member Entity** is legally entitled to recover from the owner or operator of an **uninsured motor vehicle** because of **bodily injury** only. This coverage applies only when the **employee** is an authorized user, driver, or passenger in a licensed **motor vehicle** owned or leased by the **Member Entity**. **Uninsured motor vehicle** means a **motor vehicle** that has no **bodily injury** bond or liability insurance policy in effect at the time of the **incident** or the owner or operator of the **motor vehicle** is unknown. The most MPR of Missouri will pay is \$50,000 per person and \$100,000 per **incident**, as specified in this Coverage Document. No **Member Entity** deductible applies to this coverage and such payments shall be in addition to any other limits specified in this Coverage Document or the Coverage Summary.
- 1.06 MPR of Missouri will pay compensatory **damages** that an **employee** of a **Member Entity** is legally entitled to recover from the owner or operator of an **underinsured motor vehicle** because of **bodily injury** only. This coverage applies only when the **employee** is an authorized user, driver, or passenger in a licensed **motor vehicle** owned or leased by the **Member Entity**. **Underinsured motor vehicle** means a **motor vehicle** that had, at the time of the **incident**, a **bodily injury** bond or liability insurance policy with policy limits less than the limits provided in this paragraph. The most MPR of Missouri will pay is the difference between the bond or insurance policy payment on the **underinsured motor vehicle** and the limits, \$50,000 per person and \$100,000 per **incident**, specified in this Coverage Document. No **Member Entity** deductible applies to this coverage and such payments shall be in addition to any other limits specified in this Coverage Document or the Coverage Summary.
- 1.07 MPR of Missouri will pay the actual expenses, up to \$5,000 per person, for **emergency first aid** given to persons for **bodily injury** arising out of an **incident** only to which this Coverage Document applies. The **bodily injury** must have (1) occurred on premises owned or leased by the **Member Entity** or (2) arise directly out of the use of a motor vehicle owned or leased by a **Member Entity**.
 1. This coverage shall be provided without regard to fault.
 2. No **Member Entity** deductible applies to **emergency first aid** coverage, and such payments shall be in addition to any other limits specified in this Coverage Document or the Coverage Summary.

3. The exclusion in Section 3.11 shall not apply to this coverage if the **bodily injury** is sustained by a participant in the course of a **Member Entity's** department of parks and recreation program activity.
 4. The **emergency first aid** must be given within one year of the incident giving rise to the **bodily injury**.
- 1.08 This Coverage Document or any amendment to it is not intended to, nor does it waive, nor shall it be construed as waiving in any way whatsoever, any sovereign immunity or official immunity provided to the **Member Entities** or their officials, officers or **employees** by the Constitution of the State of Missouri or by any federal, state, or local law, ordinance or custom. Each **Member Entity** is obligated to assert sovereign or official immunity when such defense(s) are applicable. The terms "sovereign immunity" and "official immunity" shall be given the broadest interpretation allowed by law.
- 1.09 Payments are limited as follows:
1. To the Limits of Liability-Liability, Crime and Employee Fidelity stated in the Coverage Summary. Except for the Annual Member Program Liability Aggregate Limit, those limits shall be the maximum payable per **liability event** under any circumstances or set of facts and shall include **damages** and **allocated loss adjustment expense**. The most MPR of Missouri will pay is the difference between the **Member Entity's** deductibles and the Limits of Liability stated in the Coverage Summary. The Annual Member Program Liability Aggregate Limit is the most MPR of Missouri will pay for the sum of **emergency first aid** under Section 1.07; **damages** (including **allocated loss adjustment expense**) for Subjects of Coverage A. – F. under Sections 1.00 and 1.01; and **damages** (including **allocated loss adjustment expense**) for Crime and Employee Fidelity Coverage under Sections 2.00-2.07.
 2. To the maximum amount of monetary liability for a **Member Entity** for **claims** for which sovereign immunity or official immunity has been waived pursuant to Missouri law. This provision is applicable even if the **Member Entity** has purchased, from MPR of Missouri or others, for exposures under federal law, or other state law, coverage limits greater than the maximum amount of monetary liability for losses pursuant to Missouri law.
 3. This Coverage Document shall be strictly interpreted in order to be consistent with the maximum amount of monetary liability per individual or **liability event** for which sovereign or official immunity has been specifically waived or abrogated by Missouri law. The maximum amount of monetary liability shall be adjusted as required by Missouri law.
 4. MPR of Missouri has no duty and will not exceed the coverage limit, but any resulting deficiency from the aggregate operation may, in the discretion of the Board of Directors, result in an assessment to each member entity, its relative percentage of the total contributions required to eliminate the deficiency, and the member entity will pay such assessment as determined by the Board of Directors.

5. All of the foregoing is further limited to the extent that monies are available from MPR of Missouri funds or MPR of Missouri reinsurance or excess insurance coverages.
 - (a) If MPR of Missouri's resources are depleted or unavailable, each **Member** is responsible for all of its own unpaid obligations, including, but not limited to, all **damages** and **allocated loss adjustment expense**, unless reinsurance or excess insurance is available.
 - (b) If MPR of Missouri's reinsurance is depleted or unavailable, each **Member** is responsible for all of its own unpaid obligations, including, but not limited to, all **damages** and **allocated loss adjustment expense** in the reinsured level.
 - (c) If MPR of Missouri's excess insurance is depleted or unavailable, each **Member** is responsible for all of its own unpaid obligations, including, but not limited to, all **damages** and **allocated loss adjustment expense** that should be covered by the excess insurer.
6. MPR of Missouri shall have no responsibility to advance or pay on behalf of any **Member Entity** its deductible.

Section 2

Crime and Employee Fidelity Coverage

- 2.00 **Crime** and **Employee Fidelity** Coverage is a separate coverage and only those sections of this Coverage Document that are specifically made applicable to **Crime** and **Employee Fidelity** Coverage shall pertain to this coverage.
- 2.01 MPR of Missouri's liability hereunder is limited to the Limits of Liability stated in the Coverage Summary. Those limits shall be the maximum payable under any circumstances or set of facts and shall include **damages** but not **allocated loss adjustment expense**. The most MPR of Missouri will pay is the difference between the **Member Entity's** deductibles and the Limits of Liability stated in the Coverage Summary.
- 2.02 **Employee Fidelity** means loss of **money**, securities, or other personal property as a result of any fraudulent or dishonest act or acts committed by any **Member Entity's employee**, acting alone or in collusion with others. It also means the loss of **money**, securities, or other personal property as a result of the failure of any **employee**, acting alone or in collusion with others, to perform faithfully his or her duties or to account properly for all **money**, securities, or personal property received by virtue of his or her office or employment with the **Member Entity**.
- 2.03 **Crime** means the loss of the **Member Entity's money**, securities or personal property by theft by any person or persons, known or unknown, who are not **employees**.
- 2.04 **Crime** and **Employee Fidelity** Coverage is not provided for any loss:
 1. caused by any **employee** if any of the **Member Entity's** officials or officers had prior knowledge of any fraudulent or dishonest act committed by the **employee**;

2. occurring or caused by any **employee** whose fidelity bond or similar insurance with the **Member Entity's** insurer was cancelled before the effective date of the **Member Entity's Crime and Employee Fidelity** Coverage with MPR of Missouri; or,
 3. discovered during or after taking inventory unless the **Member Entity** can prove the loss using evidence completely separate from the inventory process.
- 2.05 Loss of **money**, securities, and other personal property will be valued as follows:
1. **Money**—MPR of Missouri will replace the **money** but will not pay for the loss of any investment earnings or income.
 2. Securities—MPR of Missouri will pay the lower of the value of the securities at the close of the last trading day before the loss was discovered or the actual cost to replace the securities. MPR of Missouri will not pay for the loss of income or any investment earnings or dividends.
 3. All other personal property—MPR of Missouri will pay the **actual cash value** of the personal property on the day the loss was discovered not to exceed the cost to repair or replace the property with property of like kind and quality.
 4. All values shall be in U.S. currency. Any foreign currency will be valued in U.S. currency. Counterfeit foreign **money** or securities are not recoverable.
- 2.06 All **claims** must be filed within the shorter of 120 calendar days after discovery of the loss or 3 calendar years from the date of loss. **Member Entities** that terminate MPR of Missouri Liability, **Crime and Employee Fidelity** coverage shall have 30 days after the effective date of the termination to file a **claim**.
- 2.07 All provisions of this Coverage Document except Sections 1.00, 1.01, 1.05, 1.06, 1.07, 1.09 and 3.33 shall apply to **Crime and Employee Fidelity** Coverage.

Section 3 Exclusions

- 3.00 Coverage is not provided for any loss, demand, notice, **claim** or lawsuit arising out of or in any way connected directly, indirectly, or consequentially with, from, in, or due to any of the following:
- 3.01 The actual, alleged or threatened discharge, dispersal, application, release, seepage, migration, inhalation, ingestion, exposure to or escape of **pollutants**, hazardous material or contamination which requires remediation (clean-up) or causes or is capable of causing damage or injury to property or person, however or whenever caused, including by way of illustration but not limitation:
1. at or from any premises, site or location that is or was at any time owned, leased, used, controlled, loaned to, or rented by or on behalf of the **Member Entity**;

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2. at or from any premises, site or location that is or was at any time used by or for a **Member Entity** or others for the handling, storage, disposal, processing, or treatment of waste;
3. which are or were at any time transported, handled, stored, treated, disposed of or processed as waste by or for a **Member Entity** or for any person or any organization for whom a **Member Entity** may be legally responsible;
4. at or from any premises, site or location on which a **Member Entity** or any contractors or subcontractors working directly or indirectly on a **Member Entity's** behalf are or had been performing operations:
 - (a) if the **pollutants** are brought on or to the premises, site or location in connection with such operations; or
 - (b) if the operations are or have been to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize or in any way respond to or assess the effects of **pollutants**; or
5. any cost, loss, **damages**, **claim** for **damages** or any lawsuit arising out of any directive, demand, or request, whether governmental, judicial or otherwise that the **Member Entity** or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize or in any way respond to or assess the effects of **pollutants**;

This exclusion is intended to be an absolute exclusion. This exclusion applies even if the **pollutants** are a product regularly used by the **Member Entity** or belong in the environment in which the **Member Entity** routinely works. However, this exclusion shall not apply to claims solely for sewer backup that fall completely within the exclusion for **sewer backups or overflows** (3.41).

- 3.02 **Motor vehicles** used in the business of transporting any hazardous material as defined by the U.S. Environmental Protection Agency;
- 3.03 Any gas companies, electric companies, or **utility plant(s)**, in which any **Member Entity** owns or leases any interest except (1) property of a **Member Entity** that is used solely for transmission away from the location of generation, manufacture, sale or furnishing, and (2) **claims** for **bodily injury**, or **property damage** against a **Member Entity** (and/or **Members** who qualify as such because of their relationship to that **Member Entity**) that has a **Utility Plant Liability Data Form** that has been accepted by MPR of Missouri for this Coverage Period. This exception subpart (2) shall only apply to secondary power generation activities and property used for such secondary power generation activities;
- 3.04 Mining operations;
- 3.05 **Dams**, including but not limited to any liability arising out of the rupture, bursting, overtopping, accidental discharge or partial or complete structural failure of any **dam**, except that this exclusion shall not apply to a dam that is scheduled on the coverage summary at the time of the liability event;

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- 3.06 Failure to adequately supply water or steam. This exclusion does not apply if the failure to supply results from the sudden and accidental injury to tangible property owned by or used by the **Member Entity** to procure, produce, process or transmit the water or steam;
- 3.07 Hospitals, medical clinics, or health care clinics. This exclusion does not apply to outpatient treatment provided by a county health department;
- 3.08 Private schools, including colleges and universities;
- 3.09 Ownership, maintenance, loading or unloading, use or operation of any aircraft, airfields, runways, marinas or any boat over 75 feet in length;
- 3.10 Any obligation for which any **Member** may be held liable under any workers' compensation, unemployment compensation or disability benefits law or any similar law;
- 3.11 Except as otherwise provided in Section 1.07, any person while attending, watching, observing, practicing for, or participating in, any contest, demonstration, exhibition, show, athletic event or athletic competition, other than a **race**;
- 3.12 Any person while attending, watching, observing, practicing for, or participating in, a **race**;
- 3.13 Any pyrotechnic demonstration or show; including any pyrotechnician;
- 3.14 **Bodily injury** to an **employee** or volunteer arising out of and in the course of employment or voluntary work for any **Member Entity**, including any **claims** by a spouse, child, parent, brother, sister or other dependent or heir of such **employee** or volunteer as a consequence of such **bodily injury**, unless the spouse, child, parent, brother, sister or dependent has a private cause of action emanating from independent duty, as opposed to a derivative claim. This exclusion applies whether the **Member** may be liable as an employer or in any other capacity and to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury. This exclusion does not apply if liability is assumed under a **covered contract**;
- 3.15 Any criminal act, as to the person or entity proven, or admitted, to have committed such act or who has not contested the commission of such act. Any voluntary plea other than innocent shall be construed as an admission of guilt. The act of one or more persons committing a criminal act will not be imputed to any other person or entity unless they intentionally and knowingly committed, permitted or authorized the criminal act;
- 3.16 **Damages** that the **Member** is obligated to pay by reason of an assumption of liability or performance, promise, or guaranty obligations incurred or assumed in a contract or agreement. This exclusion precludes coverage of any **claims** based on a cause of action grounded solely in contract including but not limited to breach of any oral or written employment contract or quasi-employment contract;

This exclusion does not apply to tort liability only:

1. assumed in a **covered contract** or

2. that the **Member** would have in the absence of the contract or agreement;
- 3.17 Any arbitration award (except any alternative dispute resolution approved in advance by MPR), fee, fine, sanction, contempt cost, penalty, tax or other expense or penalty imposed by any court or governmental agency;
- 3.18 Any request for relief in any form other than money **damages**, including any request for costs or attorney's fees for **claims** not covered under this Coverage Document;
- 3.19 The rendering or failure to render professional services of any type or kind, including, but not limited to, a medical doctor, doctor of osteopathy, health care provider, pharmacist, dentist, attorney at law, architect, emergency medical technician, engineer, nurse, paramedic, or other person required to be licensed to provide a professional service.
 1. With respect only to an architect, attorney at law, emergency medical technician, engineer, nurse, or paramedic, this exclusion does not apply to a **Member** who is an **employee** of the **Member Entity** and arising out of services rendered solely for and on behalf of the **Member Entity**; and
 2. With respect only to a **medical director**, this exclusion does not apply to such **medical director** arising out of services rendered solely for and on behalf of the **Member Entity**.
- 3.20 The loss of principal or investment earnings of any public funds or any fiduciary responsibility relating to public funds or to any benefit payable under any **employee benefits program**;
- 3.21 Failure by a **Member Entity** to adequately fund any program or public service, including, but not limited to, **employee benefits programs**;
- 3.22 Compensation, in any form, including, but not limited to, wages, salary, overtime pay or benefits from any **employee benefits program** to any **employee** of the **Member Entity**. For purposes of this exclusion only, an award of front pay or back pay under the Americans with Disabilities Act of 1992 (ADA); the Age Discrimination in Employment Act of 1967 (ADEA) including the Older Workers Benefit Protection Act of 1990; Title VII of the Civil Rights Law of 1964, as amended (1983), including the Pregnancy Discrimination Act of 1978; or the Missouri Human Rights Act shall not be deemed compensation.
- 3.23 Failure or inability to maintain or secure adequate or collectible insurance or similar coverage or protection;
- 3.24 Any proceedings before or any penalty imposed by any administrative or regulatory agency created by federal, state or local law;
- 3.25 The recall, replacement, repair, adjustment or removal of a **Member Entity's** damaged or allegedly damaged **product** or parts thereof;

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- 3.26 Except **Crime** and **Employee Fidelity** coverages as detailed in this Coverage Document, damage to or loss of real or personal property that is owned, rented, leased, or used by or in the care, custody, or control of any **Member**;
- 3.27 Nuclear reaction or radiation or radioactive contamination or electromagnetic radiation or cellular phone radiation, however or whenever caused;
- 3.28 Hostile or warlike action or civil disturbance in time of peace or war, including action in hindering, combating or defending against actual, impending or expected attack by:
1. military, naval, or air forces;
 2. any government or sovereign power (de jure or de facto) or by an authority maintaining or using military, naval, air forces or any agent of any such government, power, authority or forces;
 3. any discharge, explosion or use of any weapon of war employing atomic, fission, fusion or radioactive force will be conclusively presumed to be such a hostile or warlike action by such government, power, authority or forces;
 4. insurrection, rebellion, revolution, civil war, usurped power, riot, strikes, civil commotion, or action taken by a governmental authority in hindering, combating or defending against such incident or event;
- 3.29 Acts of **terrorism**;
- 3.30 Liquidated damages;
- 3.31 Exemplary **damages**, punitive **damages** or aggravating-circumstances **damages**, in any form or that portion of any award, judgment or settlement caused by the multiplication of actual **damages** under any federal or state law;
- 3.32 Loss or **damages** or any liability arising out of or in any way connected with any of the following:
1. the operation of the principles of eminent domain, inverse condemnation, or condemnation by whatever name called regardless of whether such **claims** are made directly against the **Member** or by virtue of any agreement entered into by or on behalf of a **Member**; or
 2. any other authority by a **Member** over land and the use of land, whether the land is public or private, by whatever name called, including, by way of illustration but not limitation, zoning regulations, rezoning of land, subdivision regulations, variances or permit issuance, regardless of whether such **claims** are made directly against any **Member** or by virtue of any agreement entered into by or on behalf of any **Member**;

However, this exclusion shall not apply to claims solely for sewer backup that fall completely within the exclusion for **sewer backups or overflows** (3.41). MPR of Missouri may elect, at its sole discretion, to defend under reservation of rights and/or indemnify any **claim** for inverse

condemnation, and such election shall not waive MPR of Missouri's right to apply this exclusion as written at any time while a **claim** is pending, or for any **claim**.

3.33 Any form of cyber liability, including:

1. Liability arising from theft, dissemination, and/or use of any confidential information in any **Member's** possession, including, but not limited to, bank, credit card account, and personally identifiable information such as name, address, social security numbers, and Protected Health Information, regardless of how the information is stored or transmitted;
2. Network security liability arising from (i) the unauthorized access to, use of, or tampering with computer systems, including hacker attacks; or (ii) the inability of an authorized third party to gain access to supplier systems and/or any **Member's** data, including denial of service, unless caused solely by a mechanical or electrical failure;
3. Liability arising from the introduction of a **computer virus** or other form of malware into, or otherwise causing damage to, a **Member's** or third person's computer, computer system, network, or similar computer-related property and the data, software, and programs thereon; and,
4. Any error in computer programming or logic or any computer software program or computer hardware system that fails to function as designed or intended.

3.34 Any **claim** brought by one **Member Entity** against another **Member Entity**, except that this exclusion shall not apply to a **claim** under Subject of Coverage E. for **Damages** that fall within the definition of **Property damage**. In the event that a **claim** under Subject of Coverage E. seeks **Damages** for **Property damage** and for any other kind or type of **Damages** (including but not limited to **Damages** for **Bodily injury**), this exception applies only to that portion of the **claim** that seeks **Damages** for **Property damage**, and all other portions of the **claim** are excluded;

3.35 Any **claim** where an elected official, in his or her capacity as an elected official, is the plaintiff or claimant;

3.36 Any sworn and uniformed police officer while engaged in **extra duty employment**, also known as "moonlighting". This exclusion does not apply if all of the following conditions are met:

1. The **Member Entity** has a written policy regulating moonlighting;
2. The officer has prior approval from the Chief of Police or approval as required by the moonlighting policy; and,
3. The officer is in uniform of the **Member Entity**;

3.37 Any violation of a **Member's** fiduciary responsibilities or duties with respect to public property or funds, conservatorship of estate property and funds, bond obligations, **Employee**

- benefits program**, government or private grants, or the Employee Retirement Income Security Act of 1974, including any amendments to that act or similar provisions in federal, state or local law;
- 3.38 Any **claim** (or liability imputed to a **Member**) under the Employee Retirement Income Security Act of 1974 and amendments thereto, or similar provisions of any federal, state or local statutory law or common law;
- 3.39 **Damages** that the **Member** is obligated to pay pertaining to tax assessments, tax collections or tax disbursements or seeking a refund of taxes, fees or assessments;
- 3.40 **Bodily injury, property damage or employee benefits program administration liability** under any Coverage provided herein, expected or intended from the standpoint of the **Member**;
- 3.41 **Sewer backups or overflows** under any Coverage provided herein, except as set forth in this Exclusion 3.41. For any **claim** for **sewer backup or overflow**, the Member must pay the applicable **sewer deductible** as set forth in Section 4.30; after such payment, Subjects of Coverage A. & B. shall apply. Subsection 1 of Section 4.30 shall apply for a **sewer backup or overflow** on a given parcel of real property (identified by street address), if more than ten (10) years have passed without a **sewer backup or overflow claim** on that property; otherwise, Subsection 2 of Section 4.30 shall apply. Exclusions 3.01 and 3.32 shall not apply to a **claim** that falls completely within the definition of a **sewer backup or overflow** to the extent that this Section 3.41 applies;
- 3.42 **Property damage** arising out of **subsidence**;
- 3.43 **Damages** arising out of estimates of probable costs or cost estimates being exceeded or for faulty preparation of bid specifications or plans or failure to award contracts in accordance with statute or ordinance which under law must be submitted for bids;
- 3.44 Strikes and lockouts, including but not limited to **damages** for loss arising out of a lockout, strike, picket line, replacement or similar actions in connection with labor disputes or labor negotiations;
- 3.45 W.A.R.N. Act, including but not limited to **damages** for loss arising out of the Workers Adjustment and Retraining Notification Act, Public Law 100-379, 29 U.S.C. § 2101, et seq. (1988), any amendment thereto, the regulations promulgated thereunder, 20 C.F.R. Part 639, or any similar federal, state, or local law;
- 3.46 Any **claim** seeking to modify any building or property in order to make said building or property more accessible or accommodating to any disabled person;
- 3.47 Any class action suit, including any putative class action, or litigation or other proceeding in which class certification is alleged or requested. This exclusion applies even after class certification is denied so long as the possibility of an appeal or reconsideration of that denial remains possible.

- 3.48 **Damages** based upon, arising from or in consequence of any alleged violation of the National Labor Relations Act: 29 U.S.C. § 151-169, the National Labor Management Act (Taft-Hartley Act) – 29 U.S.C. § 141-197, or any amendment thereto, any similar federal state or local law and any Missouri statute addressing labor relations or collective bargaining.
- 3.49 **Damages** based upon, arising from or in consequence of any alleged violation of the Fair & Accurate Credit Transactions Act or “red flag rule” claims, including any claims based upon, arising from, or in consequence of any form of identity theft.
- 3.50 Any **claim** for wrongful termination or other employment-related actions as a result of alleged whistle-blowing or that are alleged to be in violation of public policy.
- 3.51 Except as provided under Subject of Coverage E., any claims for **damages** arising in whole or in part out of, or in any way relating to, the ownership, maintenance or use of a **motor vehicle**.
- 3.52 **Bodily injury** under any Coverage provided herein for any claim for sexual abuse, molestation, harassment or acts, regardless of the theory of liability alleged, for the individual **Member(s)** alleged to have committed the abuse, molestation, harassment or acts.
- 3.53 Any actual or alleged violation of:
- a.
 - 1. The Securities Act of 1933;
 - 2. The Securities Exchange Act of 1934;
 - 3. The Public Utilities Holding Act of 1935;
 - 4. The Trust Indenture Act of 1939;
 - 5. The Investment Company Act of 1940; or
 - 6. Any State Blue Sky Laws
 - b. Based upon common law principles of liability similar to any law list in a. above; or
 - c. Involving, directly or indirectly
 - 1. Debt security financing, including but not limited to bonds, notes and debentures; or
 - 2. The investment of, or the failure to invest, public funds, including but not limited to the use of derivative investment instruments.

This exclusion applies to any demand, notice, **claim**, or lawsuit seeking damages that arise directly or indirectly, or that are contributed to in any fashion, by acts or omissions excluded

in a. through c. regardless of whether or not any **Member** sought or received, or allegedly sought or received, any personal profit.

3.54 Any actual or alleged violation of:

1. The Internet Tax Freedom Act (“IFTA”);
2. Any state law relating to taxation of persons or entities providing internet service or telecommunications services of any kind;
3. Any claim based upon common law principles of liability similar to any law list in 1-2 above.

3.55 Any actual or alleged violation of the Individuals with Disabilities Education Act (“IDEA”), 20 U.S.C. § 1415, except that this exclusion shall apply at all times to the duty to indemnify, and to the duty to defend after the **allocated loss adjustment expenses** reach the sum of \$30,000.00 per claim. It is the intent of this exclusion that MPR shall pay up to the sum set forth in this exclusion as **allocated loss adjustment expenses** only.

3.56 Any ownership, maintenance, use or entrustment to others of any unmanned aircraft of any type except for a **drone**. Use includes operation and loading or unloading. This exclusion applies even if the claim alleges negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others.

Section 4 Definitions

4.00 The following meanings shall apply to all coverages in this Coverage Document:

4.01 **Actual cash value**

means the lesser of the (1) cost of replacing damaged or destroyed covered property of like kind and quality less an amount for age, depreciation, and obsolescence or (2) market value.

4.02 **Allocated loss adjustment expense**

means all costs to adjust, defend, or settle a specific **claim** or lawsuit, including, by way of illustration but not limitation, attorney’s fees and related costs, expert witness fees, special claims adjusters and any other expense related to that **claim** or lawsuit. It does not include expenses for MPR staff or third-party administrators retained by MPR to adjust **claims** routinely.

4.03 **Bodily injury**

means injury, harm, sickness, disease sustained by a natural person, and also includes mental anguish provided such mental anguish results from these. Bodily injury also includes death resulting from injury, harm, sickness or disease sustained by a natural person.

4.04 **Claim**

means any written request or lawsuit that demands a **Member** pay **damages** for a loss falling under the Subjects of Coverage and this Coverage Document. **Claim** also means a due process complaint notice filed under the IDEA, 20 U.S.C. § 1415. A **Member** giving

notice only of a **liability event** is not a **claim** and any **claim** arising from such **liability event** must be timely reported to MPR.

4.05 **Computer virus**

means unauthorized instructions or code of every kind and description that propagate themselves, by any means, through a computer system or network.

4.06 **Counterfeit U.S. currency**

means only counterfeit U.S. currency accepted by the **Member** in good faith without knowledge that it is not genuine U.S. currency.

4.07 **Covered contract**

means any agreement or contract under which the **Member** assumes the tort liability only of another to pay **damages** to a third party because of **bodily injury** or **property damage**. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement. The contract or agreement must precede the **incident** and is subject to all of the terms and conditions of this Coverage Document, and MPR rules. MPR rules mean those procedures and processes adopted by the Board of Directors to administer the program of services offered to its **Members**. A covered contract shall not: (a) defend or indemnify any dentist, medical doctor, pharmacist, architect, attorney, engineer, surveyor or other consultant or advisor providing professional services, or (b) defend or indemnify any person for damage by fire to real or personal property leased, rented, or loaned to the **Member** or (c) insure, guarantee or promise performance.

4.08 **Dam**

means any artificial barrier together with appurtenant works, which does or may impound or divert water, and which either:

1. Is 25 feet or more in height from the natural bed of the stream or water course at the downstream toe of the barrier or from the lowest elevation of the outside limit of the barrier, if it is not across a stream channel or watercourse, to the maximum possible water storage elevation; or
2. Has an impounding capacity of 50 acre-feet or more.

4.09 **Damages**

means money recovered or sought to be recovered through judgments or settlements from a **Member** within the coverages provided by this Coverage Document. **Damages** also includes all interest on any judgment resulting from a lawsuit covered and defended by MPR of Missouri. **Damages** does not include the cost to acquire any real or personal property the title or ownership or use of which is, at any time, held directly, indirectly, or beneficially by a **Member**. **Damages** does not include costs and/or fees, including attorney's fees, sought or requested by a plaintiff or claimant unless the underlying liability to which the request for costs and/or fees is related is itself covered and defended by MPR under this Coverage Document.

4.10 **Drone**

Means an unmanned aerial vehicle with a top flight speed that does not exceed 30 miles per hour; that weighs less than 55 pounds; and that is operated in compliance with all FAA regulations at all times. Except when used solely for purposes of public safety, the aerial vehicle must be operated below 400 feet above ground level, in daylight conditions, within sight of the operator, and in an outdoor location that is at least 5 miles from the nearest airport. For purposes of this definition, an “unmanned aerial vehicle” is an aircraft that is not designed; manufactured; or modified after manufacture to be controlled directly by a person from within or on the aerial vehicle. Also for purposes of this definition, “public safety” includes only use by **Members** who are law enforcement personnel who are acting within the scope of their duties for the **Member Entity**.

4.11 **Emergency first aid**

means any medical service or procedure authorized or performed by a licensed medical doctor or by a **Member Entity’s** emergency medical service within one year of the date of the alleged **liability event**.

4.12 **Employee**

means any natural person while performing duties on behalf of the **Member Entity** who is compensated directly by the **Member Entity** and is subject to the **Member Entity’s** direction and control. It also means all volunteers, elected officials, members of the governing body, and any person officially appointed by the **Member Entity** to any board or commission. It includes all present and former **employees**. It does not include any other person or **employees** of independent contractors.

4.13 **Employee benefits program**

means salary, wages, workers’ compensation, retirement, pension, deferred compensation, life insurance, savings plan, hospital insurance, medical insurance, dental insurance, vision insurance, unemployment insurance, social security, disability insurance, sick leave, vacation leave, holiday leave or similar programs, plans or insurances made available to past or present **employees** or officials of the **Member Entity**.

4.14 **Employee benefits program administration liability**

means record keeping, interpreting, or advising an **employee** or others entitled to benefits of the terms and conditions of any **employee benefits program**. It does not include the payment of any benefit for which the **Member Entity** or others are found to be responsible.

4.15 **Extra duty employment**

means providing police-related services, outside of normal work hours and for compensation, to a private individual or organization by a sworn and uniformed police officer.

4.16 **Incident**

means an accident, including continuous or repeated exposure to substantially the same harmful conditions.

4.17 **Law enforcement acts**

means acts or omissions arising out of a **Member's** duties while acting as a law enforcement official or officer in the regular course of public employment for the **Member Entity**, including any vicarious liability alleged as to the **Member Entity** or supervisor responsible for that **Member's** actions or omissions.

4.18 **Liability event**

means the Subjects of Coverage A. through E. in Section 1.00, Coverage F. in Section 1.01 and/or the **Crime and Employee Fidelity** Coverage in Section 2.

4.19 **Medical director**

means any medical doctor or doctor of osteopathy who is appointed as the medical director of a **Member Entity** either as an **employee** of the **Member Entity** or pursuant to contract with the **Member Entity**.

4.20 **Member**

means a **Member Entity**. **Member** also includes the following only while acting within the scope of their duties or operations on behalf of or authorized by the **Member Entity**:

1. any former or present **employee**;
2. any former or present elected or appointed official;
3. all other authorities, boards, bureaus or commissions and their past or present members and **employees** provided that such entities are subordinate units of the **Member Entity** and are eligible to become a MPR of Missouri **Member**;
4. any authorized driver of a **motor vehicle** owned, rented, leased or used by the **Member Entity**, other than a vehicle dealership, repair facility or other bailment facility. Authorized user or driver includes an **employee's** spouse or dependents if authorized by the **employee** to drive the **motor vehicle**;
5. any **medical director** of a **Member Entity**; or
6. as to a specific **liability event**, a volunteer who is identified on a list of volunteers provided to MPR of Missouri by the **Member Entity** before, but not more than ninety-five (95) calendar days before, that **liability event**.
7. For purposes of this Section 4.20, an individual described in (1) or (2) above who is acting as a member of a multijurisdictional enforcement group established according to state law shall be deemed to be acting on behalf of the **Member Entity** when acting on behalf of the multijurisdictional enforcement group at the direction of the **Member Entity**.

4.21 **Member Entity**

means

1. an entity authorized by Mo. Rev. Stat. § 537.620 or
2. in a state other than Missouri where MPR of Missouri conducts business, an entity authorized by such state's law

to obtain **Liability** and **Crime** and **Employee Fidelity** coverages from MPR of Missouri and who has applied for and has been accepted by MPR of Missouri for such coverages from MPR of Missouri as shown in the Coverage Summary issued to such **Member Entity**.

4.22 **Member's product**

means any service or property, other than real property, manufactured, sold, handled, distributed, or disposed of by the **Member Entity** or others involved with the **Member Entity** in the stream of commerce.

4.23 **Money**

means U.S. currency and coins, bank notes, travelers' checks, money orders or **counterfeit U.S. currency** only.

4.24 **Motor vehicle**

means an automobile, truck, motorcycle, trailer, semi-trailer or other motorized land vehicle designed and eligible to be licensed for travel on public roads, including any permanently attached machinery or apparatus. **Motor vehicle** does not include any mobile land vehicles not licensed or eligible to be licensed for use on public roads.

4.25 **Personal Injury**

means **damages** arising out of:

1. false arrest or detention;
2. malicious prosecution or false imprisonment;
3. libel, slander or disparagement of goods, products or services;
4. infringement of copyright, trademark, service mark or misappropriation of style of doing business;
5. violation of privacy rights;
6. violation of civil, statutory or constitutional rights; or
7. wrongful discharge or discrimination or harassment arising out of employment or law enforcement operations.

Personal injury does not include **bodily injury** or **property damage**. **Personal injury** does not include any **claim** for **damages** arising out of a **wrongful act**, and any **claim** other than one for **law enforcement acts** that would fall within the definitions of both **personal injury** and **wrongful act** but for this sentence shall be treated as a claim solely for **wrongful**

act. Any claim for **law enforcement acts** that would fall within the definition of both **personal injury** and **wrongful act** but for this sentence shall be treated as a claim solely for **personal injury**.

4.26 **Pollutants**

means any solid, liquid, semi-liquid, gaseous, or thermal irritant or contaminant, including, by way of illustration but not limitation: smoke, vapor, soot, fumes, acids, alkalis, asbestos, chemicals (including, but not limited to, pesticides, herbicides, fertilizers and the like), electromagnetic fields, lead, lead paint, radon, chlorofluorocarbons, organisms or micro-organisms, including fungal pathogens or bacteria, including any fungus or mycota or any byproduct or type of infestation produced by such fungus or mycota, including but not limited to mold, mildew, mycotoxins, spores, or any biogenic aerosols, whether indoors or outdoors, viruses or other pathogens, and waste which, after its release, can cause or threaten damage to human health or human welfare or causes or threatens damage, deterioration, loss of value, marketability or loss of use to property or loss of use to property insured hereunder, including, but not limited to, bacteria, fungi, virus, or hazardous substances as listed in the Federal Water Pollution Control Act, Clean Air Act, Resource Conservation and Recovery Act of 1976, and Toxic Substances Control Act or as designated by the U.S. Environmental Protection Agency. Waste includes materials to be recycled, reconditioned, or reclaimed. **Pollutants** also means materials which are included as hazardous under the Superfund Act (CERCLA) or by the Environmental Protection Agency. The fact that a **pollutant** is a product purchased, produced, stored, used or sold by the **Member Entity** will not remove that product from this definition.

4.27 **Property damage**

means physical injury to or destruction of tangible property, including resultant loss of use of that property, or loss of use of tangible property that is not physically injured or destroyed.

4.28 **Race**

means any competition of speed whether involving human, animal or mechanically powered movement and regardless of whether machinery is used in such competition. Examples include, but are not limited to, competitions of speed in running, skating, swimming, horseback riding, bicycling, skate boarding, driving automobiles, motorcycles, mopeds or other similar vehicles, hang gliding or hot air ballooning, etc.

4.29 **Sewer backup(s) or overflow(s)**

means **damages** caused by anything that enters onto the property through or because of sewers or drains from any storm or sanitary sewerage system or appurtenances to those systems.

4.30 **Sewer deductible**

means, in lieu of the deductible in the Coverage Summary:

1. for the first **claim** for a **sewer backup or overflow**—\$10,000;
2. for the second **claim** for a **sewer backup or overflow** – the sum of (a) \$10,000 and (b) one-half of the remaining loss after the \$10,000 in (a) above is applied.

4.31 **Subsidence**

means any **property damage** directly or indirectly arising out of, caused by, resulting from, contributed to or aggravated by the settling, sinking, slipping, falling away, caving in, shifting, eroding, mud flow, rising, tilting, or any other movement of land or earth.

4.32 **Terrorism**

means the use or threatened use of terror, violence, or intimidation or any violent act or acts that are dangerous to human life that appear to be intended to intimidate or to coerce a civil population, to influence government policy, or to affect the conduct of any government.

4.33 **Unfair employment practices**

means employment-related practices for or arising out of any actual or alleged wrongful dismissal, discharge, or termination, either actual or constructive, of an **employee**, employment-related misrepresentation, wrongful failure to employ or promote, wrongful deprivation of career opportunity or reassignment, wrongful discipline, negligent employee evaluation, or sexual or workplace harassment or humiliation of any kind including, but not limited to, the alleged operation of a harassing workplace environment, or unlawful discrimination, whether direct, indirect intentional or unintentional, or failure to provide adequate **employee** policies and procedures.

Unfair employment practices also means **claims** brought under local, state or federal law, whether common or statutory, and shall include, but is not limited to allegations of violations of the following federal laws, as amended, including regulations promulgated thereunder:

1. Americans with Disabilities Act of 1992 (ADA);
2. Civil Rights Act of 1991;
3. Age Discrimination in Employment Act of 1967 (ADEA), including the Older Workers Benefit Protection Act of 1990;
4. Title VII of the Civil Rights Law of 1964, as amended (1983), including the Pregnancy Discrimination Act of 1978;
5. Civil Rights Act of 1866, Section 1981; and
6. Fifth and Fourteenth Amendments of the U.S. Constitution.

4.34 **Utility plant**

Means an electric plant or gas plant as defined in Mo.Rev.Stat. §386.020.

4.35 **Wrongful act**

means an actual or alleged error, misstatement, act, omission, neglect or breach of a **Member's** duty, including misfeasance, malfeasance and nonfeasance, or violation of civil rights or discrimination, including **unfair employment practices**. **Wrongful act** shall not include claims for **law enforcement acts**.

Section 5
Member Duties, Responsibilities, Other Conditions

5.00 **Member** duties, in case of an event of an **incident, liability event, claim** or lawsuit, are:

1. In the event of an **incident** or **liability event**, the **Member** shall, as soon as possible, provide MPR of Missouri with written notice giving the **Member's** name and other reasonably obtainable information such as the time, place, circumstances, names and addresses of the injured persons and available witnesses. In this context, "as soon as possible" means within 7 calendar days after knowledge of the **incident** or **liability event**. The **Member** shall promptly take all reasonable steps to prevent additional damage or loss from arising out of the same or similar conditions. Failure to take such preventative measures shall not constitute a breach of this condition unless MPR of Missouri has requested the **Member**, in writing, to undertake such preventative measures. Expense of preventative measures is not recoverable from MPR of Missouri.
2. The **Member** shall immediately, but no later than 3 working days of receipt, forward to MPR of Missouri every **claim**, lawsuit, demand, notice, summons and complaint or other process received. Any **claim** or lawsuit that is not immediately submitted to MPR of Missouri for handling shall be denied coverage.

5.01 Each **Member** shall cooperate, within MPR of Missouri guidelines (including any policies adopted by MPR of Missouri that apply to panel counsel retained to defend any **Member**), with MPR of Missouri, its staff, attorneys, claims adjusters and consultants in the investigation, defense, and settlement of any **claim** or lawsuit and in enforcing any right of recovery, contribution, or indemnity against any person who may be liable or answerable to the **Member** because of **damages** for which coverage is afforded. The **Member** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **Member** shall not, except at the **Member's** own cost, voluntarily make any payment, assume any obligation, or incur any expense other than for **emergency first aid** to persons at the time of an **incident** or **liability event**. Because MPR of Missouri is an entity formed under Mo. Rev. Stat. Section 537.620 *et seq.*, each **Member** waives all rights under Mo. Rev. Stat. Section 537.065 and agrees to accept a defense subject to reservation of rights from MPR of Missouri in, for or against any **claim** or lawsuit, and shall take no action that would negatively affect MPR of Missouri's ability to contest facts, liability or damages for any **claim** or lawsuit. A **Member's** failure to comply with this paragraph will constitute a breach of that **Member's** duty to cooperate and will relieve MPR of Missouri of any liability for the entire **claim** or lawsuit.

5.02 Each **Member** shall comply fully with all terms and conditions contained in the MPR Bylaws, MPR rules, and this Coverage Document.

5.03 The process detailed in the Bylaws shall resolve any dispute between any **Member** and MPR of Missouri. The **Member** agrees that no action shall be taken against MPR of Missouri until the **Member's** obligation to pay has been finally determined by a judgment, including appeals, by a judge or jury or by written agreement. The **Member** stipulates that

the county in which MPR of Missouri's principal office is located is the only proper venue in which to commence and prosecute a lawsuit involving MPR of Missouri and the **Member**.

- 5.04 If the **Member** has or had insurance or other similar protection against a loss covered by MPR, including but not limited to other general or professional liability insurance, MPR of Missouri's coverage shall be excess thereof only and not primary or contributing therewith. Furthermore, any coverage provided under Subject of Coverage E. shall be excess over any other valid and collectible insurance available for any vehicle not owned by the **Member Entity**.
- 5.05 In the event of any payment under this Coverage Document, the **Member** authorizes MPR of Missouri to make **claim** or sue on the **Member's** behalf for rights of recovery against any person or organization. Subject to any applicable limitations in Missouri law, in the event of any payment of benefits to any person or organization under this Coverage Document, if such person or organization is legally entitled to recover such benefits from another party, MPR of Missouri shall, at MPR of Missouri's option and expense, have the right of subrogation or to otherwise pursue recovery from such party.

Each **Member** agrees to cooperate fully in such subrogation or recovery efforts. Cooperation includes the prompt execution and delivery to MPR of Missouri of all instruments and papers necessary to secure for MPR of Missouri the **Member's** rights and obligations and to hold in trust all rights of recovery that the **Member** may have against such person or organization. Benefits include both indemnification and **allocated loss adjustment expense**. Any recovery shall be allocated as follows: (1) to MPR of Missouri's recovery expenses; (2) to any **damages** indemnified by MPR of Missouri; (3) to the **Member Entity's** deductible; and, (4) the remainder, if any, to MPR of Missouri.

- 5.06 MPR of Missouri has the right but is not obligated to:
1. make inspections and surveys at any time;
 2. give the **Member Entity** reports on the conditions MPR of Missouri finds and recommend changes; and
 3. perform audits or other examinations to determine if the proper charges or contributions are paid by the **Member Entity**.
- 5.07 Any such inspections, surveys, reports or recommendations relate only to acceptance by MPR of Missouri for coverage and the contributions or fees to be charged the **Member Entity**. MPR of Missouri does not make safety inspections nor undertake to perform the duty of any person or organization to provide for the health or safety of workers or the general public. MPR of Missouri does not warrant that any conditions:
1. are safe or healthful; or
 2. comply with laws, regulations, codes or standards.

This condition applies not only to MPR of Missouri, but also to any person or organization engaged by MPR of Missouri to make inspections, surveys, reports or recommendations.

Liability, Crime and Employee Fidelity Coverage Document

- 5.08 A **Member's** rights and duties under this Coverage Document may not be transferred without MPR of Missouri's written consent either before or after a loss.
- 5.09 This Coverage Document and the coverages provided herein are void if any **Member** at any time intentionally conceals or misrepresents any material fact or circumstance relating to this Coverage Document, or application for coverage, or any **claim** or demand made under this Coverage Document.
- 5.10 Any terms or conditions of this Coverage Document that are in conflict with the applicable statutes of the State of Missouri are amended to conform to such statutes.
- 5.11 The **Member Entity** agrees to act on behalf of each covered person with respect to the giving and receiving of notice of **claim** or cancellation, the payment of contributions or other charges, the acceptance or rejection of any settlement offer and adherence to all MPR of Missouri rules. All **members** agree that the **Member Entity** is authorized to act on their behalf.
- 5.12 The titles of the various paragraphs of this Coverage Document and amendments, if any, attached to this Coverage Document are inserted solely for convenience or reference and are not to be deemed in any way to limit or affect the provisions to which they relate.
- 5.13 If MPR of Missouri adopts any changes while this Coverage Document is in force that broaden or extend this Coverage Document, the **Member** will receive such additional benefit without an additional contribution or other charges until the beginning of MPR of Missouri's next fiscal year.
- 5.14 The terms of this Coverage Document cannot be waived or changed except by written consent, signed and dated by an authorized representative of MPR of Missouri, showing the effective date of such waiver or change.

END OF LIABILITY, CRIME AND EMPLOYEE FIDELITY COVERAGE DOCUMENT

Midwest Public Risk of Missouri Property Coverage Form 2020

Midwest Public Risk of Missouri ("MPR of Missouri") does cover, subject to the terms, conditions, definitions, exclusions, limitations and provisions contained herein, unless in conflict with reinsurance, the **Member Entity**, as identified in the Coverage Summary.

1. TERMS OF COVERAGE

In consideration of the contribution charged, this coverage attaches and covers losses occurring during the **Coverage Period** at the location of property insured, as stated in the Coverage Summary that is incorporated into and is a part of this Coverage Form. The **Coverage Period** is as stated in the Coverage Summary except that the **Coverage Period** shall end immediately upon the **Member Entity's** termination of membership if such termination is prior to the date set forth in the Coverage Summary

2. LIMITS OF LIABILITY

MPR of Missouri's limit of liability shall not exceed the respective Sub-Limits of Liability shown in the Coverage Summary for the coverages involved. However, in no event will MPR of Missouri's total limit of liability exceed \$400,000,000 as a result of any one occurrence, regardless of the number of perils, coverages or locations involved, subject to the **Statement of Values** (which contains the Scheduled Limit(s)) for the **Member Entity**.

3. MOTOR VEHICLE PHYSICAL DAMAGE

If the Coverage Summary shows Motor Vehicle Physical Damage coverage is included, then sections 6.A, 7.A-E, 7.G-M, 8-15, 17-26, 30-31 and 33-35 of this Coverage Form shall apply to loss or damage to motor vehicles that are specifically listed on the **Member Entity's** auto schedule on file with MPR of Missouri at the time the loss or damage occurs.

4. LOSS PAYEE

Loss, if any, shall be adjusted with and payable to the **Member Entity** or its order, unless endorsed otherwise hereon. Receipt of payment by the **Member Entity** or Loss Payee as provided under this Coverage Form shall constitute a release in full of all liability under this coverage with respect to such loss. In the event that MPR of Missouri makes a partial payment or payments of loss, release in full of all liability shall occur upon final payment with respect to such loss.

5. TERRITORY

This Coverage Form covers property located within the 50 states comprising the United States of America, the District of Columbia and Canada.

6. COVERAGE

Except as hereinafter excluded, this Coverage Form covers:

A. REAL AND/OR PERSONAL PROPERTY

(1) The interest of the **Member Entity** in all Real and/or Personal Property, including improvements and betterments and alterations owned or used by the Member Entity, as stated in the **Statement of Values (also called "SOV")** forming a part of this Coverage Form, or hereinafter constructed, erected, installed, or acquired.

In the event of loss or damage, MPR of Missouri agrees to accept and consider the **Member Entity** as sole and unconditional owner of improvements and betterments, unless otherwise stated by contract or lease agreement.

(2) The interest of the **Member Entity** in Real and Personal Property of others in the **Member Entity's** care, custody, or control.

(3) Personal Property of the **Member Entity's** officers and employees (including elected and appointed officials) while on premises of the **Member Entity**, for which values have been declared and for which a sublimit is indicated in the Coverage Summary, Sublimits of Liability, Section M.

(4) Contractors' interest in property covered to the extent of the **Member Entity's** liability imposed by law or assumed by contract.

B. BUSINESS INTERRUPTION

If such loss occurs during the Coverage Period, it shall be adjusted on the basis of the actual loss sustained by the **Member Entity**, during the **Period of Restoration**, consisting of the net profit (or loss) which is thereby prevented from being earned and of all charges and expenses (excluding ordinary payroll), but only to the extent that they much necessarily continue during the interruption of business, and only to the extent to which they would have been incurred had no loss occurred. This coverage is subject to the sublimit specified in the Coverage Summary, Sublimits of Liability, Section A.

Ordinary payroll includes the entire payroll expenses for all employees of the **Member Entity** except elected or appointed officials, executives and department managers.

MPR of Missouri shall not be liable for any loss resulting from the time required to reproduce finished stock. Finished stock shall mean stock manufactured by the **Member Entity** which in the ordinary course of the **Member Entity's** business is ready for packing, shipment, or sale.

(1) **RESUMPTION OF OPERATIONS:** It is a condition of this coverage that if

the **Member Entity** could reduce the loss resulting from the interruption of business,

- (a) By a complete or partial resumption of operations, or
 - (b) By making use of other available stock, merchandise or location such reduction will be taken into account in arriving at the amount of loss hereunder, but only to the extent that the **Business Interruption** loss covered under this Coverage Form is thereby reduced.
- (2) **EXPENSE TO REDUCE LOSS:** This Coverage Form also covers such expenses as are necessarily incurred for the purpose of reducing any **Business Interruption** loss under this Coverage Form, provided such coverage shall not exceed the amount by which the **Business Interruption** loss covered under this Coverage Form is thereby reduced.
- (3) **EXPERIENCE OF BUSINESS:** In determining the amount of net profit (or loss), charges and expenses covered hereunder for the purpose of ascertaining the amount of loss sustained, due consideration shall be given to the experience of the **Member Entity's** business before the date of damage or destruction and to the probable experience thereafter had no loss occurred.

C. EXTRA EXPENSE

Extra Expense as defined in Section 38, subject to the sublimit specified in the Coverage Summary, Sublimits of Liability, Section B.

D. RENTAL VALUE

Loss sustained by the **Member Entity** resulting directly from the necessary untenantability, during the period of restoration, caused by loss, damage or destruction by any of the perils covered herein during the Coverage Period to Real and/or Personal Property as described in Section 6.A, but not exceeding the reduction in rental value less charges and expenses which do not necessarily continue during the period of untenantability. This **Rental Value** coverage shall include the following:

- (1) **EXPENSE TO REDUCE LOSS:** Such expenses as are necessarily incurred for the purpose of reducing any **Rental Value** loss covered under this Coverage Document. Such coverage, however, shall not exceed the amount by which the loss under this Coverage Document is thereby reduced.
- (2) **EXPERIENCE OF THE BUSINESS:** In determining the amount of **Rental Value** covered hereunder for the purpose of ascertaining the amount of loss sustained, due consideration shall be given to the rental experience before the date of damage or destruction and to the probable experience thereafter had no loss occurred.

E. ADDITIONAL PROVISIONS APPLICABLE TO BUSINESS INTERRUPTION, EXTRA EXPENSE AND RENTAL VALUE COVERAGE

(1) **PERIOD OF RESTORATION:** The expiration date of the **Coverage Period** will not cut short the period of restoration.

(2) **SPECIAL EXCLUSIONS:** This Coverage Form does not cover any increase of loss which may be occasioned by the suspension, lapse, or cancellation of any lease, license, contract, or order, nor for any increase of loss due to delays in rebuilding, repairing, or replacing the property damaged or destroyed or with the resumption or continuation of business, or with the reoccupancy of the premises caused by interference at the **Member Entity's** premises by strikes or other persons nor for any increase of loss which may be occasioned by loss or damage to property in transit away from the **Member Entity's** premises.

(3) **EXTENSION OF COVERAGE:** This Coverage Form, subject to all of its provisions and without increasing the Sublimits set forth in the Coverage Summary, also provides coverage for interruption of business conducted by the **Member Entity** resulting from loss or damage, by the perils covered against, during the Coverage Period, to:

- (a) Public utility plants, transformers or switching stations, substations furnishing heat, light, power, water, telephone or gas to the **Member Entity's** premises, but within one statute mile of the premises;
- (b) Any property thereby preventing ingress to or egress from the **Member Entity's** premises, for a period not exceeding two (2) weeks;
- (c) Any property when access to the premises is prohibited by order of civil or military authority, for a period not exceeding two (2) weeks.

F. VALUABLE PAPERS AND RECORDS

Valuable Papers and Records as defined in Section 38, subject to the sublimit specified in the Coverage Summary, Sublimits of Liability Section D.

G. ELECTRONIC DATA PROCESSING EQUIPMENT, MEDIA, DATA AND PROGRAMS

Electronic Data Processing Equipment, Media, Data and Programs as defined in Section 38, subject to the sublimit specified in the Coverage Summary, Sublimits of Liability Section F.

H. PROPERTY IN TRANSIT

The coverage hereunder is extended to cover loss or damage to **Property in Transit**, subject to the sublimit specified in the Coverage Summary, Sublimits of Liability Section

E;

- (1) sold and shipped by the **Member Entity** under terms of F.O.B. point of origin or other terms usually regarded as terminating the shipper's responsibility short of points of delivery;
- (2) occasioned by the acceptance by the **Member Entity**, by its agents, or by its customers of fraudulent bills of lading, shipping and delivery orders, or similar documents;

The **Member Entity** may waive right(s) of recovery against private and contract carriers and accept bills of lading or receipts from carriers, bailees, warehousemen, or processors limiting their liability, but this **Property in Transit** coverage shall not inure to the benefit of any carrier, bailee, warehousemen, or processor;

With respect to shipments made under F.O.B. point of origin or similar terms, MPR of Missouri agrees to waive its rights of subrogation against consignees at the option of the **Member Entity**.

The coverage is not to be prejudiced by any agreements exempting lightermen from liability.

Seaworthiness of any vessel or craft is admitted between MPR of Missouri and the **Member Entity**.

I. DEMOLITION AND INCREASED COST OF CONSTRUCTION

In the event of loss or damage under this Coverage, by any of the perils covered herein, during the Coverage Period, to Real Property covered herein, that causes the enforcement of any law or ordinance regulating the construction or repair of the damaged facilities, subject to the sublimit specified in the Coverage Summary. Sublimits of Liability, Section C, this Coverage Form provides coverage for:

- (1) the cost of demolishing the undamaged facility including the cost of clearing the site;
- (2) the value of such undamaged part of the facility which must be demolished;
- (3) the increased cost of repair or reconstruction of the damaged facility on same or another site limited to the minimum requirements of such law or ordinance regulating the repair or reconstruction of the damaged property and the cost thereof on the same site. However, MPR of Missouri shall not be liable for any increased cost of construction loss unless the damaged facility is actually rebuilt or replaced within two years;

- (4) any increase in the **Business Interruption, Extra Expense or Rental Value** loss arising out of the additional time required to comply with such law or ordinance. This increase will be based upon the difference between the additional time required to comply with the law or ordinance and the time it would have taken to replace the property with materials of like kind and quality, absent such law or ordinance.

J. DEBRIS REMOVAL

This coverage shall cover the necessary and reasonable expenses actually incurred by the **Member Entity** for removal of debris of property covered hereunder resulting from damage to covered property by a peril covered against.

This coverage does not apply to costs to:

- (1) Extract **pollutants** from the debris; or
- (2) Extract **pollutants** from land or water; or
- (3) Remove, restore or replace contaminated or polluted land or water; or
- (4) Remove or transport any property or debris to a site for storage or decontamination required because the property or debris is affected by **pollutants**, whether or not such removal, transport, or decontamination is required by law or regulation.

It is a condition precedent to recovery under this extension that MPR of Missouri or its agent shall have paid or agreed to pay for direct physical loss or damage to the property covered hereunder and that the **Member Entity** shall give written notice to MPR of Missouri of intent to claim for cost of removal of debris or cost to clean up not later than 180 days after the date of such physical loss or damage;

This coverage does not increase the Limit of Liability as specified in the Coverage Summary.

K. NEWLY ACQUIRED PROPERTY

This coverage is automatically extended to cover additional property as described in this coverage which may be purchased, leased or acquired during the **Coverage Period**, subject to the sublimit shown in the Coverage Summary, Sublimits of Liability Section G.

The value of such additional property or properties upon which liability is hereby assumed by MPR of Missouri shall be reported to MPR of Missouri within sixty (60) days from the date on which the **Member Entity** acquires an insurable interest in such property or properties failing which, MPR of Missouri shall be relieved of all liability as

assumed hereunder on such property or properties, from date of acquisition until such time as values are reported to, and received by, MPR of Missouri.

The contribution, if any, for any newly acquired property declared under this Coverage shall be due and payable at the time reported and shall be calculated pro rata of the rate applying at such property or properties, from the date on which the **Member Entity** acquires an insurable interest in such property or properties to the expiration of the Coverage Period.

L. FIRE BRIGADE CHARGES AND EXTINGUISHING EXPENSES

In the event of loss or damage to covered property by a covered peril, this Coverage shall cover:

- A. fire brigade and other extinguishing expenses for which the **Member Entity** may be assessed;
- B. the cost of fire extinguishing materials expended.

7. PROPERTY EXCLUDED

This Coverage Form does not cover the following:

- A. Money; coins, currency, bullion, notes, **Securities**, stamps, food stamps, letters of credit, telephone cards, tickets, accounts, bills, deeds, evidence of debt;
- B. Land; land values; soil; water, including ground water, surface water, process water and drinking water; growing crops; drying crops; standing timber; lawns; trees; plants; shrubs and animals except animals held for research and then only for the perils of fire, wind, hail, aircraft, riot or civil commotion, vehicle, explosion and smoke;
- C. Cost of excavations, filling, back filling and grading;
- D. Underground pipes, flues and drains including concrete containing, supporting or surrounding such items;
- E. Wells; brick, stone or concrete foundations or footings of any kind; pilings below the surface of the ground; piers or wharves; pavements, sidewalks or roadways; retaining walls that are not part of a covered building; and including property located on such structures;
- F. Watercraft; aircraft; any type of motor vehicles licensed for highway use, when not on the **Member Entity's** premises; railroad rolling stock;
- G. Waterborne shipments to and from Hawaii or Alaska;

H. Export shipments after loading on board an overseas vessel or after ocean marine insurance or coverage attaches, whichever occurs first; and import shipments until they have been discharged from the overseas vessel or until the ocean marine insurance/coverage terminates, whichever occurs last;

I. Furs, fur garments and garment containing fur, jewels, jewelry, watches, pearls, precious and semi-precious stones, bullion, gold, silver, platinum, other precious metals and alloys;

J. Property sold on installment, conditional sale, trust agreement or other deferred payment plan, after delivery to customers, whether or not the insured retains title to such property;

K. Shipments by mail and/or parcel post;

L. Power transmission and distribution lines not on the **Member Entity's** premises;

M. Contraband or property in the course of illegal transportation or trade.

N. **Utility Plants.**

O. Loss or damage to any golf course or facility used for playing golf except as provided in Section 37. **Golf Course Outdoor Grounds** and then only to the limit set forth in the Coverage Summary, Sublimits of Liability Section M for **golf course outdoor grounds**.

8. PERILS COVERED

This Coverage Form covers all risks of direct physical loss of or damage to property described herein including general average, salvage and all other similar changes on shipments covered hereunder, if any, except as excluded in this Coverage Form or the applicable Coverage Summary.

9. PERILS EXCLUDED

This Coverage Form does not cover loss or damage caused directly or indirectly by any of the following excluded perils. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

A. any loss or damage resulting from, or arising out of, fraudulent or dishonest or criminal act or acts committed by the **Member Entity** or its agents, or others to whom the property may be delivered or entrusted;

B. inventory shortage or unexplained disappearance;

C. the cost of making good defective design or specifications, faulty materials or faulty workmanship. But, if loss or damage from a covered peril herein results, to covered property, from such defective design or specifications, faulty material or faulty workmanship, then this

coverage form will cover such ensuing loss or damage not otherwise excepted or excluded from coverage;

D. electrical injury or disturbance to electrical appliances, devices, or wiring caused by electrical currents artificially generated. But if loss or damage from a covered peril results, to covered property, from such electrical injury or disturbance, then this Coverage Form shall cover such ensuing loss or damage not otherwise excepted or excluded from coverage; this exclusion shall not apply to **Electronic Data Processing Equipment** and **Valuable Papers and Records**.

E. loss or damage caused by, arising out of, contributed to, or resulting from:

- (1) moth, **Vermin**, termites or other insects;
- (2) inherent vice, latent defect, rust, wet or dry rot;
- (3) dampness of atmosphere, smog or extremes in temperature (except that this exclusion will not apply to a claim for loss or damage arising out of frozen pipes up to the sum of Twenty-Five Thousand Dollars (\$25,000.00) for that claim; this exclusion shall apply to all such claims for loss or damage in excess of this amount), marring, scratching, change in color or finish, contamination by **pollutants** or any other foreign matter;
- (4) **Fungus, Mold(s)**, mildew or yeast; or any **Spores** or toxins created or produced by or emanating from such **Fungus, Mold(s)**, mildew or yeast;

F. errors in processing or manufacturing of the **Member Entity's** products. But if loss or damage from a covered peril results, to covered property, from such errors in processing or manufacturing then this Coverage Form shall cover such ensuing loss or damage not otherwise excepted or excluded from coverage;

G. ordinary wear, tear, or gradual deterioration. But if loss or damage from a covered peril results, to covered property, from such wear, tear and gradual deterioration then this Coverage Form shall cover such ensuing loss or damage not otherwise excepted or excluded from coverage;

H. normal settling, shrinkage or expansion of buildings, foundations or walls, floors, or ceilings. But if loss or damage from a covered peril results, to covered property, from such settling, shrinkage or expansion then this Coverage Form shall cover such ensuing loss or damage not otherwise excepted or excluded from coverage;

I. loss of market;

J. delay with respect to **Property in Transit**;

K. caused by or resulting from nuclear reaction or nuclear radiation or radioactive

contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) covered in this Coverage Form; except

- (1) if fires ensues, liability is specifically assumed for direct loss by such ensuring fire but not including any loss due to nuclear reaction, nuclear radiation or radioactive contamination;
- (2) MPR of Missouri shall be liable for loss or damage caused by sudden and accidental radioactive contamination including resultant radiation damage from material used or stored or from processes conducted on a scheduled premises provided at the time of loss there is neither a nuclear reactor capable of sustaining nuclear fission in a self-supporting chain reaction nor any new or used nuclear fuel on the scheduled premises.

L. caused by or resulting from:

- (1) war, hostile or warlike action in time of peace or war, whether or not declared, including action in hindering, combating, or defending against an actual, impending, or expected attack
 - (a) by any government or sovereign power (de jure or de facto) or by any authority maintaining or using military, naval, or air forces; or
 - (b) by military, naval, or air forces; or
 - (c) by any agent of any such government, power, authority, or force;
 - (d) any weapon of war employing atomic fission or radioactive force, whether in time of peace or war, whether or not its discharge was accidental;
- (2) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering combating, or defending against such occurrence, seizure or destruction;
- (3) **Terrorism**;
- (4) any consequence of any of the foregoing.

M. caused by or resulting from:

- (1) **Earthquake** and/or volcanic eruption, unless specified in the Coverage Summary, Sublimits of Liability Section I, and then only for such specified amount;
- (2) **Flood**, unless specified in the Coverage Summary, Sublimits of Liability

Section H, and then only for such specified amount;

(3) Any and all loss from any other cause when occurring concurrently or sequentially with **Earthquake**, volcanic eruption or **Flood** except fire; and the limit of coverage hereunder for such fire shall be the amount of coverage covering the property or the residual value of the property if the fire is preceded by **Earthquake** or volcanic eruption damage or **Flood**, whichever is the lesser amount.

N. caused by, resulting from, contributed to or made worse by actual alleged or threatened release, discharge escape or dispersal of **pollutants**, all whether direct, indirect, proximate or remote or in whole or in part caused by contributed to or aggravated by any physical damage insured by this Coverage Form.

Nevertheless, if fire, not otherwise excepted or excluded from coverage, arises directly or indirectly from seepage or contamination or pollution, any loss or damage covered under this Coverage Form arising directly from that fire is covered, subject to the provisions of this Coverage Form.

This exclusion shall not apply when loss or damage is directly caused by fire, lightning, aircraft impact, explosion, riot, civil commotion, smoke, vehicle impact, windstorm, hail, vandalism, malicious mischief. But, MPR of Missouri shall not be liable for more than \$100,000 as a result of such ensuing loss or damage.

This exclusion shall also not apply when loss or damage is directly caused by leakage or accidental discharge from an automatic fire protection systems.

O. caused by or resulting from the presence of **Materials** in any good, product, structure or premises, including removal of **Materials**:

(1) However, if asbestos is damaged by fire, lightning, aircraft impact, explosion, riot, civil commotion, smoke, vehicle impact, windstorm or hail, vandalism, malicious mischief, or leakage or accidental discharge from an automatic fire protection system, the cost of removal shall be covered herein. The coverage afforded by this exception does not apply to the costs of investigation or defense of any loss or damage, or any costs for loss of use expense, fine or penalty or for any expense or claim or suit related to any of the above.

(2) **Demolition** or increased cost of reconstruction, repair, debris removal or loss of use necessitated by the enforcement of any law or ordinance regulating such **Materials**.

(3) Any governmental direction or request declaring that such **Materials** present in, or part of, or utilized on any undamaged portion of the **Member Entity's** property can no longer be used for the purpose for which it was intended or installed and must be removed or modified.

P. notwithstanding any of the provisions of this Coverage Form, MPR of Missouri shall not be liable for loss, damage, costs, expenses, fines or penalties incurred or sustained by or imposed on the **Member Entity** at the order of any government, governmental agency, court or other authority arising from any cause whatsoever.

Q. electrical injury or disturbance to electrical appliances, devices or wiring caused by or contributed to by any intrusion, damage or invasion by any **vermin**.

10. VALUATION

At the time of loss, the value of covered property, unless otherwise endorsed herein, shall be as follows:

A. Real and/or Personal Property at replacement cost without deduction for depreciation except as provided below or by endorsement.

(1) MPR of Missouri's liability for loss on a replacement cost basis shall not exceed the smallest of the following amounts:

(a) The limit of this Coverage Form applicable to the damaged or destroyed property;

(b) The replacement cost of the property or any part thereof identical with such property on the same premises and intended for the same occupancy and use; or

(c) The amount actually and necessarily expended in repairing or replacing said property or any part thereof.

(d) For any **Historic Property**, the lesser of the value shown in the **Member Entity's SOV** on file with MPR of Missouri or **Actual Cash Value** at the time of loss.

(e) For any motor vehicle, the scheduled value shown for that motor vehicle on the **SOV** on file with MPR of Missouri at the time of loss or damage.

(f) The cost to repair, rebuild, or replace with material of like kind, size, capacity and qualify.

(2) MPR of Missouri shall not be liable under this clause for any loss, occasioned directly or indirectly by the enforcement of any ordinance or law regulating the use, construction, repair or demolition of property unless such liability has been specifically assumed under this Coverage Form;

(3) If the property is not repaired or replaced within a reasonable period from the

date of loss, the valuation is to be on an **Actual Cash Value** basis measured at the time of loss. In no instance shall a reasonable amount of time extend longer than one (1) calendar year;

(4) MPR of Missouri's liability for loss of or to any well pump or well-pump part that is over 5 years old (from installation if purchased new; from date of manufacture if purchased used) shall not exceed the **Actual Cash Value** of the pump or part.

B. Property of others at the amount for which the **Member Entity** is liable but in no event to exceed replacement cost plus the cost of labor performed and materials expended thereon at the time of loss.

C. Tenant's Improvement and Betterments:

(1) If repaired or replaced at the expense of the **Member Entity** within a reasonable period from the time of loss, the replacement cost of the damaged or destroyed improvements and betterments. In no instance shall a reasonable amount of time extend longer than one (1) calendar year.

(2) If not repaired or replaced within a reasonable period from the time of loss, the proportion of the original cost at the time of installation of the damaged or destroyed property which the unexpired term of the lease or rental agreement, whether written or oral, in effect at time of loss bears to the period from the date such improvements or betterments were made to the expiration date of the lease. In no instance shall a reasonable amount of time extend longer than one (1) calendar year.

(3) If repaired or replaced at the expense of others, there shall be no liability hereunder.

D. **Valuable Papers and Records:** The cost to repair or replace the property with other property of like kind and quality including the cost of gathering and/or assembling information, but only if such property is actually repaired or replaced.

E. Patterns and dies: Replacement cost if actually replaced within twelve months following the date of loss; otherwise at scrap value.

F. **Electronic Data Processing Equipment:** The actual cost to repair or replace the lost or damaged property with new property of the same kind, quality and capability, on the same site and used for the same purpose.

G. **Electronic Data Processing Media:** The actual cost to repair or replace the property with other property of like kind and quality.

H. **Electronic Data Processing Data and Programs:** The actual cost to reproduce the data and programs, up to the limit of coverage, if the data and programs are actually reproduced. Such

costs shall include any additional reasonable expense incurred in reproducing the data and programs, to continue normal computer operations. However, there shall be no liability hereunder for data and programs that cannot be reproduced due to lack of backup, support documentation or records unless such articles are described and specific limits shown in this Coverage Form.

I. Fine Arts: The appraised value; or, if there is no appraisal at the greater of:

- (1) the original acquisition cost, or
- (2) the market value at the time of loss.

J. Machinery: In case of loss or damage by a peril covered to any part of a machine or unit held either for sale or use consisting of two or more parts when complete, the liability of MPR of Missouri shall be limited to the value of the part or parts lost or damaged or, at the **Member Entity's** option, to the cost and expense of replacing or duplicating the lost or damaged part or parts or of repairing the machine or unit provided that such option shall not exceed the lowest of the above.

K. Pair and Set: Except as provided under the Machinery clause, in the event of loss or damage by a peril covered to any article or articles which are a part of a pair or set, the measure of loss or damage to such article or articles shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of said article or articles, but in no event shall such loss or damage be construed to mean total loss of the pair or set.

L. Mobile equipment: the **Actual Cash Value** of the property at the time the loss or damage occurs.

M. All property not otherwise described: the **Actual Cash Value** of the property at the time the loss or damage occurs.

11. FLOOD

With respect to the peril **Flood**, any and all losses from this cause within a 72 –hour period shall be deemed to be one loss insofar as the limit of liability and deductible provisions of this coverage are concerned.

MPR of Missouri shall not be liable for any loss caused by any **Flood** which commences before the effective date of the Coverage Period; however, MPR of Missouri will be liable for any loss occurring for a period of up to seventy-two (72) hours after the expiration of the Coverage Period provided that the first flood damage occurs prior to the date and time of the expiration of this Coverage Period.

12. EARTHQUAKE

Each loss by **Earthquake** shall constitute a single claim hereunder; provided, if more than one

earthquake shock shall occur within any period of seventy-two (72) hours during the Coverage Period, such **Earthquake** shall be deemed to be a single **Earthquake** within the meaning hereof. MPR of Missouri shall not be liable for any loss caused by any **Earthquake** occurring before the effective date of the Coverage Period, however, MPR of Missouri will be liable for any losses occurring for a period of up to seventy-two (72) hours after the expiration of the Coverage Period provided that the first **Earthquake** shock or damage occurs prior to the date and time of the expiration of the Coverage Period. All **Earthquake** shock that occurs within any 168-hour period will constitute a single **Earthquake**.

13. CONTRIBUTING, EXCESS OR OTHER INSURANCE OR COVERAGE

Contributing insurance is insurance, or other coverage, covering in the same manner and layer as this Coverage Form which is not designated as and notified to MPR of Missouri as primary or excess with respect to the coverage provided in this Coverage Form. This coverage shall contribute in accordance with the conditions of this Coverage Form, only to the extent of proportion that the applicable limit under this coverage bears to the total limits of all contributing insurance covering in the same manner and layer as this Coverage Form.

Excess insurance is insurance, or other coverage, over the limit of liability set forth in this Coverage Form. The existence of such excess insurance shall not prejudice the coverage provided under this Coverage Form, nor will it reduce any liability hereunder.

Except for contributing or excess insurance described in this Section, this Coverage Form shall not cover to the extent of any other insurance or other coverage, whether prior or subsequent hereto in date, and whether directly or indirectly covering the same property against the same perils and whether collectible or not. MPR of Missouri shall be liable for loss or damage only to the extent of that amount excess of such other insurance or coverage.

14. SUBROGATION

A. In the event of any payment under this Coverage Form, MPR of Missouri shall be subrogated to the extent of such payment to all the **Member Entity's** rights of recovery therefor. The **Member Entity** shall execute all papers required and shall do anything that may be necessary at the expense of MPR of Missouri to secure such right. MPR of Missouri will act in concert with all other interests concerned, i.e., the **Member Entity** and other company(ies) or entities participating in the payment of any loss as primary or excess insurers or coverage providers, in the exercise of such rights of recovery. If any amount is recovered as a result of such proceedings, the costs of recovery shall be divided between the interests concerned in the proportion of their respective interests. Priority of recovery shall be, up to the amount(s) of their loss payment(s):

- (i) excess insurer(s) or coverage providers;
- (ii) primary insurer(s) or coverage providers;
- (iii) the **Member Entity**;

until the amount of recovery, less expenses, is exhausted. If there should be no recovery, the expenses of proceedings shall be borne proportionately by the interests instituting the proceedings.

B. The **Member Entity** shall not do anything after a loss to jeopardize MPR of Missouri's rights of subrogation. Any release from liability entered into by the **Member Entity** in writing prior to loss hereunder shall not affect this Coverage Form for the right of the **Member Entity** to recover hereunder. The right of subrogation against the **Member Entity** or subsidiary or affiliated companies or any other companies associated with the **Member Entity** through ownership or management is waived.

15. SALVAGE AND RECOVERIES

All salvages, recoveries and payments excluding proceeds from subrogation recovered or received subsequent to a loss settlement under this Coverage Form shall be applied as if recovered or received prior to the said settlement and shall accrue entirely to MPR of Missouri until the sum paid by MPR of Missouri has been recovered.

16. BRANDS OR TRADEMARKS

In case of damage by a peril covered to property bearing a brand or trademark or which in any way carries or implies the guarantee or the responsibility of the manufacturer or **Member Entity**, the salvage value of such damaged property shall be determined after removal in the customary manner, at the expense of MPR of Missouri, of all such brands or trademarks or other identifying characteristics.

17. CONTROL OF SALVAGE

The **Member Entity** shall have full right to the possession of all goods involved in any loss under this Coverage Form and shall retain control of all damaged goods. The **Member Entity**, exercising a reasonable discretion, shall be the sole judge as to whether the goods involved in any loss under this Coverage Form are fit for consumption, and no goods so deemed by the **Member Entity** to be unfit for consumption shall be sold or otherwise disposed of except by the **Member Entity** or with the **Member Entity's** consent, but the **Member Entity** shall allow MPR of Missouri any salvage obtained by the **Member Entity** on any sale or other disposition of such goods.

18. NOTICE OF LOSS

The **Member Entity** shall, as soon as practicable, report to MPR of Missouri or its agent every loss, damage or occurrence that may give rise to a claim under this Coverage Form.

19. PROOF OF LOSS

In the event of loss or damage hereunder it is a condition precedent to the **Member Entity's** right of recovery that the **Member Entity**, within 90 days following demand therefor by MPR of Missouri,

render a signed and sworn proof of loss to MPR of Missouri or its appointed representative stating: the place, time, and cause of the loss, damage, or expense; the interest of the **Member Entity** and all others in the damaged or destroyed property; the value of the property involved in the loss; and the amount of loss, damage, or expense.

20. PAYMENT OR PARTIAL PAYMENT OF LOSS

All adjusted claims shall be due and payable thirty (30) days after presentation and acceptance of satisfactory proof(s) of loss by MPR of Missouri or its appointed representative.

It is understood that MPR of Missouri may make partial payments of claims subject to the terms of this Coverage Form, and the normal adjustment provisions. The **Member Entity** shall submit a partial Proof of Loss with all supporting documentation, at the request of MPR of Missouri, to obtain such partial payment of claim.

21. AUTOMATIC REINSTATEMENT OF LIMITS

With the exception of loss caused by perils which are subject to annual aggregate limits as noted in Sections 2 of this Coverage Form or the Limits of Liability-Property in the Coverage Summary, any loss hereunder shall not reduce the amount of the sublimits derived from the **Member Entity's Statement of Values**.

22. SUIT AGAINST MPR OF MISSOURI

No suit or action on this Coverage Form for the recovery of any claim shall be sustainable in any court of law or equity unless all the requirements of this Coverage Form, the applicable Coverage Summary, and the articles and by-laws of MPR of Missouri shall have been complied with, and unless commenced within twenty-four months next after inception of the loss.

If the **Member Entity** and MPR of Missouri fail to agree on the amount of loss, each upon written demand either of the **Member Entity** or of MPR of Missouri made within sixty (60) days after receipt of proof of loss by MPR of Missouri, shall select a competent and disinterested appraiser. The appraisers shall then select a competent and disinterested umpire. If they should fail for fifteen (15) days to agree upon such umpire, then upon the request of the **Member Entity** or of MPR of Missouri such an umpire shall be selected by a judge of a court of record in the circuit court of Jackson County, Missouri. Then at a reasonable time and place, the appraisers shall appraise the loss stating separately the value at the time of loss and the amount of loss. If the appraisers fail to agree, they shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The **Member Entity** and MPR of Missouri shall each pay its chosen appraiser and shall bear equally the other expense of the appraisal and of the umpire. For the purposes of this provision, values as stated above shall mean that value used by the **Member Entity** in making annual reports under this Coverage Form.

23. ASSISTANCE AND COOPERATION OF THE MEMBER ENTITY

The **Member Entity** shall cooperate with MPR of Missouri, and, upon the MPR of Missouri's request and expense, shall attend hearings and trials and shall assist in effecting settlements, in securing and giving evidence, in obtaining the attendance of witnesses, and in conducting suits.

24. SUE AND LABOR

In case of actual (or imminent, with prior notice to and approval from MPR of Missouri) loss or damage by a peril covered, it shall, without prejudice to the coverage, be lawful and necessary for the **Member Entity**, their factors, servants, or assigns to sue, labor, and travel for, in, and about the defense, the safeguard, and the recovery of the property, or any part of the property, covered hereunder without prejudice to this coverage; nor, in the event of loss or damage, shall the acts of the **Member Entity** or of MPR of Missouri in recovery, saving, and preserving the covered property be considered a waiver or an acceptance of abandonment. The expenses so incurred shall be borne by the **Member Entity** and MPR of Missouri in accordance with the Coverage Form's conditions in regard to losses, including deductible application.

25. CANCELLATION

A. This Coverage Form may be cancelled at any time at the request of the **Member Entity** or it may be cancelled by MPR of Missouri by mailing to the **Member Entity** at the address shown in the Coverage Summary, written notice stating not less than thirty (30) days thereafter such cancellation shall be effective; ten (10) days if for nonpayment of contribution.

B. The mailing of such notice by regular, certified or other form of mail through the US Postal service shall be sufficient proof of notice and the effective date and hour of cancellation stated in the notice shall become the end of the Coverage Period. Delivery of such written notice either by the **Member Entity** or by MPR of Missouri shall be equivalent to mailing.

C. Cancellation shall not affect coverage on any shipment in transit, if any, on the date of cancellation. Coverage will continue in force until such property is delivered and accepted.

26. PROTECTION MAINTENANCE

It is agreed that any protection provided for the safety of the covered property shall be maintained in good order throughout this Coverage Period and shall be in use at all times out of business hours or when the **Member Entity's** premises are left unattended, and that such protection shall not be withdrawn or varied to the detriment of the interests of MPR of Missouri without its prior written consent.

27. INSPECTION AND AUDIT

MPR of Missouri shall be permitted but not obligated to inspect the **Member Entity's** property at any time. Neither MPR of Missouri's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **Member Entity** or others, to determine or warrant that such property is safe.

MPR of Missouri may examine and audit the **Member Entity's** books and records at any time during the **Coverage Period** and extensions thereof and within three years after the final termination of this coverage, as far as they relate to the subject matter of this coverage.

28. ABANDONMENT

There shall be no abandonment to MPR of Missouri of any property.

29. VACANCY AND/OR UNOCCUPANCY

Unless otherwise endorsed hereto, MPR of Missouri shall not be liable for loss or damage to any property that has remained vacant or unoccupied for a period of sixty (60) or more days. A property shall be deemed vacant despite the presence of one or more buildings if the buildings are not occupied. Use of a building for storage only does not constitute occupancy.

30. FALSE OR FRAUDULENT CLAIMS

If the **Member Entity** shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Coverage Form shall become void, and all claims hereunder shall be forfeited.

31. ASSIGNMENT

Assignment or transfer of this Coverage Form shall not be valid except with the prior written consent of MPR of Missouri, which MPR of Missouri shall grant in its sole discretion.

32. MORTGAGE CLAUSE

Loss or damage, if any, under this Coverage Form shall be payable to the mortgagee(s), as scheduled on the Coverage Summary, as their interest(s) may appear, and this coverage, as to the interest(s) of mortgagee(s) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the described property, nor by any foreclosure or other proceedings or notice of sale relating to the described property, nor by any change in title or ownership of the property, nor by occupation of the premises for purposes more hazardous than are permitted by this coverage provided that in case the mortgagor or owner shall neglect to pay any premium due under this coverage, the mortgagee shall, on demand, pay the same. Provided also, that the mortgagee shall notify MPR of Missouri of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee and, unless permitted by this Coverage Form, it shall be noted thereon and the mortgagee shall, on demand, pay the premium for such increased hazard for the term of use thereof; otherwise this Coverage Form shall be null and void. Provided also, that in case the mortgagor shall neglect to provide Proof of Loss under the conditions of this Coverage Form, the mortgagor within 90 days of notice by MPR of Missouri shall submit such Proof of Loss.

MPR of Missouri reserves the right to cancel this Coverage Form at any time as provided by its

terms, but in such case this Coverage Form shall continue in force for the benefit only of the mortgagee for ten (10) days after notice to the mortgagee of such cancellation and shall then cease and MPR of Missouri shall have the right, on like notice, to cancel this agreement.

Whenever MPR of Missouri shall pay the mortgagee any sum for loss or damage under this Coverage Form and shall claim that, as to the mortgagor or owner, no liability therefore existed, MPR of Missouri shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made.

33. ERRORS & OMISSIONS IN REPORTING LOCATIONS OR VALUES

Any unintentional error or omission made by the **Member Entity** in reporting locations or values shall not void or impair the coverage hereunder provided the **Member Entity** reports such error or omission as soon as reasonably possible after discovery and pays appropriate contribution thereon.

34. CONFORMITY TO STATUTE

Terms of this Coverage Form in conflict with the written laws of Missouri, which are applicable to this Coverage Form, specifically Mo. Rev. Stat. §§ 537.600 – 537.650, are changed to conform to such laws.

35. TITLES OF PARAGRAPHS

The titles of paragraphs of this Coverage Form, and of endorsements and supplemental contracts if any, are inserted solely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.

36. BOILER AND MACHINERY BREAKDOWN

A. Perils for Boiler and Machinery Breakdown Coverage

Subject to the terms, conditions and exclusions of the Coverage Form in which this Boiler and Machinery Breakdown coverage is included, and to the following terms and conditions, this coverage is extended to cover direct damage to **Covered Property** caused by a **Covered Cause of Loss**. The coverage provided under this Section 36 is sublimited as set forth in the Coverage Summary, Sublimits of Liability N.

B. Additional Coverage for Boiler and Machinery Breakdown Coverage

(1) Hazardous Substance

The additional expense incurred for cleanup, repair or replacement or disposal of damaged, contaminated or polluted property as a result of an **Accident**, which causes property to become damaged, contaminated or polluted by a **Hazardous Substance**. The coverage provided by this clause is sublimited as set forth in the Coverage Summary. For the purpose of this subparagraph, “additional expense”

means any expense that would not have been incurred, if no **Hazardous Substance** had been involved in the **Accident**.

(2) Ammonia Contamination

The loss, including salvage expense, incurred with respect to damage by ammonia contacting or permeating property under refrigeration or in process requiring refrigeration, as a result of any one **Accident** to one or more **Objects**. The coverage provided by this clause is sublimited as set forth in the Coverage Summary.

(3) Water Damage

The loss, including salvage expense, with respect to property damaged by water, resulting from any one **Accident**. The coverage provided by this clause is sublimited as set forth in the Coverage Summary.

(4) Consequential Damage

The **Consequential Damage** to refrigerated and frozen goods of the **Member Entity** or for which the **Member Entity** is legally liable or under the **Member Entity's** care, custody or control caused solely by an **Accident** to an **Object**. The coverage provided by this clause is sublimited as set forth in the Coverage Summary.

(5) Utility Interruption

The loss caused by an **Accident** to an **Object** that is owned, operated or controlled by a public or private entity that the **Member Entity** has contracted with to furnish them with electrical utility service including all direct electrical suppliers. The coverage provided by this clause is sublimited as set forth in the Coverage Summary.

(6) CFC Refrigerants and Halon

The replacement of any CFC (chlorofluorocarbon) refrigerant used in refrigeration or air conditioning equipment or Halon used in a fire suppression system due to an **Accident** to an **Object**.

(7) Ordinance or Law

If an **Accident** to an **Object** at the **Member Entity's** location damages a building that is **Covered Property**, MPR of Missouri will pay for

- i. Loss to the undamaged portion of the building caused by enforcement of any ordinance or law that:

- (a) Requires the demolition of parts of the same building not damaged by the **Accident** to an **Object**; or
 - (b) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the location of the damaged building.
- ii. **Demolition Cost** caused by the enforcement of building, zoning, or land ordinance or use.
- iii. **Increased Cost of Construction** when the increased cost is a consequence of enforcement of building, zoning or land use ordinance or law. But MPR of Missouri will only pay for this increased cost if the building is repaired, reconstructed or remodeled. Also, if the building is repaired, reconstructed or remodeled, it must be intended for similar occupancy as the current building, unless such occupancy is not permitted by zoning or land use ordinance or law.

Coverage under this section only applies with respect to ordinance or law that is in force at the time of the **Accident** to an **Object**. Coverage under this section 36.B (7) (iii) does not apply to:

- (a) Costs associated with the enforcement of any ordinance or law which requires any **Member Entity** or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of substances declared to be hazardous to health by a governmental agency; or
- (b) Loss due to any ordinance or law that:
 - i. The **Member Entity** was required to comply with before the **Accident** to an **Object** even if the building was undamaged; and
 - ii. The **Member Entity** failed to comply with.

C. Special Provisions for Boiler and Machinery Breakdown Coverage

- (1) As respects any boiler, fired or unfired vessel, refrigerating system or piping, MPR of Missouri shall not be liable for loss from an **Accident** while said **Object** is undergoing a hydrostatic, pneumatic or gas pressure test that exceeds manufacturers recommended limits.
- (2) As respects any boiler of fired vessel, MPR of Missouri shall not be liable for loss from an explosion of gas or unconsumed fuel within the furnace of such **Object** or within the passages from the furnace to the atmosphere, whether or not such explosion (a) is contributed to or aggravated by an **Accident** to any part of said

Object that contains steam or water, or (b) is caused in whole or in part, directly or indirectly, by any **Accident** to any **Object**, or part thereof, nor shall MPR of Missouri be liable for any loss from an **Accident** caused directly or indirectly by such explosion.

- (3) As respects any unfired vessel which is used for the storage of gas or liquid and which is periodically filled, moved, emptied and refilled in the course of its normal service, such vessel shall be considered as “connected ready for use” within the terms of this Section 36.
- (4) As respects any **Object** or part of an **Object** that is being dismantled, reassembled or is in storage, the **Object** will be considered as “connected ready for use” within the terms of this Section 36.
- (5) As respects any gas turbine of the internal combustion type, (a) the combustor of such turbine shall not be considered to be an **Object**, and (b) the definition of **Accident** shall not mean the cracking of any part of the turbine exposed to the production of combustion.
- (6) As respects new turbine generator units, coverage shall not apply until the unit has been contractually accepted by the **Member Entity**, that all tests required by the contractor have been performed and satisfied and the unit has been placed in commercial operation.

D. Valuation for Boiler and Machinery Breakdown Coverage

- (1) MPR of Missouri will pay the **Member Entity** the amount the **Member Entity** spends to repair or replace the property directly damaged by an **Accident**. MPR of Missouri’s payment will be the smallest of:
 - i. The Sublimit under Boiler and Machinery Breakdown Perils as set forth in the Coverage Summary;
 - ii. The cost at the time of the **Accident** to repair the damaged property with property of like kind, capacity, size and quality;
 - iii. The cost at the time of the **Accident** to replace the damaged property on the same site with other property:
 - (a) Of like kind, capacity, size and quality; and
 - (b) Used for the same purpose; or
 - iv. The amount the **Member Entity** actually spends that is necessary to repair or replace the damaged property.

(2) As respects any **Object** if the cost of repairing or replacing only a part of the **Object** is greater than:

- i. the cost of repairing the **Object**; or
- ii. the cost of replacing the entire **Object** on the same site;

MPR of Missouri will pay only the smaller of (i) or (ii). The repair parts or replacement **Object** must be:

- (a) of like kind, capacity, size and quality; and
- (b) used for the same purpose.

(3) MPR of Missouri will not pay:

- i. if the loss or damage is to property that is obsolete or useless to the **Member Entity**; or
- ii. for any extra cost if the **Member Entity** decides to repair or replace the damaged property with property of a better kind or quality or of larger capacity,

(4) If the **Member Entity** does not repair or replace the damaged property within 18 months after the date of the **Accident** then MPR of Missouri will pay only the smaller of the:

- i. cost it would have taken to repair; or
- ii. actual cash value; at the time of the **Accident**.

Paragraph (d) does not apply to any time period beyond the 18 months that MPR of Missouri agrees to in writing relating to a specific **Accident**.

(5) As respects CFC (chlorofluorocarbon) refrigerant or Halon, the following valuation basis is applicable:

- i. If the CFC refrigerant or Halon is replaceable, the **Member Entity** may, at its option, elect to:
 - (a) Repair or replace the damaged refrigeration equipment, air conditioning equipment or fire suppression system and replace the lost CFC refrigerant or Halon subject to it being of like kind, capacity, size and quality and used for the same purpose; or
 - (b) Change the refrigeration equipment, air conditioning equipment or fire suppression system, through modification or replacement, to:

1. Refrigeration or air conditioning equipment that uses an approved non-CFC refrigerant; or
2. A fire suppression system that uses an approved non-Halon agent.

But this option is available only if the change to the equipment or system is made within 18 months after the date of the **Accident**, or within any extended time period that MPR of Missouri agrees to in writing relating to a specific **Accident**.

If Option i(b) above is elected, MPR of Missouri will not pay more than the least of the following amounts:

- (a) The Sublimit under Boiler and Machinery Breakdown Perils as set forth in the Coverage Summary;
 - (b) The cost at the time of the **Accident** to repair the damaged refrigeration equipment, air conditioning equipment or fire suppression system, retrofit the equipment or system to accept non-CFC refrigerant or non-Halon fire suppressant, and charge the equipment or system with that refrigerant or fire suppressant;
 - (c) The cost at the time of the **Accident** to replace the damaged refrigeration equipment, air conditioning equipment or fire suppression system with equipment or a system that is functionally equivalent and uses an approved non-CFC refrigerant or non-Halon fire suppressant;
 - (d) The amount that the **Member Entity** actually spends that is necessary to change the refrigeration equipment, air conditioning equipment or fire suppression system, through modification or replacement, to equipment or a system that uses an approved non-CFC refrigerant or non-Halon fire suppressant; or
 - (e) One hundred twenty-five percent (125%) of the amount MPR of Missouri otherwise would have paid for loss to the refrigeration equipment, air conditioning equipment or fire suppression system.
- (6) If the CFC refrigerant or Halon is not replaceable and:
- i. The **Member Entity** repairs or replaces the damaged equipment within 18 months after the date of the **Accident** or within any extended time that MPR of Missouri agrees to in writing relating to a specific **Accident**, MPR of Missouri will pay the least of the following amounts:

- (a) The Sublimit under Boiler and Machinery Breakdown Perils as set forth in the Coverage Summary;
 - (b) The cost at the time of the **Accident** to repair the damaged refrigeration equipment, air conditioning equipment or fire suppression system, retrofit the equipment or system to accept non-CFC refrigerant or non-Halon fire suppressant, and charge the equipment or system with that refrigerant or fire suppressant;
 - (c) The cost at the time of the **Accident** to replace the damaged refrigeration equipment, air conditioning equipment or fire suppression system with equipment or a system that is functionally equivalent and uses an approved non-CFC refrigerant or non-Halon fire suppressant;
 - (d) The amount that the **Member Entity** actually spends that is necessary to change the refrigeration equipment, air conditioning equipment or fire suppression system, through modification or replacement, to equipment or a system that uses an approved non-CFC refrigerant or non-Halon fire suppressant.
 - ii. If the **Member Entity** does not replace the damaged equipment within 18 months after the date of the **Accident** or within any extended time period that MPR of Missouri agrees to in writing relating to a specific **Accident**, MPR of Missouri will not pay more than the lesser of:
 - (a) The amount that MPR of Missouri would have paid if repair or replacement of the damaged equipment had been made as determined in 36(D)(1) above; or
 - (b) The actual cash value of the damaged equipment at the time of the **Accident**.
- (7) As respects Coverage under Ordinance and Law, the most MPR of Missouri will pay as a result of any one **Accident** for:
- i. Loss to the undamaged portion of the building is included in the Sublimit under Boiler and Machinery Breakdown Perils as set forth in the Coverage Summary that otherwise applies to the damaged building. But in no event will the amount MPR of Missouri pays for loss to the building, including the loss in value of the undamaged portion of the building due to enforcement of an ordinance or law to which this coverage applies, exceed:
 - (a) The amount that the **Member Entity** actually spends to repair, rebuild or replace the building, but not more than the amount it would cost to restore the building on the same premises and to the

same height, floor area, style and comparable quality of the original property; or

- (b) The actual cash value of the building at the time of **Accident** if the building is not repaired or replaced.
- ii. **Demolition and Increased Cost of Construction** as set forth in the Sublimit under Boiler and Machinery Breakdown Perils in the Coverage Summary, subject to the following:
 - (a) With respect to the coverage provided for **Demolition** cost, MPR of Missouri will not pay more than the amount the **Member Entity** actually spend to demolish and clear the site of the undamaged parts of the building;
 - (b) With respect to the coverage provided for **Increased Cost of Construction**:
 - 1. We will not pay for the **Increased Cost of Construction**:

Until the building is actually repaired or replaced at the same or another premises; and

Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed 18 months. MPR of Missouri may extend this period in writing during the 18 months.
 - 2. If the building is repaired or replaced at the same location, or if the **Member Entity** elects to rebuild at another location, the most MPR of Missouri will pay for the increased cost of construction is the increased cost of construction at the same location.
 - 3. If the ordinance or law requires relocation to another location, the most MPR of Missouri will pay for the increased cost of construction is the increased cost of construction at the new location.

E. **Additional Exclusions for Boiler and Machinery Breakdown Coverage**

- (1) To loss from explosion of an **Object** other than:
 - i. Any steam boiler, steam piping, steam turbine, gas turbine, steam engine, or
 - ii. Any machine when such loss is caused by centrifugal force or mechanical breakdown;

- (2) Nuclear reaction or radiation or radioactive contamination however caused, however this exclusion shall not apply to nuclear medicine at covered hospitals;
- (3) From fire concomitant with or following an **Accident**;
- (4) From an **Accident** caused directly or indirectly, in whole or in part, by fire;
- (5) From a combustion explosion outside the **Object** concomitant with or following an **Accident**.
- (6) From an **Accident** caused directly or indirectly by a combustion explosion outside an **Object**.

F. Additional Conditions for Boiler and Machinery Breakdown Coverage

- (1) Inspection

MPR of Missouri shall be permitted but not obligated to inspect the **Member Entity's** property and operations at any reasonable time. Neither the right to make inspections nor the making thereof nor any advice or report resulting therefrom shall constitute an undertaking, on behalf of or for the benefit of the **Member Entity** or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

- (2) Suspension

Upon the discovery of a dangerous condition with respect to any **Object**, MPR of Missouri may immediately suspend the coverage, with respect to an **Accident** to said **Object**, by written notice mailed or delivered to the **Member Entity** at the address of the **Member Entity** on file with MPR of Missouri (including an electronic mail address), or at the location of the **Object**, as stated for it in a schedule or endorsement. The coverage so suspended may be reinstated by MPR of Missouri.

G. Definitions for Boiler and Machinery Breakdown Coverage

- (1) **Hazardous Substance** shall mean any substance declared hazardous to health by an authorized governmental agency.
- (2) **Covered Property** shall mean any property that:
 - i. The **Member Entity** owns; or
 - ii. Is in the **Member Entity's** care, custody and control and for which the **Member Entity** is legally liable.

- (3) **Covered Cause of Loss** shall mean an **Accident** to an **Object** insured hereunder. The **Object** must be in use or connected ready for use at the time of the **Accident**.
- (4) **Consequential Damage** is defined to mean any loss due to spoilage from lack of power, light, heat, steam or refrigeration, resulting from an **Accident** to an **Object**.
- (5) **Demolition Cost** shall mean the cost to demolish and clear the site of undamaged parts of a building damaged by an Accident to an Object at the Member Entity's location.
- (6) **Increased Cost of Construction** shall mean, with respect to a building damaged by an **Accident** to an **Object**, the increased cost to:
 - i. Repair or reconstruct damaged portions of the building; and
 - ii. Reconstruct or remodel undamaged portions of the building whether or not demolition is required;
- (7) **Accident** shall mean a sudden and accidental breakdown of the **Object**, or a part thereof, which manifests itself at the time of its occurrence by physical damage to the **Object** that necessitates repair or replacement of the **Object** or part thereof; but **Accident** shall not mean:
 - i. depletion, deterioration, corrosion , or erosion of material;
 - ii. wear and tear;
 - iii. leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
 - iv. the breakdown of any vacuum tube, gas tube or brush;
 - v. the breakdown of any structure or foundation supporting the "Object" or any part thereof;
 - vi. the functioning of any safety device or protective device.

The term "sudden" as used in this definition does not include a slow or progressive event.

- (8) **Object** -- Except as otherwise specifically designated in this Section 36, **Object** shall mean any equipment or apparatus which is owned by, leased by or operated under the control of the **Member Entity** and is described below, subject to the Exclusions and Special Provisions specified in this Section 36:
 - i. Any boiler, any fired vessel, any unfired vessel subject to vacuum or internal pressure other than static pressure of contents, any refrigerating and air conditioning vessels, or any piping and its accessory equipment, but such **Object** shall not include:

- (a) Any boiler setting, any insulating or refractory material;
 - (b) Any sewer piping, any underground gas piping, any piping forming a part of a sprinkler system or any water piping other than
 - 1. Feed water piping between any boiler and its feed pumps or injectors;
 - 2. Boiler condensate returning piping;
- ii. Any mechanical or electrical machine or electrical apparatus used for the generation, transmission or utilization of mechanical or electrical power, but **Object** shall not include:
 - (a) Any structure or foundation other than a bedplate of a machine;
 - (b) Any vehicle, elevator, crane, hoist, power shovel or drag line, but not excluding any electrical equipment used with said machine or apparatus;
 - (c) Any refractory material; or
 - (d) Any penstock or draft tube.

37. GOLF COURSE OUTDOOR GROUNDS

A. MPR of Missouri will pay for direct physical loss of or damage to **golf course outdoor grounds** at a **Member Entity's** premises directly caused by:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Windstorm or hail;
- (5) Aircraft or vehicles;
- (6) Riot or civil commotion;
- (7) Vandalism;
- (8) **Sinkhole collapse;**

- (9) Volcanic action;
- (10) Falling objects; or
- (11) Weight of snow, ice, or sleet.

B. MPR of Missouri will determine the amount of covered loss or damage as follows:

- (1) For physical loss of or damage to trees: \$50 per tree, maximum \$50,000 which includes reasonable and necessary costs to remove and/or replace trees.
- (2) For physical loss of or damage to **golf course outdoor grounds** other than trees, the reasonable and necessary costs to replace the damaged **golf course outdoor grounds** with that of similar type, size, and quality to that which was damaged, including reasonable replanting, repairing, and installation costs. MPR of Missouri will make no payment until such repair, replacement, installation, or replanting is actually made.

The most MPR of Missouri will pay under this Section 37 at any one premises are the Sublimit shown in the Coverage Summary for **Golf Course Outdoor Grounds**.

MPR of Missouri will also pay the **Member Entity's** expenses to remove debris of covered **golf course outdoor grounds** remaining after a covered cause of loss as defined in Section 8 and not excluded in Section 9. The most MPR of Missouri will pay under this additional coverage for debris removal is the remaining applicable sublimit of insurance for **golf course outdoor grounds** shown in the Coverage Summary after payment of the covered physical loss or damage. Trees are limited as stated in B(1) above.

Golf course outdoor grounds shall mean:

- a. Fairways, greens, tees, rough areas, out-of-bounds areas, sand traps, driving ranges; and
- b. Land, lawns, trees, shrubs, and plants located on golf course.

Sinkhole collapse shall mean:

Lowering of the ground or collapse of the ground or land creating a hole or depression which is due solely to naturally occurring geologic features. This occurs when the rock below the land is dissolved by groundwater that flows through it and the rock is no longer able to support or hold up the land surface above it.

Additional Exclusions specific to **Golf Course Outdoor Grounds** Coverage:

MPR of Missouri will not pay for loss of any business income, including greens or rental fees, caused by or resulting from loss of or damage to **golf course outdoor grounds** unless the loss or damage is directly caused by fire, lightning, explosion, windstorm or hail, aircraft or vehicles, riot or civil commotion, vandalism, **sinkhole collapse**, volcanic action, falling objects, or weight of snow, ice, or sleet.

MPR of Missouri will not pay for **extra expense** (as defined in Section 38) incurred caused by or resulting from loss of or damage to **golf course outdoor grounds** unless the loss or damage is directly caused by fire, lightning, explosion, windstorm or hail, aircraft or vehicles, riot or civil commotion, vandalism, **sinkhole collapse**, volcanic action, falling objects, or weight of snow, ice, or sleet.

38. DEFINITIONS

The definitions set forth in this Section 38 shall apply to all parts of this Coverage Form unless otherwise specified. The definitions in this Section 38 shall not apply to the coverage provided under Section 36. Boiler & Machinery Breakdown unless specified in Section 36, or under Section 37. Golf Course Outdoor Grounds unless specified in Section 37.

Actual Cash Value shall mean the lesser of (i) the cost to replace damaged or destroyed property of like kind and quality less an amount for age, depreciation and obsolescence or (ii) market value.

Business Interruption shall mean loss resulting from necessary interruption of business conducted by the **Member Entity** and caused by direct physical loss or damage by any of the perils covered under this Document during the Coverage Period to Real and/or Personal Property as covered herein.

Earthquake shall mean a shaking or trembling of the earth's crust, caused by underground tectonic forces resulting in breaking, shifting, rising, settling, sinking or lateral movement or other movement, including any related earth sinking, rising or shifting.

Electronic Data Processing Data shall mean information, instructions or programs that are recorded on your media, including original source material used to enter data.

Electronic Data Processing Equipment shall mean electronic data processing systems including keyboards, display screens, terminals, printers and related peripheral equipment.

Electronic Data Processing Media shall mean flash drives, magnetic tapes, compact discs, diskettes, disk packs, cards or other standardized data recording materials which can be read by electronic data processing equipment.

Electronic Data Processing Programs shall mean any software that is purchased or written specifically to be used with electronic data processing equipment.

Extra Expense shall mean the excess cost necessarily incurred to continue the operation of the **Member Entity's** business or facility that would not have been incurred had there been no loss or

damage by any of the perils covered herein during the Coverage Period to Real and/or Personal Property as covered herein.

Flood shall mean:

- (1) Surface water, waves, tidal water, tidal waves, tsunamis, or overflow of any natural or man-made body of water (including rivers and streams) from its boundaries, all whether driven by wind or not.
- (2) Mudslide or mudflow, directly or indirectly caused by flooding or the accumulation of water under the ground.
- (3) Water or other material that backs up of overflows from any sewer, septic tank, sump or drain.
- (4) Release of water held by a dam, levee or dike, or by a water or flood control device.
- (5) Water under the ground surface pressing on, or flowing or seeping through:
 - a. Foundations, walls, floors or paved surfaces;
 - b. Basements, whether paved or not; or
 - c. Doors, windows or other openings.

Fungus includes, but is not limited to, any of the plants or organisms belonging to the major group fungi, lacking chlorophyll, and including mold(s), rusts, mildews, smuts and mushrooms.

Historic Property shall mean any real or personal property designated as **Historic Property** in the **Member Entity's SOV**.

Materials shall mean asbestos dioxin or polychlorinated biphenols.

Mobile Equipment shall mean any of the following types of land vehicles, including any attached machinery or equipment:

- (1) Bulldozers, farm machinery, forklifts and other vehicles designed for use off public roads;
- (2) Vehicles maintained for use solely on or next to premises you own or rent;
- (3) Vehicles that travel on crawler treads;
- (4) Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a. Power cranes, shovels, loaders, diggers or drills; or

- b. Road construction or resurfacing equipment such as graders, scrapers or rollers;
- (5) Vehicles not described in Paragraph (1), (2), (3) or (4) above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a. Air compressors, pumps, generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - b. Cherry pickers and similar devices used to raise or lower workers;
- (6) Vehicles not described in Paragraph (1), (2), (3) or (4) above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not “**mobile equipment**” but will be considered “autos”:

- a. Equipment designed primarily for:
 - i. Snow removal
 - ii. Road maintenance, but not construction or resurfacing; or
 - iii. Street cleaning;
- b. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, “**mobile equipment**” does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered “autos”.

Mold(s) includes, but is not limited to, any superficial growth produced on damp or decaying organic matter or on living organisms, and fungi that produce **Mold(s)**.

Motor vehicle means an automobile, truck, motorcycle, trailer, semi-trailer or other motorized land vehicle designed and eligible to be licensed for travel on public roads, including any permanently attached machinery or apparatus. **Motor vehicle** does not include any mobile land vehicles not licensed or eligible to be licensed for use on public roads.

Period of Restoration shall mean the period of time that:

- (1) Begins with the date of direct physical loss or damage by any of the perils covered herein, at the described premises; and
- (2) Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

Period of Restoration does not include any increased period required due to the enforcement of any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down, of any property; or
- (2) Requires the **Member Entity** or others to test for, monitor, clean up, remove, contain, treat detoxify, or neutralize, or in any way respond to, or assess the effects of or “**pollutants**” as defined in Section 38.

Pollutants shall mean any solid, liquid, semi-liquid, gaseous, or thermal irritant or contaminant, including, by way of illustration but not limitation: smoke, vapor, soot, fumes, acids, alkalis, asbestos, chemicals (including, but not limited to, pesticides, herbicides, fertilizers and the like), electromagnetic fields, lead, lead paint, radon, chlorofluorocarbons, organisms or micro-organisms, including fungal pathogens or bacteria, including any fungus or mycota or any byproduct or type of infestation produced by such fungus or mycota, including but not limited to mold, mildew, mycotoxins, spores, or any biogenic aerosols, whether indoors or outdoors, viruses or other pathogens, and waste which, after its release can cause or threaten damage to human health or human welfare or causes or threatens damage, deterioration, loss of value, marketability or loss of use to property or loss of use to property insured hereunder, including, but not limited to, bacteria, fungi, virus, or hazardous substances as listed in the Federal Water Pollution Control Act, Clean Air Act, Resource Conservation and Recovery Act of 1976, and Toxic Substances Control Act or as designated by the U.S. Environmental Protection Agency. Waste includes materials to be recycled, reconditioned, or reclaimed. **Pollutants** also means materials which are included as hazardous under the Superfund Act (CERCLA) or by the Environmental Protection Agency. The fact that a pollutant is a product purchased, produced, stored, used or sold by the **Member Entity** will not remove that product from this definition.

Property in Transit shall mean shipments within and between the territorial limits of this coverage including the coastal waters thereof, by any means of conveyance, from the time the property is moved for purpose of loading and continuously thereafter, while awaiting and during loading and unloading and in temporary storage, including temporary storage on any conveyance intended for use for any outbound or inbound shipment; including during unavoidable deviation and delay; until safely delivered into the place of final destination.

Rental Value shall mean the sum of:

- (1) the total anticipated gross rental income from tenant occupancy of the described property as furnished and equipped by the **Member Entity**, and

(2) the amount of all continuing charges which are the legal obligation of the tenant(s) and which, because of the loss, become obligations of the **Member Entity**, and

(3) the fair rental value of any portion of said property which is occupied by the **Member Entity**.

Securities shall mean all negotiable and non-negotiable instruments or contracts representing either money or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include money.

Soft Costs shall mean all costs to perform and/or manage construction, replacement or repairs covered other than costs of materials; labor; equipment; and necessary service-related professional fees for architects, engineers or surveyors. **Soft Costs** include, but are not limited to, increased costs due to delay(s), such as additional overhead or financing costs.

Spores means any dormant or reproductive body produced by or arising or emanating out of any **Fungus, Mold(s)**, mildew, plants, organisms or microorganisms.

Statement of Values shall mean Statement of Values (sometimes referred to as SOV) as scheduled by the **Member Entity**.

Terrorism shall mean the use or threatened use of terror, violence, or intimidation or any violent act or acts that are dangerous to human life that are, or appear to be, intended to (1) intimidate or coerce a civil population, (2) to influence government policy, or (3) to affect the conduct of any government or unit of governments (such as an agency).

Utility Plant shall mean an electric or gas plant as defined in Mo. Rev. Stat. § 386.020.

Valuable Papers and Records shall mean written printed or otherwise inscribed documents and records, including but not limited to books, maps, films, drawings, abstracts, deeds, mortgages, micro inscribed documents, manuscripts and media, but not including **Electronic Data Processing Data** or **Electronic Data Processing Programs**, or money and/or **Securities**.

Vermin shall include, but not be limited to, any rodents or other small animals; insects; arachnids; or other invertebrate animals or organisms.

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 11/20/2020, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	COVERAGE/CARRIER
☐ Accept ☐ Reject	Package
	Midwest Public Risk
☐ Accept ☐ Reject	TRIA

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

Producer/ Insured Coverage Amendments and Notes:

Exposures and Values

We confirm the payroll, values, schedules, and other data contained in the proposal, and submitted to the underwriters, are compiled from information provided by you and we acknowledge it is our responsibility to see that such information is updated and maintained accurately. For renewal policies, if no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies.

Provide Quotations or Additional Information on the Following Coverage Considerations:

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By rejecting a quotation for this valuable coverage, you understand that there will be no coverage and agree to hold Gallagher harmless in the event of a loss.

Other Coverages to Consider

☐ Yes ☐ No - Excess Liability

Other Services to Consider

☐ Yes ☐ No - CORE360™ Loss Control Portal

☐ Yes ☐ No - eRiskHub

Gallagher's liability to Client arising from any acts or omissions of Gallagher shall not exceed \$20 million in the aggregate. Gallagher shall only be liable for actual damages incurred by Client, and shall not be liable for any indirect, consequential or punitive damages or attorneys' fees. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with this Agreement or any Services provided hereunder may be brought by either party any later than two (2) years after the accrual of such claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

I have read, understand and agree that the above information is correct and has been disclosed to us prior to authorizing Gallagher to bind coverage and/or provide services to us.

By: _____
Print Name (Specify Title)

Company

Signature

Date: _____

Risk Retention Group Acknowledgement

11/20/20

Sedalia School District #200
2806 Matthew Drive
Sedalia, MO 65301

Re: Midwest Public Risk

Midwest Public Risk is a Missouri domiciled risk retention group (RRG). Risk Retention Groups differ from traditional insurance companies in several ways, for example:

- Permitted by Federal Law – “Liability Risk Retention Act of 1986”
- Exempt from many state insurance regulations
- Not covered by various state guarantee funds
- Owners of RRG’s must be members of, and insured by the group
- Members must be engaged in similar business or activities
- Lower capitalization requirements than traditional insurance companies
- Operated under a Board of Directors consisting of policyholders
- Capital / Surplus contribution requirements by new members.

Midwest Public Risk is not rated by A.M. Best. Arthur J. Gallagher & Co. and any of its subsidiaries do not guarantee the financial viability of any insurance company, carrier, pool, risk retention group, or other means of risk transfer or risk sharing.

Sincerely,

The undersigned, a duly authorized officer or representative acting in said capacity, acknowledges receipt of the information contained herein. Notwithstanding this information, the undersigned hereby authorizes and directs Arthur J. Gallagher & Co. and any of its subsidiary companies to bind coverage with the above referenced Risk Retention Group.

Producer:

Charlie Herr

By:

Name

Title

Print Name

Date

ACCEPTANCE STATEMENT & INVOICE

Member: Sedalia School District #200

Quote Number: Policy Year: RM - 16

Requested Effective Date: January 1, 2021

Total Annual Contribution	\$453,141

Terms and Conditions

The Named Member can only cancel the coverage at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated contribution is earned, due and payable.

- All terms and conditions of Membership in Midwest Public Risk are set forth in the by-laws A copy of this document is available for your review
- Per the Membership Agreement, the member must be with MPR for 12 months prior to withdrawing.
- The following must be received prior to binding:
 - Signed Acceptance Form
 - Initials Cancellation Clause by Board Resolution
 - Insured's Contact Information

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and contributions proposed by Midwest Public Risk are accepted effective____2021.

Signature of Official

Date



SEDALIA SCHOOL DISTRICT #200

2806 Matthew Drive, Sedalia, MO 65301-7981 p:660.829.6450 f:660-827-8938

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Assistant Superintendent

Chris Pyle, Ed.S.
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Jason Curry, Ed.S.
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Director of K-5 Curriculum
Instruction & Assessment

Becky Brownfield, Ed.S
Director of 6-12 Curriculum
Instruction & Assessment

Bob Satnan, B.A.
Communications Director

Missouri Model District
www.sedalia200.org

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action employer

DATE: December 14, 2020

TO: Mr. Triplett and Board of Education

FROM: Dr. Fraley

RE: Door Security and Access Quote

The district requests approval of the attached quote from Nightwatch Security concerning the installation of electronic door locks and keyless access points at designated locations on exterior and interior doors. The quote includes external door sensors like those installed in the district's other facilities that immediately signal to school security and administration when a door has been breached.

The proposal creates a secured entrance vestibule as well as a secured inner lobby/office area. The approval of the Board is needed to move forward as construction at the Loftus Early Childhood Center enters it's final stages.

If you have any questions, please contact me at 660-829-6456. Thank you.



Early Childhood COOP Security & Access Control

by Nightwatch Security



Quote

Nightwatch Security & Telephone, LLC

2211 W. Main
Sedalia, MO 65301
United States

T: 660-827-3408
F: 660-827-3498

Quote #	50885 v7
Date	12/04/2020
Expires	12/31/2020
Contact	Doug Spratley

Prepared for Sedalia #200 School District
Todd Fraley
United States
E: fraleyt@sedalia200.org

Quote

Item	Qty	Price	Total
Command Processor	1	\$1,497.00	\$1,497.00
FEATURES:			
• Tamper Contact • Rechargeable Battery • High Power Interior Siren • Free Door/Window Decals and/or Reflective Yard Sign			
<u>PROCESSOR:</u> Enterprise Level; Security & Access Control			
<u>Communication Pathways:</u>			
Internet			
Cellular			
Keypad	3	\$239.99	\$719.97
<u>Keypad:</u> Thinline w/Prox Reader			
Door Contact Sensor	15	\$80.00	\$1,200.00
Gate Sensor	2	\$175.00	\$350.00
Motion Sensor, Passive Infrared	10	\$195.00	\$1,950.00
Reader, Proximity, Standard Range (reads proxkeys, proxcards, proxpatches)	17	\$219.00	\$3,723.00
Wiegand Module	17	\$229.00	\$3,893.00
Base Price		\$229.00	\$3,893.00
<u>COMMUNICATION:</u> 4-Wire Bus			
Power Supply, Auxiliary, Supplemental or Access Control	11	\$399.00	\$4,389.00
Misc Cables & Connectors/Hardware	1	\$3,950.00	\$3,950.00
Installation	1	\$12,800.00	\$12,800.00 [†]
labor, non taxable			
Aiphone Video Intercom	1	\$2,499.00	\$2,499.00
• Video Master Station • 2 Door Release • Vandal Resistant Door Station Inner Vestibule • Vandal Resistant Door Station Outer Office			



[†] Non-taxable item

Please contact us if you have any questions.

Total Due	\$36,970.97 USD

Comments

Scope of Work:

- Based upon provided drawings Jan 2020

NOTES

1. 110VAC power required at all equipment and power supply locations.
2. Cable is low voltage power limited, and will not be in conduit or raceway.
3. Cable quoted is not rated for use in an air plenum. If plenum rated cable is required, there will be an additional charge.
4. Some wiremold or wirehider may be required to run wires in certain areas.
5. Only the devices listed on this quote are included. If any additional devices are required by the owner, the Authority Having Jurisdiction or any code, additional time and materials will be charged.
6. Man-lift rental is not included, customer to provide man-lift if required for the work, or Nightwatch will rent one and customer will reimburse Nightwatch for the rental cost.
7. Assistance from your network administrator will be required to provision this system on the network and enable remote support.
8. We will provide training and phone support to help you learn to use the system.
9. Sales tax additional unless exempt
10. This quote is based on Nightwatch workers being paid their normal wages. We have been advised by the customer that prevailing wage law does not apply. If any government body or law requires prevailing wage to be paid to our workers for this job, whether now or in the future, customer will be responsible for all additional costs incurred. We request advance notification if this project requires prevailing wage to be paid and an additional labor rate will be quoted upon request. Acceptance of this quote by customer serves as notice that prevailing wage is not required.

JOBSITE HAZARDS (Including but not limited to Asbestos)

1. Customer is obligated to notify Nightwatch in advance of any known hazardous materials on site.
2. By acceptance of this quote, customer is acknowledging the fact that Nightwatch Security's work, which may include (but is not limited to) accessing concealed spaces, drilling holes, fishing wires through concealed spaces, and cutting sheetrock or other materials, may disturb any hazardous materials if present.
3. Customer is responsible in the event that Nightwatch Security's work disturbs any hazardous material.
4. In the event that hazardous materials or suspected hazardous materials are discovered in the work area, work will cease until the Owner, at their expense, has determined that the material in question is not hazardous or all remediation has been completed.
5. If Asbestos or other known hazards remain present and are deemed to not pose a danger, it is the responsibility of the owner to notify Nightwatch of all recommended and necessary precautions.
6. If the workplace cannot be rendered safe within a reasonable time, Nightwatch reserves the right to cancel all future work at the site, customer shall pay for the materials already installed plus labor charges for the portion of the work completed.

SERVICE AGREEMENT

- Connect One Pro 365 day
- Cloud based access control
- 1 Panels, 15 doors, 2 gates, 50 users
- Real time Add/Change/Delete Users
- Unlimited Online access to reports/histories
- On site maintenance
- Act of God, lightning, or abuse excluded
- FREE Cell Phone App!
- 2749.89/year (One month discount if paid yearly)



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DATE: December 14, 2020

TO: Mr. Triplett and Board of Education

FROM: Dr. Fraley

RE: Minimum Wage Salary Increase

Effective January 1, 2021, minimum wage increases to \$10.30 per hour. Those currently earning less than \$10.30 per hour are eight (8) Student OJT workers and 27 Food Service employees. The total cost to the district to raise the rate for these individuals is an estimated \$7,827 for the remainder of the school year.

In addition, the rate for Support Staff Substitutes will increase to \$10.30 per hour. The total estimated cost for this increase is too varied to predict accurately, but will have a minimal impact on the overall budget.

If you have any questions, please contact me at 660-829-6456. Thank you.



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DATE: December 14, 2020

TO: Mr. Triplett and Board of Education

FROM: Dr. Fraley

RE: Replacement Van for ECSE

The district seeks permission from the Board of Education to replace the current Dodge minivan which primarily is serving the ECSE Coop. The van currently is only able to transport 3-4 students at a time due to the need for car/booster seats for this age level. This van currently has 105,000 miles. The Ford transit 11 passenger vans are able to transport up to 7 students in this age group.

This purchase would enable the district to decrease transportation times for several students. Currently there are multiple students served at the ECSE that ride in the van for more than an hour to and from school. The Ford transit would help alleviate some of this time without adding additional ongoing cost of contracting extra services from First Student.

The current budget has \$14,200 as a line item for ECSE vehicles and the SDAC Medicare activities account over \$24,000 that could be applied to the purchase.

As a reminder, the Ford transit is the only exactly 11 passenger van on the market and falls under the guidelines for passengers without being an official school bus.

If you have any questions, please contact me at 660-829-6456. Thank you.



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DATE: December 14, 2020

TO: Mr. Triplett and Board of Education

FROM: Dr. Fraley

RE: Warehouse Fencing Quote

The district is seeking Board approval to seek out fencing quotes for the current warehouse location on Waterloo Road. The district has already been victim to multiple thefts of catalytic converters at this location and the location of the maintenance shop on East Chestnut.

The fencing would enable the district to more properly secure vehicles, equipment and resources. Your consideration in this matter is appreciated.

If you have any questions, please contact me at 660-829-6456. Thank you.



DISTRICT OFFICE MEMO

To: Board of Education
From: Mr. Triplett
Cc: Pam Moon
Date: 12/14/2020
Re: 2021-2022 School Calendar

We have received the 2021-2022 school calendar voting results from each of the district sites. The results are as follows:

Draft 1: 121
Draft 2: 194

Draft 2 will be recommended for your approval at the January 11th board meeting.

Thank you.

Steven G. Triplett

BOE approved ??????

3-4	Christmas Break - No School
3-4	PD/Work Day - Certified Staff
17	Martin Luther King Day - No School
	121.50

16	Parent Conf School in Session
17	Early Out - Parent Conf
18	Certified Work Day - No School
21	President's Day - No School
	119.50

11	End of 3rd Quarter	
11	Early Out Students	
11	Staff Collaboration During Early Out	
16	Certified Work Day - No School	
16	Snow Make-up Day	
17-18	Spring Break - No School	
		133.00

15	Good Friday - No School
18	Easter Break - No School
18	Snow Make-up Day
128.25	

20	Early Out - Preceding Graduation
21	Commencement
23-25	Early Out High School Students - Sem Exams
25	Early Out - Last Day For Students
26	Certified Work Day - No School
5/26-6/1	Snow Make-up Days (exclude 5/30)
	112.75

Oct 22 & Feb 18 - Certified Work Day due to evening parent/tchr conf

Priority order for designated make-up day as follows: 

Mar 16, Apr 18, May 26, May 27, May 28, May 31, June 1

SEDALIA SCHOOL DISTRICT #200 CALENDAR - 2021-2022 - DRAFT 2

BOE approved ??????

Orange = Teacher Workday	 End of Quarter/Semester
Days w/* = Teacher PD Day	 Snow Make-up days
Yellow = Student Day	482.25 Semester 1 Hrs
Green = Early Out Day	597.00 Semester 2 Hrs
Purple = Paid Holiday	1079.25 Total Student Hrs
Blue - New Staff Days	165 + 6 Holidays + 7 Work Days + 7 PD days =
Pink = Non-Student/Staff Days	186 Certified Days

18	Jan-2022					21
M	T	W	T	F		
3	4	5	6	7		
10	11	12	13	14		
17	18	19	20	21		
24	25	26	27	28		
31						
						121.50

3-4 Christmas Break - No School
3-4 PD/Work Day - Certified Staff
17 Martin Luther King Day - No School

0	Aug-2021					6
M	T	W	T	F		
2	3	4	5	6		
9	10	11	12	13		
16	17	18	19	20		
23	24	25	26	27		
30	31					
						0.00

17-23 New Staff Training
24-30 Meetings & PD - Certified
31 All Staff Back to School

18	Feb-2022					20
M	T	W	T	F		
	1	2	3	4		
7	8	9	10	11		
14	15	16	17	18		
21	22	23	24	25		
28						
						119.50

16 Parent Conf School in Session
17 Early Out - Parent Conf
18 Certified Work Day - No School
21 President's Day - No School

20	Sep-2021					22
M	T	W	T	F		
		1	2	3		
6	7	8	9	10		
13	14	15	16	17		
20	21	22	23	24		
27	28	29	30			
						135.00

1 Student's First Day
6 Labor Day, No School
17 Certified Work Day - No School

18	Mar-2022					18.5
M	T	W	T	F		
	1	2	3	4		
7	8	9	10	11		
14	15	16	17	18		
21	22	23	24	25		
28	29	30	31			
						119.50

11 End of 3rd Quarter
11 Early Out Students
11 Staff Collaboration During Early Out
14-18 Spring Break - No School

20	Oct-2021					21
M	T	W	T	F		
				1		
4	5	6	7	8		
11	12	13	14	15		
18	19	20	21	22		
25	26	27	28	29		
						131.00

15 Early Out - Homecoming
15 End of 1st Quarter
20 Parent Conf School in Session
21 Early Out - Parent Conf
22 Certified Work Day - No School

19	Apr-2022					20
M	T	W	T	F		
				1		
4	5	6	7	8		
11	12	13	14	15		
18	19	20	21	22		
25	26	27	28	29		
						128.25

15 Good Friday - No School
18 Certified Work Day - No School
18 Snow Make-up Day

19	Nov-2021					20.5
M	T	W	T	F		
1	2	3	4	5		
8	9	10	11	12		
15	16	17	18	19		
22	23	24	25	26		
29	30					
						126.25

11 Early Out Students - Veteran's Day
11 Staff Collaboration During Early Out
24-26 Thanksgiving Break - No School

18	May-2022					20
M	T	W	T	F		
2	3	4	5	6		
9	10	11	12	13		
16	17	18	19	20		
23	24	25	26	27		
30	31	1	2	3		
						108.25

20 Early Out - Preceding Graduation
21 Commencement
23-25 Early Out High School Students - Sem Exams
25 Early Out - Last Day For Students
26-27 Certified Work Days - No School
5/26-6/1 Snow Make-up Days (exclude 5/30)

15	Dec-2021					17
M	T	W	T	F		
		1	2	3		
6	7	8	9	10		
13	14	15	16	17		
20	21	22	23	24		
27	28	29	30	31		
						90.00

17-21 Early Out High School Students - Sem Exams
21 End of 1st Semester
22-31 Christmas Break - No School

Oct 22 & Feb 18 - Certified Work Day due to evening parent/tchr conf					
Priority order for designated make-up day as follows: 					
Apr 18, May 26, May 27, May 28, May 31, June 1, June 2					



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TO: Steve Triplett, Superintendent and
Sedalia #200 Board of Education

FROM: Becky Brownfield

DATE: December 14, 2020

SUBJECT: ACT 2020 Report

The 2020 ACT report is enclosed for your review. The report includes data from the graduating class of 2020, important dates, and national changes.

The first chart related to "College Ready" is a percent of our students that met the benchmark scores set by ACT for each content area. The second chart indicates the graduating class of 2020 student scores per content area as well as their composite score. It is important to note that the reporting we receive from ACT regarding the graduating class only includes the students' most recent score information, not their highest.

SMITH-COTTON HIGH SCHOOL 2020

ACT Data

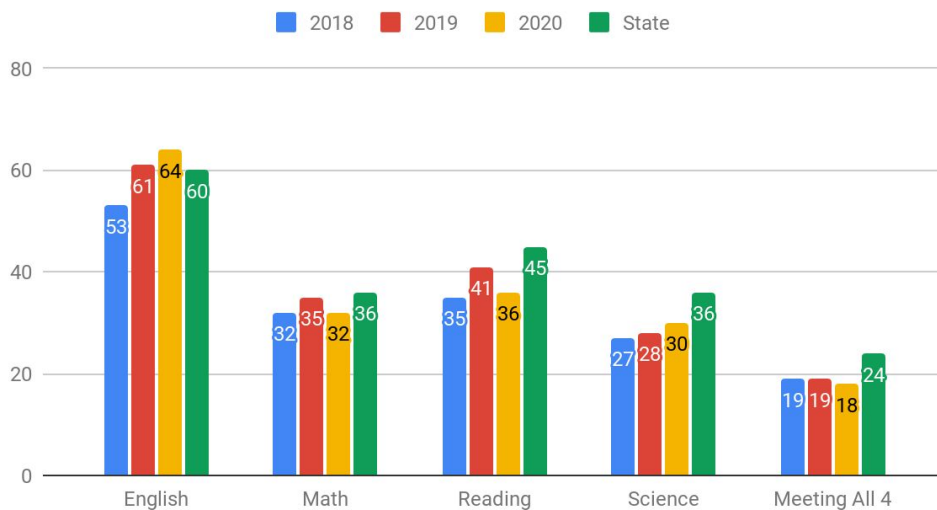


2020-2021 UPDATES

- October 6 - ACT Fall test for Seniors (Last year's Juniors)
- Practice Tests for Juniors
 - January
 - Embedded in English classes
- Continue Wednesday Workouts – 9 weeks
- Workshop Model is TDB - ACT Prep Module via Canvas
- April 13, Junior testing - CCR Day
- [ACT WorkKeys](#)

PERCENT OF STUDENTS COLLEGE READY

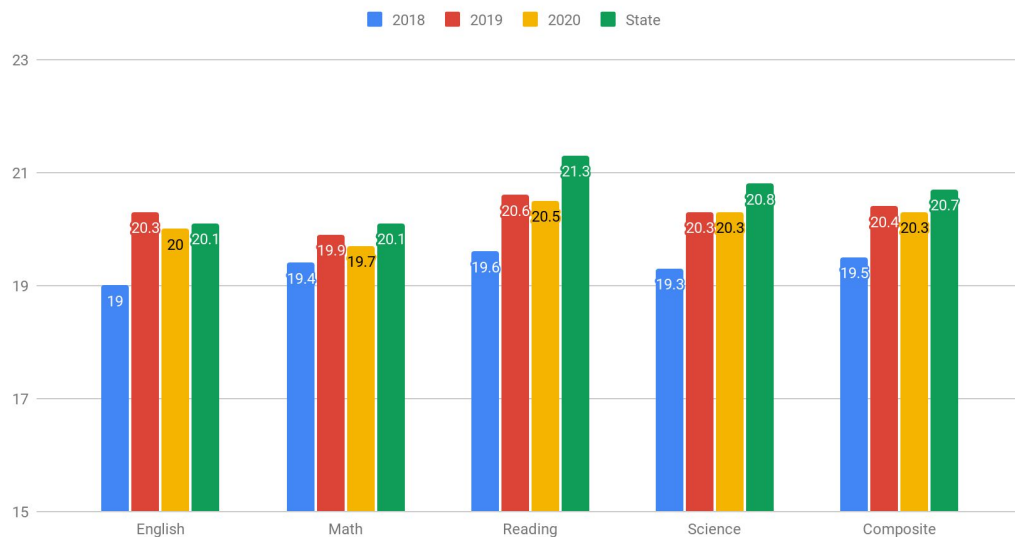
College Ready



AVERAGE ACT SCORES - 2020

Note: This is only reflective of the students' most recent score, not their highest

2020 Graduate Scores



ALSO NOTEWORTHY

National ACT Changes - September 2020

- Section retakes
- Online testing
- Superscoring

Crosswalking Curriculum to ACT Standards

Additional Student Resource

EBSCO Learning Express - Benefit of MOREnet

Smith-Cotton High School

- › Welcome
- › Calendar
- › School Counselors
- › Digital Library Resources



Prepare for Your ACT® Test

ACT® Preparation Tutorials

Introduction to the ACT® Test Tutorial
ACT® English Test Preparation Tutorial
ACT® Mathematics Test Preparation Tutorial
ACT® Reading Test Preparation Tutorial
ACT® Science Test Preparation Tutorial
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ACT® Writing Practice Tests
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ACT® Test Preparation eBooks

ACT® Test Preparation eBooks



College Admissions Test Preparation

Prepare for important exams like the ACT®, SAT®, AP® Tests, and more.