SUPERINTENDENT'S REPORT AND AGENDA

Regular Meeting of the Board of Education
Independent School District No. 280, Richfield, Minnesota

Richfield Public Schools *inspires* and *empowers* each individual to learn, grow and *excel*

If you require a reasonable accommodation in order to attend the board meeting or view the livestream, please contact Board Secretary Cassandra Quam at cassandra.quam@rpsmn.org or 612-798-6012 at least 24 hours before the meeting.

Monday, September 21, 2026
7 p.m. School Board Meeting

I. CALL TO ORDER

II. REVIEW AND APPROVAL OF THE AGENDA

III. INFORMATION AND PROPOSALS -- NON-ACTION ITEMS

A. Public Comment

B. Superintendent Update (pages 10-41)

1. Transportation Presentation (pages 11-22)
2. Superintendent Goals 2026-2027 (pages 23-39)
3. Board Goals 2026-2027 (pages 40-41)

C. Commendations (page 42)

IV. CONSENT AGENDA

A. Routine Matters (pages 43-59)

1. Minutes of the Regular Meeting held September 8, 2026 (pages 44-53)
2. General Disbursements as of 9/15/26 in the Amount of $888,824.47 (pages 54-59)

B. Personnel Items (page 60)

V. OLD BUSINESS

A. Policy 704: Annual Audit (pages 61-65)

VI. NEW BUSINESS

A. Preliminary Levy Certification 2026 Payable 2027 (pages 66-69)

B. Property, Liability, Fleet, Professional and Faithful Performance and Cyber Liability Insurance Renewal (pages 70-141)

C. Policy 707: Commission Sales – Vending Machines and School Pictures (pages 142-147)

D. Donations (page 148)

VII. ADVANCE PLANNING

A. Legislative Update

B. Information and Questions from Board

C. Suggested/Future Agenda Items

D. Future Meeting Dates

10-5-2026	7 p.m.	Regular Board Meeting
10-19-2026	7 p.m.	Regular Board Meeting – Public Comment

VIII. CLOSED SESSION AS ALLOWED BY MINNESOTA STATUTE 13D.03 FOR LABOR NEGOTIATIONS STRATEGY

IX. REOPEN MEETING

X. ADJOURN REGULAR MEETING

INFORMATION AND PROPOSALS – NON-ACTION ITEMS **Agenda Item II.A.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

Subject: Ongoing Data Reference List

Acronyms:

This list will be added to for each board meeting whenever acronyms are presented in following items of the board packet.

ABE:	Adult Basic Education
AC:	All Conference
ACCESS:	Assessing Comprehension & Communication in English State-to-State
ACHM:	All Conference Honorable Mention
ADA:	Americans with Disabilities Act
ADM:	Average Daily Membership
A.I.:	American Indian
AI:	Artificial Intelligence
A&I:	Achievement & Integration
ALC:	Area Learning Center
AMSD:	Association of Metropolitan School Districts
AP:	Advanced Placement
AP:	Assistant Principal
APBP:	Association of Pedestrian and Bicycle Professionals
BGC:	Background Check
BGC:	Boys & Girls Club
BIPOC:	Black, Indigenous, and People of Color
BILT or ILT:	(Building) Instructional Leadership Team
BLT:	Beacons Leadership Team
BOLT:	Building Operational Leadership Team
BPH:	Bloomington Public Health
C&A:	Connect & Assess
CACR:	Comprehensive Achievement and Civic Readiness (previously World's Best Workforce)
CAREI:	Center for Applied Research & Educational Improvement
CASEL:	Collaborative for Academic, Social, and Emotional Learning
CBM:	Curriculum Based Measurement

CCR:	Career & College Readiness
CDC:	Centers for Disease Control
CE:	Community Education
CIS:	College in the Schools
CPR & AED:	Cardiopulmonary Resuscitation & Automated External Defibrillator
DA:	Dream Act
DO:	District Office
DSLN:	District Summer Learning Network
EAP:	Employee Assistance Program
ECFE:	Early Childhood Family Education
ECSE:	Early Childhood Special Education
ELA:	English Language Arts
EL or ELL:	English Learner or English Language Learner
ESSA:	Every Student Succeeds Act
ESST:	Earned Sick and Safe Time
ESL:	English as a Second Language
ESY:	Extended School Year
FAFSA:	Free Application for Federal Student Aid
FFVP:	Fresh Fruit and Vegetable Program
F/R or FRP:	Free/Reduced or Free and Reduced Price (usually referring to eligible students)
FTE:	Full-Time Equivalent
FY:	Fiscal Year
GASB:	Governmental Accounting Standards Board
GLOW:	Gay, Lesbian or Whatever (LGBTQ+/allies student group)
GPA:	Grade Point Average
HHM:	Homeless/Highly Mobile
HR:	Human Resources
HSSC:	Hennepin South Services Collaborative
HVAC:	Heating, Ventilation, & Air Conditioning
IEP:	Individualized Education Plan
IHP:	Individual Healthcare Plan
IPAC:	Indigenous Parent/Guardian Advisory Committee
IT:	Instructional Technology
LAN:	Local Area Network
LETRS:	Language Essentials for Teachers of Reading and Spelling
LGBTQ+ or LGBTQIA+:	Lesbian, Gay, Bisexual, Transgender, Queer, and others or Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual, and others
LOR:	Local Optional Revenue
LTD:	Long Term Disability
LTFM:	Long-Term Facilities Maintenance
MASA:	Minnesota Association of School Administrators
MASMS:	Minnesota Educational Facilities Management Professionals Association

MCA:	Minnesota Comprehensive Assessments
MDE:	Minnesota Department of Education
MDH:	Minnesota Department of Health
MIEA:	Minnesota Indian Education Association
MIRA:	Módulo de información recursos y apoyo (CE partner)
MLL:	Multilingual Learning
MnDOT:	Minnesota Department of Transportation
MNEEP:	Minnesota Education Equity Partnership
MOA:	Memorandum of Agreement
MSBA:	Minnesota School Boards' Association
MSHSL:	Minnesota State High School League
MTSS:	Multi-Tiered Systems of Support
MVP:	Most Valuable Player
NA/I:	Native American/Indigenous
NCTM:	National Council of Teachers of Mathematics
NSBA:	National School Boards' Association
NSPRA:	National School Public Relations Association
NWEA-MAP	Northwest Evaluation Association-Measures of Academic Progress
OPEB:	Other Post-Employment Benefits
OSHA:	Occupational Safety and Health Administration
OW:	Outreach Worker
PAG:	Parent Advisory Group
PD:	Professional Development
PICA:	Parents in Community Action (Head Start organization)
PLC:	Professional Learning Community
PSEO:	Postsecondary Enrollment Options
PTO or PTSO:	Parent-Teacher Organization or Parent-Teacher-Student Organization
POS:	Point of Sale
POY:	Player of the Year
Q Comp:	Alternative Teacher Professional Pay System
RCEP:	Richfield College Experience Program
RDLS:	Richfield Dual Language School
READY:	Residents Encouraging Asset Development in Youth
RFP:	Request for Proposal
RHRC:	Richfield Health Resource Center
RHS:	Richfield High School
RLFA:	Richfield Latino Family Association
RMS:	Richfield Middle School
ROAR:	Rapid Online Assessment of Reading
RPS:	Richfield Public Schools
SAEBRS:	Social, Academic, and Emotional Behavior Risk Screener
SBG:	Standards-Based Grading
SEC:	South Education Center
SEIU:	Service Employees International Union

SEL:	Social-Emotional Learning
SLA:	Spanish Language Arts
SPED:	Special Education
SRTS:	Safe Routes to School
STAR:	Standardized Test for Assessment of Reading
STAT:	Student and Teacher Assistance Team
STEM:	Science, Technology, Engineering, and Math
SWBE:	Schoolwide Behavior Expectations
SY:	School Year
T&L:	Teaching & Learning
TCI:	Teachers' Curriculum Institute
TCM:	Teacher Created Materials
TMC:	Tri-Metro Conference
T Plus or T+	Transition Plus
TS GOLD:	Teaching Strategies GOLD® Assessment
UFARS:	Uniform Financial Accounting and Reporting Standards
VEBA:	Voluntary Employees' Beneficiary Association
VPK:	Voluntary Prekindergarten
WIDA:	World-Class Instructional Design & Assessment
WIN:	What I Need
YTD:	Year-to-Date

RPS Student and Staff Demographic Data:

2025-2026 Student Data

3,986 Students Districtwide

- 3,835 Traditional Count
    - 1,707 Elementary (K-5) Average Class Size = 22.17
    - 748 Middle (6-8) Average Class Size = 23.07
    - 1,246 High (9-12) Average Class Size = 25.24
    - 103 Prekindergarten (16 ECSE VPK)
    - 31 Transition+
- 151 Voluntary Prekindergarten (VPK)

Student Diversity (based on state/federal categories*)

- BIPOC: 71.25%
    - American Indian or Alaska Native: 1.13%
    - Asian: 3.31%
    - Hispanic: 45.06%
    - Black or African American: 13.62%
    - Native Hawaiian or Other Pacific Islander: 0.05%
    - 2 or More Races: 8.08%
- White: 28.75%

*Understanding state/federal student race categories: The federal data collection of race/ethnic data requires a two-part question. The first part asks if the student is Hispanic/Latino. The federal government considers Hispanic/Latino to be an ethnicity. The second part requests at least one of the following be selected: American Indian, Asian, Black or African American, Native Hawaiian or Pacific Islander, or White. The federal government considers these groups to be races. If a family selects Hispanic/Latino, a student is reported as Hispanic/Latino to the federal level. For example, if a student is indicated as Hispanic/Latino and White, they would be reported as Hispanic/Latino in the state and federal data. If a family selects more than one of the following: American Indian, Asian, Black or African American, Native Hawaiian/Pacific Islander, or White, the student is reported to the federal level as "two or more races." For example, if a student is indicated as both American Indian or Alaska Native and White, they would be reported as "two or more races" in the state and federal data. If families do not fill out the race information, districts are required to decide the federal race/ethnicity questions based on the best information they have and to submit the information to MDE.

English Learners
- ELL: 25.74%
- Non-ELL: 74.26%

Free/Reduced Eligible
- Eligible: 55.7%
- Not Eligible: 44.3%

2025-2026 Staff Data

672 Total Staff Districtwide (629.398 FTE)
- 343 Teachers/Licensed Staff (Non-administrators)
- 121 Paraprofessionals
- 78 Facilities & Transportation
- 44 Administration & Classified Management
- 39 Nutrition Services
- 25 Administrative Support Professionals
- 11 Outreach Workers
- 11 Other

(Does not include casual, substitutes, or cocurricular assignments)

Staff Diversity (based on self-reported categories)
- BIPOC: 27.97%
    - Hispanic/Latino: 15.03%
    - Black/African American: 5.8%
    - Asian: 3.27%
    - Multiracial: 2.53%
    - American Indian/Alaskan: 1.34%

- White: 72.02%

INFORMATION AND PROPOSALS – NON-ACTION ITEMS **Agenda Item II.B.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

Subject: Ongoing Board Calendar

Upcoming Events to Attend:

Friday, September 25, RDLS Carnival, 5-8 p.m.

Saturday, October 3, Homecoming Parade, 10 a.m.
Monday, October 5, School Board Meeting, 7 p.m.
Wednesday, October 7, Fall Family Engineering Night at Sheridan Hills, 5-7:30 p.m.
Friday, October 9, Homecoming Football Game, 7 p.m.
Monday, October 19, School Board Meeting, 7 p.m.
Friday, October 30, Community Powwow at RHS, 5-8 p.m.

Upcoming Holidays, Heritage Months, and Appreciation Days:

September is Minnesota School Board Recognition Month.
Hispanic Heritage Month is September 15 to October 15.

September 23 is Education Technology Day.
September 26 is Human Resources Professionals Day.

October 12 is Indigenous Peoples' Day.

INFORMATION AND PROPOSALS – NON-ACTION ITEMS **Agenda Item III.A.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

Subject: Superintendent Update

Transportation Supervisor Jeff Keller will provide a presentation. Superintendent Unowsky will share a final draft of his goals for 26-27, and the board will discuss their final draft of goals for 26-27.

Attachments:
Transportation Presentation
Superintendent Goals 26-27 Presentation
Board Goals 26-27


Enriching and accelerating learning
RICHFIELD
PUBLIC SCHOOLS
Transportation Department
School Board Presentation
September 2026
Enriqueciendo y acelerando el aprendizaje

Transportation Team

RICHFIELD PUBLIC SCHOOLS

- Jeff Keller - Transportation Supervisor - Operations/Safety
- Ernest Williams - Transportation Coordinator - Routing & Daily Dispatch
- Jacob Bentz - Assistance Transportation Coordinator - SPED/HHM, Contractor Questions & Dispatch (se habla español)
- Jennifer Sanchez - Administrative Assistant (Transportation & Facilities) - General Questions (se habla español)



Bus Driver Fall Training

Calm meets calm.

We get more of what we pay attention to.

Our brain states matter!

ON THE BUS		
We Are KIND	We Are RESPONSIBLE	We Are SAFE
• Use kind words and actions	• Keep bus clean • Take your things with you • Follow adult direction	• Enter and exit in an orderly fashion • Sit and stay in your seat • Keep hands, feet & objects to yourself
		



Bus Safety Enhancements

RICHFIELD PUBLIC SCHOOLS

Building Level Bus Safety:

- Building leaders and educators deliver bus safety protocol to all students in the first weeks of school to support bus expectations of safe, kind and responsible

Bus Conduct Referral Process:

- Prompt communication
- Documentation
- Online conduct referral (new)

Bus Evacuation Training:

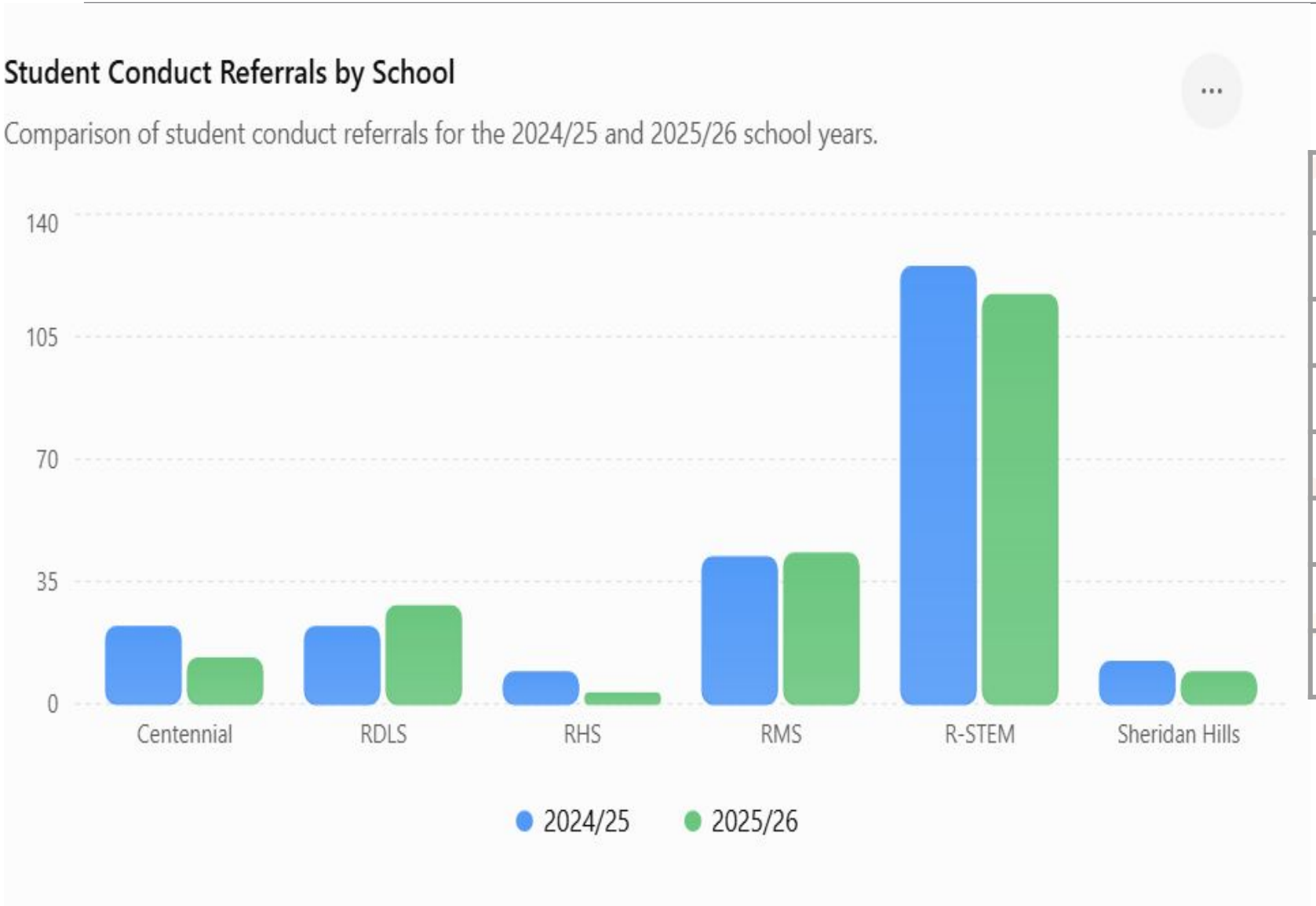
- PreK-5 bus evacuation (3rd week of school)
- 6-8 information provided in advisory

Bus Agreements:

- As of Fall 2025, all students and families sign bus agreements to clarify safety expectations and how conduct is addressed

Bus Conduct Referral Process

RICHFIELD PUBLIC SCHOOLS

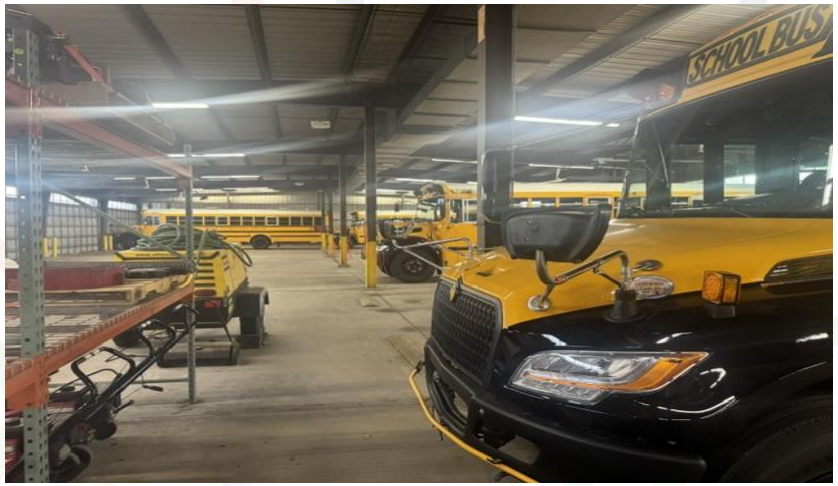


Total Ridership		
	2024-25	**2025-26**
RCEP/RHS	339	374
RMS	530	497
STEM	414	417
RDLS	341	326
CENT	181	168
Sheridan	288	300

2026/2027 Progress

RICHFIELD PUBLIC SCHOOLS

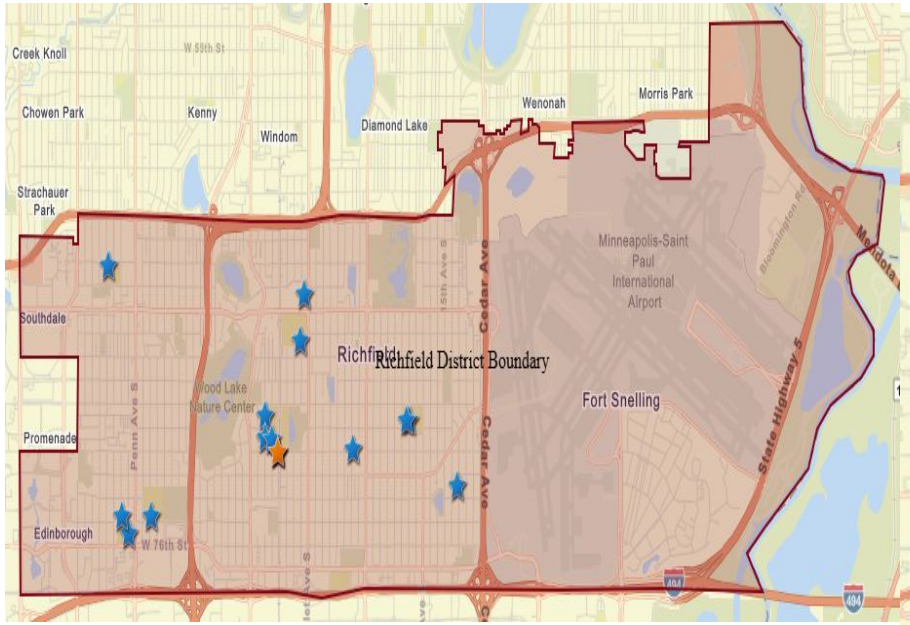
	2025-26	2026-27
Contracted Big Bus Routes	2	0
RPS Staffed Big Bus Routes	17	19
RPS Staffed Small Bus Routes	3	3
RPS Staffed Type III Bus Routes	1	1
Contracted Type III Routes	2	2
HHM Transportation	105	58
Special Ed Transportation	248	220
Total HHM/Special Ed Routes	110	100
Total RPS Students Routed	2,120	2,254
Blessed Trinity	126	102
Partnership Academy	134	167

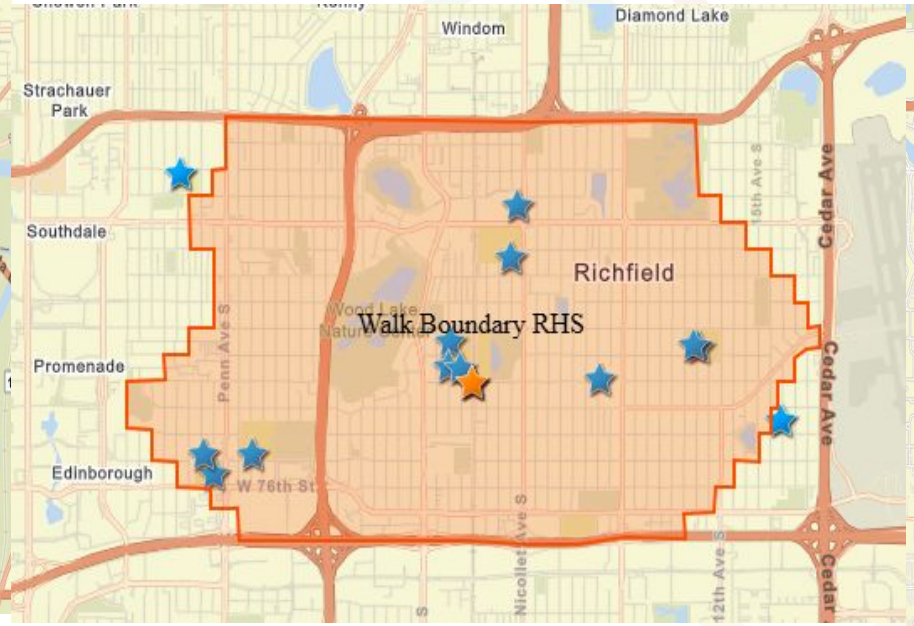


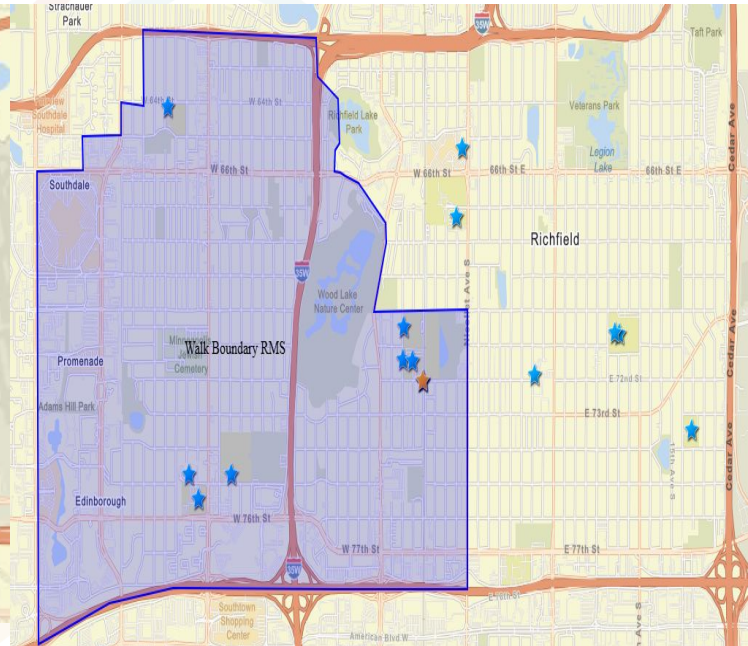
Pay to Ride

RICHFIELD PUBLIC SCHOOLS

- Available to students that live within the walk boundaries at secondary schools
- 132 Applicants for first deadline of 8/10/2026
- Currently ~80 students have been routed
- Load counts for all RHS & RMS routes are being conducted this week to determine available capacity to add applicants to routes







BUS TAGS - PRE-K & K

RICHFIELD PUBLIC SCHOOLS



All Pre-K & Kindergarten students required to have on backpack to support safety and identification!

Celebrations - First Days of School

RICHFIELD PUBLIC SCHOOLS

"I wanted to reach out and express my sincere thanks to the bus drivers for their work yesterday. They took the time to double-check their rosters to make sure all students were on the right bus and getting off at the correct stops."

"I truly appreciate the bus drivers' commitment to student safety. Thank you for keeping everyone safe and accounted for!"

"Thank you for all that you have done and continue to do in transportation. It is a big job that you have. I wanted to share that we had a really good first two days!"

RICHFIELD
PUBLIC SCHOOLS

CERTIFICATE

of Commendation

This Certificate is awarded to:

RPS Bus Drivers

for taking extra care with student safety during the first week of school. The Richfield Public Schools board of education published a commendation in their board packet on September 8, 2026. To read the entire commendation, please go to richfieldschools.org/about/school-board.

STEVE UNOWSKY
Superintendent

ERIC CARTER
School Board Chair

Priority Work for SY 26-27

RICHFIELD PUBLIC SCHOOLS

- Continue to center student safety
- Retain our high quality bus drivers
- Refine routing system and process that is timely and aligned to policy
- Ensure all RPS data systems speak to one another (routing, SIS, and MyRide)
- Enhance communication across schools, families, and community related to transportation process, bus safety expectations, and Pay to Ride
- Underpromise and overdeliver

Gratitude

RICHFIELD PUBLIC SCHOOLS

Questions or comments welcome!



Enriching and accelerating learning

RICHFIELD
PUBLIC SCHOOLS

Superintendent Goals 2026-2027

September 21, 2026

DRAFT

Enriqueciendo y acelerando el aprendizaje

2026-2027 Performance Evaluation Process

RICHFIELD PUBLIC SCHOOLS

Student Achievement (35%): Specific data based on gains and performance of students

Process Goals (35%): Strategic Plan key actions designed to improve our district

Individual Performance (30%): Board evaluation of superintendent

Achievement Goals

RICHFIELD PUBLIC SCHOOLS

- Common Assessment Proficiency & Gap Closure
  - K-8 students scoring proficient on a universal screening reading assessment
  - K-8 students scoring proficient on a universal screening math assessment
- Common Assessment Growth & Gap Closure
  - K-5 students showing typical to aggressive growth from fall to spring on a universal screening reading assessment
  - K-8 students showing typical to aggressive growth from fall to spring on a universal screening math assessment
- Math & Reading Standardized Test Proficiency & Gap Closure
  - Achievement for grades 3-8 on the MCA reading test
  - Achievement for grades 3-8 on the MCA math test
- Graduation Rate Growth & Gap Closure
  - Maintain graduation rate of over 90% overall
  - Increase rate by 2% for all demographic groups below 90%

Achievement Measure: Common Assessment Proficiency & Gap Closure

RICHFIELD PUBLIC SCHOOLS

- Increase the number of K-8 students scoring proficient on a universal screening reading assessment by 5% and reduce the gap for BIPOC students.
- Increase the number of K-8 students scoring proficient on a universal screening math assessment by 5% and reduce the gap for BIPOC students.

2026-2027 Data	K-8 Reading Proficiency (Goal to increase)	Gap for BIPOC Students (Goal to decrease)
Fall		
Winter		
Spring		

2026-2027 Data	K-8 Math Proficiency (Goal to increase)	Gap for BIPOC Students (Goal to decrease)
Fall		
Winter		
Spring		

Grade Level	Reading Assessment
Grades K-1 Centennial, R-STEM, Sheridan Hills	Fastbridge earlyReading-English
Grades K-1 RDLS	Fastbridge earlyReading-Spanish
Grades 2-5	Fastbridge aReading
Grades 6-8	Capti ReadBasix

Grade Level	Math Assessment
Grades K-1	Fastbridge earlyMath
Grades 2-5 RDLS	NWEA-MAP Math
Grades 2-5 Centennial, R-STEM, Sheridan Hills	Fastbridge aMath
Grades 6-8	Fastbridge aMath

Achievement Measure: Common Assessment Growth & Gap Closure

RICHFIELD PUBLIC SCHOOLS

- 60% of all K-5 students showing typical to aggressive growth from fall to spring on a universal screening reading assessment, with no gap for BIPOC students.
- 60% of all K-8 students showing typical to aggressive growth from fall to spring on a universal screening math assessment, with no gap for BIPOC students.

Reading	Typical to Aggressive Growth	Gap for BIPOC Students
2026-2027 Fall to Spring Growth		

Math	Typical to Aggressive Growth	Gap for BIPOC Students
2026-2027 Fall to Spring Growth		

Grade Level	Reading Assessment
Grades K-1 Centennial, R-STEM, Sheridan Hills	Fastbridge earlyReading-English
Grades K-1 RDLS	Fastbridge earlyReading-Spanish
Grades 2-5	Fastbridge aReading

Grade Level	Math Assessment
Grades K-1	Fastbridge earlyMath
Grades 2-5 RDLS	NWEA-MAP Math
Grades 2-5 Centennial, R-STEM, Sheridan Hills	Fastbridge aMath
Grades 6-8	Fastbridge aMath

Achievement Measure:
Math & Reading Standardized Test Proficiency & Gap Closure

RICHFIELD PUBLIC SCHOOLS

- Increase 2027 achievement for grades 3-8 on MCA reading test by 2% and decrease gap for BIPOC students
- Increase 2027 achievement for grades 3-8 on MCA math test by 2% and decrease gap for BIPOC students

MCA Grades 3-8	2026 RPS Achievement	2026 RPS Gap for BIPOC Students	2026 MN Achievement	2026 MN Gap for BIPOC Students
Reading				
Math				

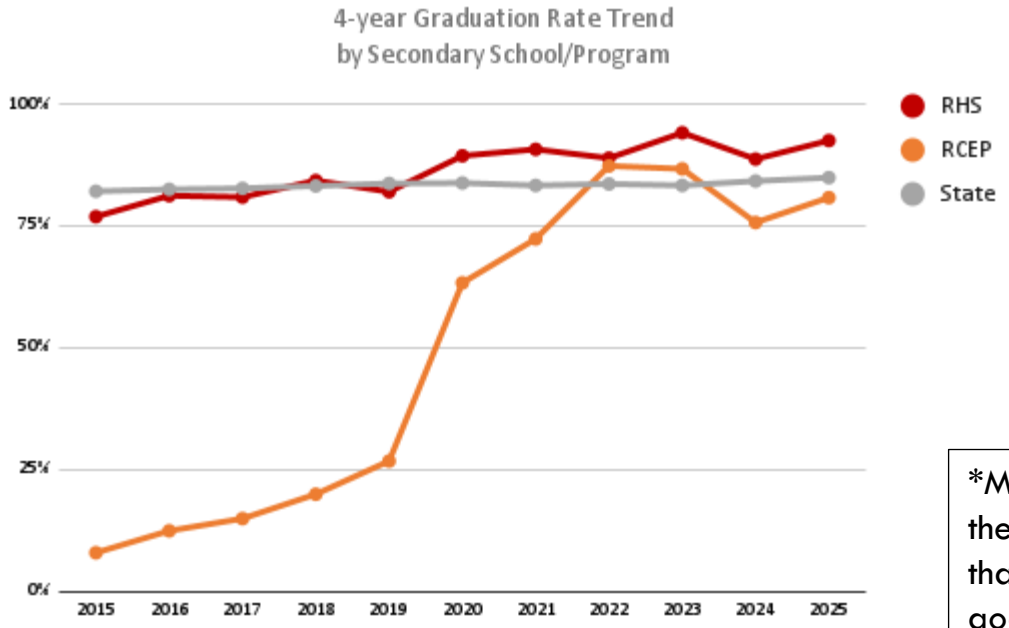
MCA Grades 3-8	2027 RPS Achievement	2027 RPS Gap for BIPOC Students	2027 MN Achievement	2027 MN Gap for BIPOC Students
Reading				
Math				

Achievement Measure: Graduation Rate Growth & Gap Closure

RICHFIELD PUBLIC SCHOOLS

Goal: Maintain a graduation rate over 90% overall and increase rate by 2% for all demographic groups below 90%

4-year Grads	2021	2022	2023	2024	2025
RPS	87.3%	88.3%	92.6%	85.8%	90.7%
RHS	90.7%	88.9%	94.1%	88.7%	92.5%
RCEP	72.3%	87.3%	86.3%	75.7%	80.8%
Minnesota	83.3%	83.6%	83.3%	84.2%	84.9%



Graduation data is calculated by MDE.

RPS Grad Rate by Demographic	2021	2022	2023	2024	2025
Asian	70.6%	100%	91.7%	84.6%	100%
Black or African American	91.7%	89.6%	87.5%	86%	88.6%
Hispanic or Latino	83.2%	88.9%	90.6%	82.9%	89.7%
Indigenous	33%	44%	100%	64%	69.2%
Two or More Races	93.3%	94.1%	100%	88.9%	95.2%
White	93.5%	88.1%	97.6%	94.7%	94.3%
Male	81.9%	83.9%	91.8%	85%	87.2%
Female	92.8%	94.4%	93.7%	88%	94.1%
English Learner	68.6%	86.5%	85.9%	69.1%	80.9%
Special Education	71.8%	65.6%	71.8%	64.3%	68.4%
Free/Reduced Price Eligible	82.6%	85.1%	91.1%	83.0%	88.8%

*MDE does not publicly report demographically-grouped data for students for years when the total number of students in that demographic category (based on the state code) is fewer than 10. In the years shown, the number of RPS Indigenous students ranges from 3-13. The goal remains to reach 90% for each demographic group, so we are sharing the data on all demographic groups regardless of the number of students enrolled.

Process Goals

- Goal: Academic Programming
  - Implement READ Act Phase 2
  - Launch Achieve Twin Cities partnership and prepare to expand CCR offerings
- Goal: Student Activities and Community Engagement
  - Develop and implement new 21st Century Grant programming
- Goal: Climate, Well-being and Inclusion
  - Expand racial equity professional development
- Goal: Staff and Resource Management
  - Update and publish districtwide maintenance plans
- Goal: Communication, Community Trust and Enrollment
  - Create and launch new student and community surveys
  - Develop and publish new vision cards

Goal Area: Academic Programming
Implement READ Act Phase 2

RICHFIELD PUBLIC SCHOOLS

Measurement: Completion of Phase 2 training by the end of the school year

Progress:

- Phase 2 includes:
  - Grades 6-12 ELA/SLA teachers
  - Grades 6-12 EL teachers
  - District leaders who select secondary-level literacy instructional materials
- OL&LA training includes 3 hours of synchronous training and 45 asynchronous hours
- 24 secondary teachers signed up for OL&LA synchronous training over the summer
- 9 secondary teachers signed up for OL&LA synchronous training during this school year

Goal Area: Academic Programming
Launch Achieve Twin Cities CCR partnership and prepare to expand career and college pathways course offerings

RICHFIELD PUBLIC SCHOOLS

Measurement: Published expanded career and college pathways course offerings as part of the RHS student course registration process beginning in 27-28

Progress:

- RHS partnership with Achieve Twin Cities has launched
- We have received a $25,000 grant from the Minneapolis Foundation for career and college programming

Goal Area: Student Activities and Community Engagement
Develop and implement new 21st Century Grant programming

RICHFIELD PUBLIC SCHOOLS

Measurement: Launch of programming in fall 2026, expansion of programming in winter 2027

Progress:

- Planning is occurring to launch targeted services and 21st century grant programming in October at R-STEM for all elementaries, RMS, and RHS

Goal Area: Climate, Well-being and Inclusion
Expand racial equity professional development

RICHFIELD PUBLIC SCHOOLS

Measurement: Increase in participation of staff in equity professional development and/or Indigenous education professional development

Progress:

- In 25-26, there were 155 staff course registrations for Indigenous education courses on PD days, and 71 staff course registrations for racial/religious equity on PD days
- This year, Dr. Rasmussen will be working with ILTs at RHS and R-STEM, as well as providing PD sessions for during district PD time:
  - August 25: Exploring identity and intersectionality
  - November 6: Understanding U.S. racial history and its impact on modern education
  - January 25: Identifying and interrupting implicit biases and micro-aggressions

Goal Area: Staff and Resource Management
Update and publish districtwide maintenance plans

RICHFIELD PUBLIC SCHOOLS

Measurement: Publication of updated 10-year LTFM plan and appropriate filing with MDE

Progress:

- Worked with Tremco to review and update roofing plans
- Coordinated with ICS to review and make long-term recommendations for facilities based on our 2019-2021 renovations

Goal: Communication, Community Trust and Enrollment
Create and launch new student and community surveys

RICHFIELD PUBLIC SCHOOLS

Measurement: New student and community surveys distributed in the spring

Progress:

- Board study session to be held on November 2 will provide new vision card measurements that will be used to create survey questions

Goal: Communication, Community Trust and Enrollment
Develop and publish new vision cards

RICHFIELD PUBLIC SCHOOLS

Measurement: New vision cards published in February and June

Progress:

- Board study session to be held on November 2 will provide new vision card measurements

Individual Performance

RICHFIELD PUBLIC SCHOOLS

Evaluation occurs yearly in spring/summer:

- Data from Parent and Staff Surveys
- Feedback from Direct Reports
- Feedback from Board Members
- Board Member Closed Session and Evaluative Process

Enriching and accelerating learning

RICHFIELD
PUBLIC SCHOOLS

Questions/Comments

Enriqueciendo y acelerando el aprendizaje

RICHFIELD PUBLIC SCHOOLS

Enriching and accelerating learning

Enriqueciendo y acelerando el aprendizaje

RPS Board Goals 26-27

Goal Area 1: Public Presence and Community Connection
Board members will increase their presence at school and community events and forge connections with attendees.

Goal Alignment to Strategic Plan:

- Student Activities and Community Engagement Goal #3: We will maintain and/or increase community member participation in events and activities, while ensuring demographically representative participation.
- Climate, Well-being and Inclusion Goal #5: We will empower family and community members to contribute to an inclusive school community.

Measures of Success:

- Each board member attends and/or reviews information and reports back to the board for at least 25% of meetings for liaison assignments.
- Each board member attends at least five schoolwide, districtwide, or community events per year.

Goal Area 2: Strategic Plan Vision Card Measures
Board members will collaborate with the administration to determine effective data points to publish in vision cards over the next 5 years.

Goal Alignment to District 2026-2027 Priorities:
District-level Work: Implementation of New Strategic Plan

Measures of Success:

- Study session held with full board attendance.
- Vision cards published in February and June.

Goal Area 3: Deepening Relationship with the City of Richfield Board members will utilize the City Manager transition as a catalyst to increase connection and partnership across schools and the city.

Goal Alignment to Strategic Plan:
Communication, Community Trust and Enrollment Goal #3: We will have a positive reputation in the whole community as a highly effective and welcoming school system.

Measures of Success:

- Board and district representatives will provide input into the hiring process for the new City Manager.
- Board representatives to city committees will provide school updates to the city and city updates to the board.

INFORMATION AND PROPOSALS – NON-ACTION ITEMS **Agenda Item III.C.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

Subject: Commendations

Staff Appreciation Days

September 23 is Education Technology Day. The RPS Technology Department tirelessly manages networks, devices, and software so that classrooms can operate without interruption. Their dedicated behind-the-scenes work bridges the digital divide for students and provides teachers with the tools necessary to inspire the next generation. By safeguarding data and keeping schools connected, these vital team members turn educational technology into meaningful opportunities for the entire community. Thank you to all our IT staff members!

September 26 is Human Resources Professionals Day. HR staff members work diligently to recruit, support, and retain dedicated educators. Their unwavering commitment to navigating complex policies, advocating for employee well-being, and fostering an inclusive workplace ensures that schools are staffed with passionate people who help students thrive. Thank you, HR staff members!

CONSENT AGENDA – FOR ACTION **Agenda Item IV.A.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

Subject: Routine Matters

(Recommended by the superintendent)

That the board of education approve the attached routine business items.

Attachments:

1. Minutes of the Regular Meeting held September 8, 2026
   - Disbursements from the September 8, 2026 Meeting
   - Checks & E-pay Register from the September 8, 2026 Meeting
   - Superintendent's Report and Agenda Meeting Minutes from September 8, 2026
2. General Disbursements as of 9/15/26 in the Amount of $888,824.47
   - Disbursements for the September 21, 2026 Meeting
   - Checks & E-pay Register for the September 21, 2026 Meeting

CHECKS, SCHOLARSHIPS, E-PAYS
09/08/2026 BOARD REPORTS

BANK 05	DATE	AMOUNT
Checks		
FY26 PERIOD 13	8/12/2026	12,688.49
FY27 CHECKS	8/13/2026	415,159.05
	8/14/2026	1,911.50
	8/17/2026	1,586.50
	8/20/2026	258,289.43
	8/26/2026	265,925.92
	8/31/2026	923,005.19
SCHOLARSHIPS	8/27/2026	29,000.00
E-PAYS	8/27/2026	3,143.35
CHECK REGISTER BANK 05 TOTAL =		**1,910,709.43**

BREAKDOWN	
01-206-00	1,345,264.63
02-206-00	22,901.36
03-206-00	155,312.30
04-206-00	27,563.02
06-206-00	78,752.35
07-206-00	
18-206-00	4,000.00
20-206-00	275,811.99
21-206-00	1,103.78
47-206-00	
BANK TOTAL =	**1,910,709.43**

FUND	CHECK	DATE	VENDOR	TYPE	AMOUNT
01	319650	08/12/2026	INTERMEDIATE SCHOOL DISTRICT 917	R	12,688.49
01	319651	08/13/2026	ADVANCED COMMERCIAL KITCHENS	R	7,750.09
01	319652	08/13/2026	AVIBEN	R	540.06
01	319653	08/13/2026	BCN TELECOM, INC TBS	R	955.85
01	319654	08/13/2026	BENCHMARK EDUCATION COMPANY, LLC.	R	2,671.20
01	319655	08/13/2026	BRENNAN CONSTRUCTION OF MN, INC.	R	63,260.50
01	319656	08/13/2026	BSI MECHANICAL, INC.	R	2,225.00
01	319657	08/13/2026	BSN SPORTS, LLC	R	19,057.74
01	319658	08/13/2026	CINTAS CORPORATION NO 2	R	7,533.66
01	319659	08/13/2026	DARRYL WALETZKO LLC	R	5,900.00
01	319660	08/13/2026	DICKS SANITATION SERVICE, INC (DSI)	R	5,942.23
01	319661	08/13/2026	DIGITAL INSURANCE LLC	R	3,607.00
01	319662	08/13/2026	FASTENAL INDUSTRIAL	R	51.82
01	319663	08/13/2026	FRONTIER TRANSPORTATION SRVCS, LLC	R	42,300.00
01	319664	08/13/2026	GENERATIVE LEARNING	R	1,400.00
01	319665	08/13/2026	WW GRAINGER INC	R	213.02
01	319666	08/13/2026	GROVES LEARNING ORGANIZATION	R	864.00
01	319667	08/13/2026	HAAG COMPANIES	R	96.00
01	319668	08/13/2026	HAWKINS INC	R	5,023.46
01	319669	08/13/2026	HILLYARD MINNEAPOLIS	R	6,673.63
01	319670	08/13/2026	HOUSE OF PRINT	R	4,955.39
01	319671	08/13/2026	IIX INSURANCE INFORMATION EXCHANGE	R	87.05
01	319672	08/13/2026	IXL LEARNING	R	10,850.00
01	319673	08/13/2026	KENDALL HUNT PUBLISHING CO	R	3,108.80
01	319674	08/13/2026	KIDCREATE STUDIO	R	2,086.00
01	319675	08/13/2026	KINECT ENERGY INC	R	569.00
01	319676	08/13/2026	LEXIA LEARNING SYSTEMS LLC	R	7,820.00
01	319677	08/13/2026	MASSP-MN ASSOCIATION	R	885.00
01	319678	08/13/2026	MAXORPLUS LTD, DBA: VYTLONE	R	30,627.61
01	319679	08/13/2026	METROPOLITAN MECHANICAL CONTRACTORS	R	1,947.25
01	319680	08/13/2026	MSNA-MN SCHOOL NUTRITION	R	285.00
01	319681	08/13/2026	MTI DISTRIBUTING CO	R	1,522.93
01	319682	08/13/2026	MULTILINGUAL WORD INC	R	454.72
01	319683	08/13/2026	NAPA AUTO PARTS	R	41.28
01	319684	08/13/2026	CHEMSEARCH FE	R	353.40
01	319685	08/13/2026	NILFISK, INC.	R	768.40
01	319686	08/13/2026	NOKOMIS SHOE SHOP	R	119.95
01	319687	08/13/2026	NORTH CENTRAL INTERNATIONAL, LLC	R	42.61
01	319688	08/13/2026	ON SITE SANITATION	R	1,632.00
01	319689	08/13/2026	PAYDHEALTH	R	1,679.10
01	319690	08/13/2026	PEDIATRIC HOME SERVICE	R	243.75
01	319691	08/13/2026	PITNEY BOWES BANK PURCHASE POWER	R	2,400.00
01	319692	08/13/2026	PLUNKETT'S /VARMENT GUARD	R	1,111.09
01	319693	08/13/2026	PREMIUM WATERS INC	R	39.00
01	319694	08/13/2026	PROPIO LS, LLC	R	23.90
01	319695	08/13/2026	RO HEALTH, LLC	R	301.50
01	319696	08/13/2026	ROSEMOUNT SAW & TOOL	R	41.00

01	319697	08/13/2026	RX VALET, LLC	R	6,160.71
01	319698	08/13/2026	RYAN JEANNIE M	R	897.14
01	319699	08/13/2026	SCHOOL SERVICE EMPLOYEES UNION	R	1,871.97
01	319700	08/13/2026	K12 PARKING PERMIT.COM	R	274.00
01	319701	08/13/2026	SEESAW LEARNING, INC.	R	15,538.25
01	319702	08/13/2026	SHERWIN WILLIAMS CO	R	643.19
01	319703	08/13/2026	SITEONE LANDSCAPE SUPPLY LLC	R	733.36
01	319704	08/13/2026	THUROW STEPHANIE J	R	270.00
01	319705	08/13/2026	TIFFANY BEGIN	R	450.00
01	319706	08/13/2026	TOLL COMPANY	R	13.64
01	319707	08/13/2026	TRUGREEN LIMITED PARTNERSHIP	R	9,675.00
01	319708	08/13/2026	TWIN CITY FILTER SERVICE INC	R	492.52
01	319709	08/13/2026	TWIN CITY TRANSPORTATION	R	106,518.04
01	319710	08/13/2026	UHL COMPANY INC	R	699.00
01	319711	08/13/2026	ULINE	R	1,753.96
01	319712	08/13/2026	UNITED HEALTHCARE/AARP MEDICARE RX	R	119.10
01	319713	08/13/2026	UNITED HEARTHCARE /AARP MEDICARE RX	R	119.10
01	319714	08/13/2026	UNITEDHEALTHCARE	R	775.82
01	319715	08/13/2026	UNIVERSITY LANGUAGE CENTER	R	206.91
01	319716	08/13/2026	VOYAGER SOPRIS LEARNING	R	1,859.00
01	319717	08/13/2026	WOLD ARCHITECTS AND ENGINEERS	R	15,491.85
01	319718	08/13/2026	YOUNG AMERICANS SCHL SELF-DEFENSE	R	535.50
01	319719	08/14/2026	AVENUE SHIRT WORKS INC.	R	1,911.50
01	319720	08/17/2026	MOO CHICKA POO	R	1,586.50
01	319721	08/20/2026	806 TECHNOLOGIES INC	R	4,200.00
01	319722	08/20/2026	95 PERCENT GROUP LLC	R	2,200.00
01	319723	08/20/2026	ALERUS RETIREMENT AND BENEFITS	R	936.60
01	319724	08/20/2026	AI TECHNOLOGIES LLC	R	240.00
01	319725	08/20/2026	AQUA ENGINEERING INC	R	1,586.25
01	319726	08/20/2026	BENILDE-ST.MARGARET	R	200.00
01	319727	08/20/2026	BEST PLUMBING SPECIALTIES, INC.	R	593.94
01	319728	08/20/2026	BSN SPORTS, LLC	R	1,452.00
01	319729	08/20/2026	CINTAS CORPORATION NO 2	R	466.35
01	319730	08/20/2026	CPM EDUCATIONAL PROGRAM	R	27,450.00
01	319731	08/20/2026	EAGLE RIDGE ACADEMY	R	400.00
01	319732	08/20/2026	WW GRAINGER INC	R	190.65
01	319733	08/20/2026	GROUP MEDICAREBLUE RX	R	8,325.00
01	319734	08/20/2026	HEARTLAND PAYMENT SYSTEMS	R	6,152.00
01	319735	08/20/2026	HILLYARD MINNEAPOLIS	R	1,921.99
01	319736	08/20/2026	HOGAN ASSESSMENT SYSTEMS INC	R	1,230.00
01	319737	08/20/2026	INTERMEDIATE DISTRICT 287	R	28,300.50
01	319738	08/20/2026	JARED R NELSON	R	450.00
01	319739	08/20/2026	KEMPS LLC	R	162.00
01	319740	08/20/2026	RUSS DAVIS WHOLESALE/LIBERTY FRESH	R	116.50
01	319741	08/20/2026	LOFFLER	R	1,031.91
01	319742	08/20/2026	MAXORPLUS LTD, DBA: VYTLONE	R	59,576.24
01	319743	08/20/2026	METROPOLITAN MECHANICAL CONTRACTORS	R	3,243.79
01	319744	08/20/2026	MRI SOFTWARE LLC	R	2.00

01	319745	08/20/2026	NEI ELECTRIC, INC.	R	1,095.69
01	319746	08/20/2026	ON SITE SANITATION	R	112.93
01	319747	08/20/2026	ONEBRIDGE BENEFITS INC.	R	2,355.00
01	319748	08/20/2026	PERMA-BOUND BOOKS	R	2,204.37
01	319749	08/20/2026	PITNEY BOWES BANK PURCHASE POWER	R	2,319.11
01	319750	08/20/2026	RENAISSANCE	R	1,250.01
01	319751	08/20/2026	RIDDELL ALL AMERICAN SPORTS CORP	R	308.45
01	319752	08/20/2026	RIGHT BRAIN GRAPHICS	R	2,380.00
01	319753	08/20/2026	RINGCENTERAL, INC.	R	9,352.29
01	319754	08/20/2026	CAP'S MARTIAL ARTS	R	2,387.00
01	319755	08/20/2026	SHERWIN WILLIAMS CO	R	1,098.76
01	319756	08/20/2026	SITEONE LANDSCAPE SUPPLY LLC	R	226.54
01	319757	08/20/2026	SMARTPASS INC.	R	2,345.19
01	319758	08/20/2026	SNA-SCHOOL NUTRITION	R	49.00
01	319759	08/20/2026	UHL COMPANY INC	R	1,092.00
01	319760	08/20/2026	ULINE	R	74.71
01	319761	08/20/2026	UNITED STATES TREASURER	R	200.00
01	319762	08/20/2026	VERTIMAX LLC	R	428.92
01	319763	08/20/2026	ALLSTATE PETERBILT OF S ST PAUL	R	121.77
01	319764	08/20/2026	XCEL ENERGY	R	74,505.30
01	319765	08/20/2026	YOUTH ENRICHMENT LEAGUE (YEL!)	R	2,261.00
01	319766	08/20/2026	ZACK'S INC.	R	1,675.17
01	319767	08/20/2026	ZALDANA, MARITZA	R	18.50
01	319768	08/26/2026	ALL STATE COMMUNICATIONS LLC	R	2,525.00
01	319769	08/26/2026	AQUA LOGIC INC	R	3,437.16
01	319770	08/26/2026	AQUA NORTH SOLUTIONS LLP	R	3,684.00
01	319771	08/26/2026	BIO CORPORATION	R	620.94
01	319772	08/26/2026	CANON FINANCIAL SERVICES INC	R	4,619.32
01	319773	08/26/2026	CATALYST BUYING GROUP LLC	R	450.54
01	319774	08/26/2026	CDW GOVERNMENT INC	R	8,730.00
01	319775	08/26/2026	CITY OF RICHFIELD	R	1,449.65
01	319776	08/26/2026	DARRYL WALETZKO LLC	R	12,400.00
01	319777	08/26/2026	ECM PUBLISHERS INC	R	173.00
01	319778	08/26/2026	FLASHLIGHT LEARNING, INC.	R	32,250.00
01	319779	08/26/2026	FLICEK WELDING	R	2,800.00
01	319780	08/26/2026	FREEWHEEL BIKE RICHFIELD	R	218.90
01	319781	08/26/2026	GEE TEEZ & COMPANY, LTD.	R	549.00
01	319782	08/26/2026	HERFF JONES INC	R	8,761.77
01	319783	08/26/2026	JENNIFER MARSHALL	R	70.00
01	319784	08/26/2026	LOFFLER COMPANIES	R	3,587.60
01	319785	08/26/2026	MADISON NATIONAL LIFE INS CO INC	R	8,315.69
01	319786	08/26/2026	MAXORPLUS LTD, DBA: VYTLONE	R	104,484.19
01	319787	08/26/2026	MESSERLI & KRAMER	R	1,356.87
01	319788	08/26/2026	MINUTEMAN PRESS	R	1,857.43
01	319789	08/26/2026	MV VENTURES MANAGEMENT, LLC	R	32,630.81
01	319790	08/26/2026	RX VALET, LLC	R	10,054.47
01	319791	08/26/2026	SCHOOL SERVICE EMPLOYEES UNION	R	1,834.47
01	319792	08/26/2026	VSP INSURANCE CO. (CT)	R	3,416.19

01	319793	08/26/2026	XCEL ENERGY	R	15,648.92
01	319794	08/27/2026	AUGSBURG COLLEGE	R	2,000.00
01	319795	08/27/2026	COLLEGE OF ST SCHOLASTICA	R	2,000.00
01	319796	08/27/2026	HAMLINE UNIVERSITY	R	4,000.00
01	319797	08/27/2026	IOWA STATE UNIVERSITY	R	2,000.00
01	319798	08/27/2026	LOYOLA UNIVERSITY CHICAGO	R	2,000.00
01	319799	08/27/2026	MACALESTER COLLEGE	R	2,000.00
01	319800	08/27/2026	MINNESOTA STATE UNIVERSITY, MANKATO	R	4,000.00
01	319801	08/27/2026	MN STATE UNIVERSITY	R	2,000.00
01	319802	08/27/2026	MOUNT HOLYOKE COLLEGE	R	2,000.00
01	319803	08/27/2026	NORMANDALE COMMUNITY COLL	R	4,000.00
01	319804	08/27/2026	ROCHESTER COMM & TECH COLLEGE	R	2,000.00
01	319805	08/27/2026	UW-STEVENS POINT	R	1,000.00
01	V2601422	08/27/2026	GENELEY BRIONES SALGADO	R	64.34
01	V2601423	08/27/2026	MILISSA CARTER	R	450.00
01	V2601424	08/27/2026	JACK B FRIEL	R	9.96
01	V2601425	08/27/2026	GRACE M JENNINGS	R	165.63
01	V2601426	08/27/2026	COLE NUTTING	R	16.75
01	V2601427	08/27/2026	JACQUELINE SANCHEZ VIDAL	R	54.75
01	V2601428	08/27/2026	ELIJAH SUNDERLIN	R	1.96
01	V2601429	08/27/2026	STACY THEIEN-COLLINS	R	1,161.25
01	V2601430	08/27/2026	JORDAN TIMM	R	8.14
01	V2601431	08/27/2026	CARRIE A VALA	R	1,192.61
01	V2601432	08/27/2026	MARIA VALENZUELA MELGAR	R	17.96
01	319806	08/31/2026	HOPE CHURCH	R	1,048.83
01	319807	08/31/2026	ICS CONSULTING, LLC - 138006	R	5,000.00
01	319808	08/31/2026	IDEAL ENERGIES SOLAR LEASE 2021,LLC	R	7,982.55
01	319809	08/31/2026	KINECT ENERGY INC	R	12,870.99
01	319810	08/31/2026	LARSON ENGINEERING	R	13,900.50
01	319811	08/31/2026	MAXORPLUS LTD, DBA: VYTLONE	R	60,884.15
01	319812	08/31/2026	MCPHILLIPS BROS ROOFING	R	754,110.00
01	319813	08/31/2026	MIDWEST BUS PARTS INC	R	34.41
01	319814	08/31/2026	MINNESOTA STATE HIGH SCHOOL LEAGUE	R	6,747.00
01	319815	08/31/2026	NORTH CENTRAL INTERNATIONAL, LLC	R	488.03
01	319816	08/31/2026	OAK GROVE LUTHERAN CHURCH	R	2,500.00
01	319817	08/31/2026	PROPIO LS, LLC	R	179.21
01	319818	08/31/2026	SAFETYFIRST PLAYGROUND MAINTENANCE	R	9,334.00
01	319819	08/31/2026	SCREENCASTIFY, LLC	R	9,792.00
01	319820	08/31/2026	SHERWIN WILLIAMS CO	R	534.72
01	319821	08/31/2026	UNIVERSITY LANGUAGE CENTER	R	198.97
01	319822	08/31/2026	WESTERN SPECIALTY CONTRACTORS INC	R	3,067.50
01	319823	08/31/2026	XCEL ENERGY	R	33,922.45
01	319824	08/31/2026	ZACK'S INC.	R	409.88
			TOTAL CHECKS, SCHOLARSHIPS & EPAYS		**1,910,709.43**

SUPERINTENDENT'S REPORT AND AGENDA

Regular Meeting of the Board of Education
Independent School District No. 280, Richfield, Minnesota

Richfield Public Schools *inspires* and *empowers* each individual to learn, grow and *excel*

Tuesday, September 8, 2026
7 p.m. School Board Meeting

I. CALL TO ORDER

The regular meeting of the board of education of ISD 280, Hennepin County, Richfield, Minnesota was held on Tuesday, September 8, 2026 in the boardroom at the Richfield Public Schools District Office. Chair Carter called the regular board meeting to order at 7 p.m. with the following school board members in attendance: Dennis, Liss, Spencer and Tompkins. Administrators present were Superintendent Unowsky, Assistant Superintendent Nyembwe, Executive Director Holje and Executive Director Willhite.

A. Land Acknowledgment

II. REVIEW AND APPROVAL OF THE AGENDA

Motion by Tompkins, seconded by Dennis, and unanimously carried, the board of education approved the agenda.

III. INFORMATION AND PROPOSALS - NON-ACTION ITEMS

A. Superintendent Update
    1. Summer Programs Overview & Preview of Extended Learning
    2. Back to School Update
B. Commendations

IV. CONSENT AGENDA

A. Routine Matters
    1. Minutes of the Regular Meeting held August 17, 2026
    2. General Disbursements as of 8/31/26 in the Amount of $1,910,709.43
    3. Investment Holdings
B. Personnel Items

Management – Reassignment						
Name	**Employee Group**	**Position**	**Building**	**FTE**	**Effective Date**	
Teresa Johnson	Mgmt	Director of Athletics & Activities	District Office	Full-Time	8/24/26	
Management – Resignation						

Name	Employee Group	Position	Building	FTE	Effective Date	Years of Service
Christopher Peterson	Mgmt	Director of Athletics & Activities	District Office	Full-Time	8/21/26	
Certified – New Hire						
Name	**Employee Group**	**Position**	**Building**	**FTE**	**Effective Date**	
Emily Nibbe	Certified	Special Education Teacher	Richfield Middle School	Full-Time	8/24/2026	
Kelsey Schiroo	Certified	Preschool Teacher	Centennial Elem. School	Full-Time	8/18/2026	
Certified – Rehire Temporary Contract						
Name	**Employee Group**	**Position**	**Building**	**FTE**	**Effective Date**	
Mirna Castro	Certified	Elementary Education Teacher	Sheridan Hills Elem. School	Full-Time	8/25/2026	
Certified – Reassignment						
Name	**Employee Group**	**Position**	**Building**	**FTE**	**Effective Date**	
Christopher Peterson	Certified	Social Studies Teacher	Richfield High School	Full-Time	8/24/2026	
Certified – Resignation						
Name	**Employee Group**	**Position**	**Building**	**FTE**	**Effective Date**	**Years of Service**
Angela Zielinski	Certified	Preschool Teacher	Centennial Elem. School	Full-Time	8/3/2026	2
Certified – Leave of Absence						
Name	**Employee Group**	**Position**	**Building**	**FTE**	**Effective Date**	
Teresa Johnson	Certified	English Language Arts Teacher	RCEP	Full-Time	8/24/2026	
Certified – Permanent Change in FTE						
Name	**Employee Group**	**Position**	**Building**	**FTE**	**Effective Date**	**FTE Change**
Karen Garcia Carreno	Certified	Physical Education Teacher	Multi-Building	Full-Time	8/24/2026	0.8 to 1.0
Mary Tschida	Certified	Reading Interventionist	Multi-Building	Part-time	8/24/2026	0.75 to 0.55
Classified – New Hire						
Name	**Employee Group**	**Position**	**Building**	**FTE**	**Effective Date**	

Adriana Chacon	Para	Special Education Paraprofessional	Richfield Dual Language	Full-Time	9/1/2026	
Christine Bartlett	Nutrition Services	Kitchen Assistant	Richfield High School	Part-Time	8/31/2026	
Dairyn Olea Cortez	Para	Campus Supervisor	Richfield Middle School	Full-Time	9/3/2026	
Jenna Hansen	Para	Special Education Paraprofessional	South Education Center	Full-Time	8/31/2026	
Kathleen Stracka	Para	Managerial Paraprofessional	Centennial Elem. School	Part-Time	9/1/2026	
Katie Klug	Para	Managerial Paraprofessional	Centennial Elem. School	Part-Time	9/1/2026	
Keisha Wilson	Para	Clerical Paraprofessional I	Sheridan Hills Elem. School	Part-Time	9/1/2026	
Samantha Hagen	Para	Managerial Paraprofessional	Richfield STEM Elementary	Part-Time	9/1/2026	
William Worman	Facilities & Transp.	Bus Driver	Garage	Part-Time	9/3/2026	

Classified – Rehire

Name	Employee Group	Position	Building	FTE	Effective Date	
John Gorski	Facilities & Transp.	Bus Driver	Garage	Part-Time	8/31/2026	
Mark Pedersen	Facilities & Transp.	Bus Driver	Garage	Part-Time	8/31/2026	

Classified – Reassignment

Name	Employee Group	Position	Building	FTE	Effective Date	
Sara-Luna Apodaca	Para	Special Education Paraprofessional	Richfield High School	Full-Time	8/31/2026	

Classified – Resignation

Name	Employee Group	Position	Building	FTE	Effective Date	Years of Service
Cormac Bartlett	Para	Special Education Paraprofessional	Richfield High School	Full-Time	8/27/2026	0
Olivia Gredler	Para	Special Education Paraprofessional	Central Education Center	Full-Time	8/31/2026	0.5
Stephanie Espinoza Coyote	Para	Clerical Paraprofessional I	Sheridan Elem. School	Part-Time	9/1/2026	
Yong Quan	Nutrition Services	Kitchen Assistant	Richfield Dual Language	Full-Time	8/16/2026	22

Motion by Liss, seconded by Tompkins, and unanimously carried, the board of education approved the consent agenda.

V. OLD BUSINESS

A. Policy 901: Community Education - third read

Motion by Spencer, seconded by Dennis, and unanimously carried, the board of education approved the revised policy.

VI. NEW BUSINESS

A. Resolution to Limit the Enrollment of Nonresident Pupils

Motion by Liss, seconded by Tompkins, and unanimously carried, the board of education approved the resolution.

B. Administrative Guideline 651.2: School Activity Fees - single read

Motion by Spencer, seconded by Tompkins, and unanimously carried, the board of education approved the revised administrative guideline.

C. Policy 455: Reserve Teacher Pay Scale - single read

Motion by Dennis, seconded by Spencer, and unanimously carried (with Liss abstaining), the board of education approved the revised policy.

D. Paraprofessionals & Outreach Workers Collective Bargaining Agreement 2026-2028

Motion by Liss, seconded by Tompkins, and unanimously carried, the board of education approved the agreement.

E. Policy 704: Annual Audit - first read
F. Policy 705: Insurance - first read
G. Donations

Motion by Tompkins, seconded by Spencer, and unanimously carried, the board of education accepted the donations with gratitude.

VII. ADVANCE PLANNING

A. Legislative Update
B. Information and Questions from Board
C. Suggested/Future Agenda Items
D. Future Meeting Dates

9-21-26	7 p.m.	Regular Board Meeting - Public Comment
10-5-2026	7 p.m.	Regular Board Meeting

VIII. ADJOURN REGULAR MEETING

Chair Carter adjourned the meeting at 8:06 p.m.

CHECKS, SCHOLARSHIPS, E-PAYS
09/21/2026 BOARD REPORTS

BANK 05	DATE	AMOUNT
CHECKS		
	9/2/2026	570,305.12
	9/3/2026	18,809.77
	9/10/2026	159,442.59
	9/15/2026	57,402.74
PCARDS	9/4/2026	51,616.33
Aug-26		
SCHOLARSHIPS	9/11/2026	24,950.00
E-PAYS	9/3/2026	3,083.42
	9/9/2026	3,214.50
CHECK REGISTER BANK 05 TOTAL =		**888,824.47**

BREAKDOWN	
01-206-00	776,168.97
02-206-00	98,241.27
03-206-00	7,155.81
04-206-00	2,935.21
06-206-00	-
07-206-00	-
18-206-00	-
20-206-00	3,793.61
21-206-00	529.60
47-206-00	
BANK TOTAL =	**888,824.47**

FUND	CHECK	DATE	VENDOR	TYPE	AMOUNT
01	319825	09/02/2026	BERRY COFFEE COMPANY INC.	R	643.33
01	319826	09/02/2026	BIX FRUIT COMPANY	R	1,573.79
01	319827	09/02/2026	BSN SPORTS, LLC	R	2,002.32
01	319828	09/02/2026	CAPITAL ONE TRADE CREDIT	R	624.60
01	319829	09/02/2026	CDW GOVERNMENT INC	R	28,419.27
01	319830	09/02/2026	DIESEL DIRECT CENTRAL LLC - FUEL	R	1,401.84
01	319831	09/02/2026	ENVIROMATIC CORP OR AMERICA, INC	R	523.85
01	319832	09/02/2026	HAWKINS INC	R	40.00
01	319833	09/02/2026	HILLYARD MINNEAPOLIS	R	554.08
01	319834	09/02/2026	HUDL	R	15,000.00
01	319835	09/02/2026	IMAGINE LEARNING LLC	R	59,740.00
01	319836	09/02/2026	INTERMEDIATE DISTRICT 287	V	0.00
01	319837	09/02/2026	INTERMEDIATE DISTRICT 287	R	340,832.50
01	319838	09/02/2026	JAMES TABOR	R	662.00
01	319839	09/02/2026	KEMPS LLC	R	1,974.48
01	319840	09/02/2026	KINECT ENERGY INC	R	569.00
01	319841	09/02/2026	RUSS DAVIS WHOLESALE/LIBERTY FRESH	R	1,517.34
01	319842	09/02/2026	METRO VOLLEYBALL OFFICIAL ASSOC LLC	R	1,878.00
01	319843	09/02/2026	MSBA-MINNESOTA SCHOOL BOARD ASSOC	R	210.00
01	319844	09/02/2026	MUSKA ELECTRIC CO.	R	5,251.20
01	319845	09/02/2026	PAN O GOLD BAKING CO	R	132.70
01	319846	09/02/2026	PERMA-BOUND BOOKS	R	65.50
01	319847	09/02/2026	RX VALET, LLC	R	1,030.00
01	319848	09/02/2026	SCHOOL MANAGEMENT SERVICES	R	6,412.50
01	319849	09/02/2026	TREVIPAY	R	484.44
01	319850	09/02/2026	TRIO SUPPLY COMPANY	R	725.00
01	319851	09/02/2026	UHL COMPANY INC	R	54,975.69
01	319852	09/02/2026	ULINE	R	1,777.96
01	319853	09/02/2026	UPPER LAKES FOODS	R	41,283.73
01	319854	09/03/2026	ALLERGEN FREE COOKING	R	1,400.00
01	319855	09/03/2026	BCN TELECOM, INC TBS	R	955.85
01	319856	09/03/2026	CINTAS CORPORATION NO 2	R	616.30
01	319857	09/03/2026	ENVIROMATIC CORP OR AMERICA, INC	R	2,226.33
01	319858	09/03/2026	HOME DEPOT CREDIT SERVICES	R	2,274.39
01	319859	09/03/2026	LEROY'S GREAT BEAR	R	15.00
01	319860	09/03/2026	LIFESAVER FIRE PROTECTION LLC	R	2,458.00
01	319861	09/03/2026	MIDWEST BUS PARTS INC	R	706.21
01	319862	09/03/2026	MINUTEMAN PRESS	R	1,346.36
01	319863	09/03/2026	NAPA AUTO PARTS	R	17.10
01	319864	09/03/2026	NEI ELECTRIC, INC.	R	3,006.00
01	319865	09/03/2026	NORTH CENTRAL INTERNATIONAL, LLC	R	746.20
01	319866	09/03/2026	PER MAR SECURITY SERVICES	R	229.00
01	319867	09/03/2026	TREVIPAY	R	80.57
01	319868	09/03/2026	ULINE	R	842.98
01	319869	09/03/2026	UPPER LAKES FOODS	R	1,889.48
01	V2601433	09/03/2026	MATTHEW ARNOLD	R	70.00

01	V2601434	09/03/2026	MICHELLE L AXELL	R	70.00
01	V2601435	09/03/2026	ERICA T BARLOW	R	70.00
01	V2601436	09/03/2026	NIKOLAS BAUZA	R	40.00
01	V2601437	09/03/2026	ANDREW COLLINS	R	70.00
01	V2601438	09/03/2026	ERIK ENERSON	R	40.00
01	V2601439	09/03/2026	HAYLEY ETNIER	R	108.42
01	V2601440	09/03/2026	YVETTE GARCIA	R	70.00
01	V2601441	09/03/2026	RACHEL GENS	R	70.00
01	V2601442	09/03/2026	AREND J GEURINK	R	70.00
01	V2601443	09/03/2026	CHRISTINA M GONZALEZ	R	70.00
01	V2601444	09/03/2026	AMY E HAGER	R	70.00
01	V2601445	09/03/2026	KEVIN D HARRIS	R	40.00
01	V2601446	09/03/2026	MICHAEL G HARRIS	R	70.00
01	V2601447	09/03/2026	LANA HENDRICKS LEUNING	R	40.00
01	V2601448	09/03/2026	JESSICA M HOFFMAN	R	40.00
01	V2601449	09/03/2026	CRAIG D HOLJE	R	70.00
01	V2601450	09/03/2026	JEFFREY KELLER	R	70.00
01	V2601451	09/03/2026	ANOOP KUMAR	R	40.00
01	V2601452	09/03/2026	JOHN M LORENZINI	R	70.00
01	V2601453	09/03/2026	DAVANAND MAHADEO	R	40.00
01	V2601454	09/03/2026	MICHAEL A MANNING	R	70.00
01	V2601455	09/03/2026	DANIEL P MCGINN	R	40.00
01	V2601456	09/03/2026	DOUG R MCMEEKIN	R	70.00
01	V2601457	09/03/2026	KENT D MEYER	R	70.00
01	V2601458	09/03/2026	ERIN H NEILON	R	40.00
01	V2601459	09/03/2026	STEPHANIE NICHOLS	R	45.00
01	V2601460	09/03/2026	BONDO NYEMBWE	R	70.00
01	V2601461	09/03/2026	ROBERT G OLSON	R	70.00
01	V2601462	09/03/2026	LAURA B OTTERNESS	R	70.00
01	V2601463	09/03/2026	CHRISTOPHER A PETERSON	R	70.00
01	V2601464	09/03/2026	CASSANDRA QUAM	R	70.00
01	V2601465	09/03/2026	RENEE C REED-KARSTENS	R	40.00
01	V2601466	09/03/2026	HEIDI SAVATDY	R	70.00
01	V2601467	09/03/2026	CHRISTIAN SCHEMPP	R	40.00
01	V2601468	09/03/2026	AMY B SKARE-KLECKER	R	70.00
01	V2601469	09/03/2026	JUSTIN STEELE	R	70.00
01	V2601470	09/03/2026	STACY THEIEN-COLLINS	R	70.00
01	V2601471	09/03/2026	RICKY THOMPSON	R	40.00
01	V2601472	09/03/2026	VLADIMIR S TOLEDO	R	40.00
01	V2601473	09/03/2026	STEVEN P UNOWSKY	R	270.00
01	V2601474	09/03/2026	CARRIE A VALA	R	70.00
01	V2601475	09/03/2026	REBECCA S WALD	R	40.00
01	V2601476	09/03/2026	ALEXANDER WARD	R	70.00
01	V2601477	09/03/2026	MICHELLE R WHITESIDE	R	70.00
01	V2601478	09/03/2026	KASYA L WILLHITE	R	70.00
01	V2601479	09/03/2026	KELLY L WOODS	R	70.00
01	V2601488	09/04/2026	P-CARD BAIRD LISA	R	5,862.92

01	V2601489	09/04/2026	P-CARD BARLOW ERICA	R	3,920.00
01	V2601490	09/04/2026	P-CARD BLUMA, MEGAN BOLLIG	R	1,699.50
01	V2601491	09/04/2026	P-CARD BROWN MATTHEW	R	305.81
01	V2601492	09/04/2026	P-CARD BRUNNER PATTI	R	3,562.24
01	V2601493	09/04/2026	P-CARD COLLINS, ANDREW	R	498.09
01	V2601494	09/04/2026	P-CARD CRUZ ESTEVA JENNIFER	R	4,660.01
01	V2601495	09/04/2026	P-CARD EDWARDS NATHAN	R	288.62
01	V2601496	09/04/2026	P-CARD GARCIA YVETTE	R	1,223.24
01	V2601497	09/04/2026	P-CARD GEURINK AREND	R	53.42
01	V2601498	09/04/2026	P-CARD GONZALEZ CHRISTINA	R	1,885.00
01	V2601499	09/04/2026	P-CARD HOLJE CRAIG	R	636.46
01	V2601500	09/04/2026	P-CARD HUERTA-ANAYA ALICIA	R	2,053.74
01	V2601501	09/04/2026	P-CARD LEWIS JENNIFER	R	242.95
01	V2601502	09/04/2026	P-CARD LUNDY MICHELLE	R	12,158.02
01	V2601503	09/04/2026	P-CARD MANNING MICHAEL	R	3,250.65
01	V2601504	09/04/2026	P-CARD MCGINN DAN	R	978.03
01	V2601505	09/04/2026	P-CARD MORALES LIZETTE	R	1,064.00
01	V2601506	09/04/2026	P-CARD OLSON ROBERT	R	565.32
01	V2601507	09/04/2026	P-CARD OTTERNESS, LAURA	R	1,261.92
01	V2601508	09/04/2026	P-CARD PETERSON CHRIS	R	2,196.21
01	V2601509	09/04/2026	P-CARD SACHER GRACE	R	16.38
01	V2601510	09/04/2026	P-CARD SETZER ALEXIS	R	34.80
01	V2601511	09/04/2026	P-CARD SKARE-KLECKER AMY	R	44.11
01	V2601512	09/04/2026	P-CARD WILLHITE KASYA	R	316.77
01	V2601513	09/04/2026	P-CARD WOODS KELLY	R	2,769.73
01	V2601514	09/04/2026	P-CARD YUNKER AUBREE	R	68.39
01	V2601480	09/09/2026	JESSICA M HOFFMAN	R	39.30
01	V2601481	09/09/2026	LIA JOHANNES	R	30.27
01	V2601482	09/09/2026	HEATHER LEBEAU	R	124.50
01	V2601483	09/09/2026	MAIA M MACK	R	912.16
01	V2601484	09/09/2026	ERIN H NEILON	R	72.51
01	V2601485	09/09/2026	COLE NUTTING	R	25.55
01	V2601486	09/09/2026	CASSI M O'MEARA	R	136.66
01	V2601487	09/09/2026	DONALD SEEHUSEN	R	1,873.55
01	319870	09/10/2026	ADVANCED COMMERCIAL KITCHENS	R	389.00
01	319871	09/10/2026	ALL STATE COMMUNICATIONS LLC	R	23,052.88
01	319872	09/10/2026	ARVIG ENTERPRISES INC	R	1,207.90
01	319873	09/10/2026	BSN SPORTS, LLC	R	3,589.89
01	319874	09/10/2026	CEP ART & DESIGN	R	139.50
01	319875	09/10/2026	CINTAS CORPORATION NO 2	R	262.41
01	319876	09/10/2026	CITY OF RICHFIELD	R	12,507.07
01	319877	09/10/2026	COMMERCIAL LIGHTING	R	1,187.22
01	319878	09/10/2026	DELASALLE HIGH SCHOOL	R	400.00
01	319879	09/10/2026	DICKS SANITATION SERVICE, INC (DSI)	R	5,075.84
01	319880	09/10/2026	ECM PUBLISHERS INC	R	133.87
01	319881	09/10/2026	ETR ASSOCIATES	R	7,047.98
01	319882	09/10/2026	ENVIROMATIC CORP OR AMERICA, INC	R	1,787.53

01	319883	09/10/2026	FASTEST LABS OF BLOOMINGTON	R	732.00
01	319884	09/10/2026	HAWKINS INC	R	3,175.40
01	319885	09/10/2026	HILLYARD MINNEAPOLIS	R	8,242.14
01	319886	09/10/2026	HMH EDUCATION COMPANY	R	11,376.00
01	319887	09/10/2026	IIX INSURANCE INFORMATION EXCHANGE	R	99.50
01	319888	09/10/2026	INSTITUTE FOR ENVIROMENTAL	R	19,228.75
01	319889	09/10/2026	ISD 271 KENNEDY HS	R	150.00
01	319890	09/10/2026	KEMPS LLC	V	0.00
01	319891	09/10/2026	KEMPS LLC	R	4,347.14
01	319892	09/10/2026	KIDCREATE STUDIO	R	1,788.00
01	319893	09/10/2026	RUSS DAVIS WHOLESALE/LIBERTY FRESH	R	4,326.44
01	319894	09/10/2026	LOMAX CARLA	R	330.00
01	319895	09/10/2026	METRO TRANSIT	R	970.00
01	319896	09/10/2026	MINNEAPOLIS GLASS COMPANY	R	1,142.00
01	319897	09/10/2026	NILFISK, INC.	R	768.40
01	319898	09/10/2026	OAC TECHNOLOGY	R	3,500.00
01	319899	09/10/2026	PAN O GOLD BAKING CO	R	937.88
01	319900	09/10/2026	PAYDHEALTH	R	2,631.21
01	319901	09/10/2026	PLUNKETT'S /VARMENT GUARD	R	1,111.09
01	319902	09/10/2026	PREMIUM WATERS INC	R	39.00
01	319903	09/10/2026	RESTORATIVELY YOURS LLC	R	2,000.00
01	319904	09/10/2026	RYAN JEANNIE M	R	897.14
01	319905	09/10/2026	SAUVE'S OUTDOOR SERVICES, INC.	R	1,100.00
01	319906	09/10/2026	SCHOOL SERVICE EMPLOYEES UNION	R	1,745.46
01	319907	09/10/2026	SHERWIN WILLIAMS CO	R	69.94
01	319908	09/10/2026	SNA-SCHOOL NUTRITION	R	2,847.65
01	319909	09/10/2026	TEACHER SYNERGY, LLC	R	238.97
01	319910	09/10/2026	TRIO SUPPLY COMPANY	R	3,413.46
01	319911	09/10/2026	UNITED HEALTHCARE/AARP MEDICARE RX	R	119.10
01	319912	09/10/2026	UNITED HEARTHCARE /AARP MEDICARE RX	R	119.10
01	319913	09/10/2026	UNITEDHEALTHCARE	R	775.82
01	319914	09/10/2026	UPPER LAKES FOODS	R	23,661.83
01	319915	09/10/2026	VERIZON WIRELESS	R	320.08
01	319916	09/10/2026	ZONEONE LOCATING	R	458.00
01	319917	09/11/2026	AUGSBURG COLLEGE	R	2,000.00
01	319918	09/11/2026	GUSTAVUS ADOLPHUS COLLEGE	R	2,000.00
01	319919	09/11/2026	NORMANDALE COMMUNITY COLL	R	950.00
01	319920	09/11/2026	NORTHWESTERN MICHIGAN COLLEGE	R	2,000.00
01	319921	09/11/2026	UWRF	R	1,000.00
01	319922	09/11/2026	UNIVERSITY OF MINNESOTA DULUTH	R	4,000.00
01	319923	09/11/2026	UNIVERSITY OF ST THOMAS	R	8,000.00
01	319924	09/11/2026	UNIVERSITY OF VERMONT	R	1,000.00
01	319925	09/11/2026	UNIVERSITY OF WISCONSIN-LACROSSE	R	2,000.00
01	319926	09/11/2026	WINONA STATE UNIVERSITY	R	2,000.00
01	319927	09/15/2026	ALLINA HEALTH SYSTEM	R	500.00
01	319928	09/15/2026	BCBS OF MINNESOTA & BLUE PLUS	R	16,284.00
01	319929	09/15/2026	GROUP MEDICAREBLUE RX	R	8,325.00

01	319930	09/15/2026	PEDIATRIC HOME SERVICE	R	1,725.00
01	319931	09/15/2026	PROCARE THERAPY	R	11,312.50
01	319932	09/15/2026	SPED FORMS LLC	R	17,690.84
01	319933	09/15/2026	UNIVERSITY LANGUAGE CENTER	R	647.81
01	319934	09/15/2026	US POWER BID	R	814.73
01	319935	09/15/2026	XCEL ENERGY	R	102.86

TOTAL CHECKS, EPAYS, PCARDS & SCHOLARSHIPS REGISTER	**888,824.47**

Consent Agenda - For Action **Agenda Item IV.B.**

Board of Education

Independent School District 280, Richfield, MN

Regular Meeting

September 21, 2026

Certified – New Hire

Name	Employee Group	Position	Building	FTE	Effective Date	Years of Service
Audra Lind	Certified	Language Arts Teacher	RCEP	Full-Time	9/10/2026	
Hannah Forster	Certified	Elementary Education Teacher	Richfield STEM Elementary	Full-Time	8/18/2026	
Tessa Bjorklund	Certified	Special Eduation Teacher	Richfield STEM Elementary	Full-Time	8/18/2026	

Classified – Reclassification

Name	Employee Group	Position	Building	FTE	Effective Date	Years of Service
Andres Sanchez	Facilities and Transportation	Maintenance A	Richfield STEM Elementary	Full-Time	9/10/2026	
Erik Enerson	Facilities and Transportation	District Engineer	Garage	Full-Time	9/8/2026	

Classified – Resignation

Name	Employee Group	Position	Building	FTE	Effective Date	Years of Service
Darryl Findlay-Lampkin	Paraprofessional	Security Monitor	Richfield High School	Full-Time	9/14/2026	0
Stephanie Espinoza Coyote	Paraprofessional	Managerial Paraprofessional	Sheridan Elementary School	Part-Time	9/11/2026	1.5

Classified – Leave of Absence

Name	Employee Group	Position	Building	FTE	Effective Date	Years of Service
Juan Sanchez Hernandez	Paraprofessional	Special Education Paraprofessional	Centennial Elementary School	Full-Time	9/1/2026	

OLD BUSINESS – FOR REVIEW **Agenda Item V.A.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

Subject: Annual Audit

(Recommended by the superintendent)

A second read of Policy 704: Annual Audit. This policy establishes the expectations for the annual audit of the District's financial records. The policy is governed by statute and closely aligned to the MSBA model policy.

Attachments:
Policy 704: Annual Audit - redlined
MSBA Model Policy 703: Annual Audit

RICHFIELD PUBLIC SCHOOLS

ANNUAL AUDIT

I. PURPOSE

The purpose of this policy is to provide for an annual audit of the books and records of Richfield Public Schools in order to comply with law, to provide a permanent record of the financial position of the District, and to provide guidance to the District to correct any errors and discrepancies in its practices.

II. GENERAL STATEMENT OF POLICY

It is the policy of Richfield Public Schools to comply with all laws relating to the annual audit of the books and records of the District.

III. REQUIREMENT

A. The school board shall appoint independent certified public accountants to audit, examine and report upon the books and records of the District. The school board may enter into a contract with a person or firm to provide the agreed upon services.

B. After the close of each fiscal year, the books, records and accounts of the District shall be audited by said independent certified public accountants in accordance with the applicable standards and legal requirements. The superintendent and members of the administration shall cooperate with the auditors.

C. The District shall, prior to September 15 each year, submit its unaudited financial ~~statements~~ data for the preceding year to the Minnesota Commissioner of Education (Commissioner) on forms prescribed by the Commissioner. The report shall also include those items required by Minn. Stat. §123B.14, Subd. 7.

D. The District shall, prior to November 30 of each year, provide to the Commissioner audited financial data for the preceding fiscal year. The District shall, prior to December 31 of each year, provide to the Commissioner and the State Auditor an audited financial statement in a form that will allow comparison with the correction of material differences in the unaudited data. The audited financial statement must also provide a statement of assurance pertaining to compliance with uniform financial accounting and reporting standards and a copy of the management letter submitted to the District by its auditor.

E. The audit must be conducted in compliance with generally accepted governmental auditing standards, the Federal Single Audit Act and the Minnesota Legal Compliance Guide issued by the Office of the State Auditor.

F. The school board must approve the audit report by resolution or require a further or amended report.

G. The administration shall report to the school board regarding any actions necessary to correct any deficiencies or exceptions noted in the audit.

H. The accounts and records of the District shall also be subject to audit and inspection by the State Auditor to the extent provided in Minn. Stat. § Ch. 6.

Legal References:
Minn. Stat. § Ch. 6. (State Auditor)
Minn. Stat. § 123B.09 (School Board Powers)
Minn. Stat. § 123B.14. Subd. 7 (Duties of School Board Clerk)
Minn. Stat. § 123B.02 (School District Powers)
Minn. Stat. § 123B.77, Subds. 2 and 3 (Audited Financial Statement; Statement for Comparison and Correction)

~~**Cross References:** MSBA/MASA Model Policy~~
~~MSBA Service Manual~~

RATIFIED BY THE BOARD OF EDUCATION: August 9, 1999

REVIEWED AND REAFFIRMED BY THE BOARD OF EDUCATION: October 7, 2013

REVISED BY THE BOARD OF EDUCATION: June 19, 2000; December 7, 2004; October 4, 2021

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Adopted: _____ *MSBA/MASA Model Policy 703*
Orig. 1995
Revised: _____ *Rev. 2022*

703 ANNUAL AUDIT

[Note: The provisions of this policy reflect the applicable statutes and are not discretionary in nature.]

I. PURPOSE

The purpose of this policy is to provide for an annual audit of the books and records of the school district in order to comply with law, to provide a permanent record of the financial position of the school district, and to provide guidance to the school district to correct any errors and discrepancies in its practices.

II. GENERAL STATEMENT OF POLICY

The policy of this school district is to comply with all laws relating to the annual audit of the books and records of the school district.

III. REQUIREMENT

A. The school board shall appoint independent certified public accountants to audit, examine, and report upon the books and records of the school district. The school board may enter into a contract with a person or firm to provide the agreed upon services.

B. After the close of each fiscal year, the books, records, and accounts of the school district shall be audited by said independent certified public accountants in accordance with applicable standards and legal requirements. The superintendent and members of the administration shall cooperate with the auditors.

C. The school district shall, prior to September 15 of each year, submit unaudited financial data for the preceding year to the Minnesota Commissioner of Education (Commissioner) on forms prescribed by the Commissioner. The report shall also include those items required by Minnesota Statutes section 123B.14, subdivision 7.

D. The school district shall, prior to November 30 of each year, provide to the Commissioner audited financial data for the preceding fiscal year. The school district shall, prior to December 31 of each year, provide to the Commissioner and the State Auditor an audited financial statement in a form that will allow comparison with and correction of material differences in the unaudited data. The audited financial statement must also provide a statement of assurance pertaining to compliance with uniform financial accounting and reporting standards and a copy of the management letter submitted to the school district by its auditor.

E. The audit must be conducted in compliance with generally accepted governmental auditing standards, the Federal Single Audit Act, and the Minnesota Legal Compliance Audit Guide for School Districts issued by the Office of the State Auditor.

F. The school board must approve the audit report by resolution or require a further or amended report.

G. The administration shall report to the school board regarding any actions necessary to

correct any deficiencies or exceptions noted in the audit.

H. The accounts and records of the school district shall also be subject to audit and inspection by the State Auditor to the extent provided in Minnesota Statutes chapter 6.

Legal References: Minn. Stat. Ch. 6 (State Auditor)
Minn. Stat. § 123B.02 (General Powers of Independent School Districts)
Minn. Stat. § 123B.09 (Boards of Independent School Districts)
Minn. Stat. § 123B.14, Subd. 7 (Officers of Independent School Districts)
Minn. Stat. § 123B.77, Subds. 2 and 3 (Accounting, Budgeting, and Reporting Requirement)

Cross References: MSBA/MASA Model Policy 702 (Accounting)

NEW BUSINESS – FOR ACTION **Agenda Item VI.A.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

SUBJECT: PROPOSED LEVY CERTIFICATION 2026 PAYABLE 2027

(Recommended by the superintendent)

That the board of education certify the "Maximum" for the levy allowed in each category and authorize the school board clerk to sign the preliminary levy certification. In addition, it is recommended that the board of education establish the Truth in Taxation Presentation to be scheduled for November 30, 2026 at the regular scheduled meeting which begins at 7 pm in the boardroom of the District Office at 401 West 70th Street, Richfield, Minnesota.

Background Information

The school district, as a "taxing authority", must certify its preliminary or "proposed levy" payable in 2027, to the county auditor and the Minnesota Department of Education (MDE) on or before September 30 of each year. The recommendation is to certify the "Maximum" levy at this time which gives the district the flexibility to make any changes affecting the levy which may occur between now and when we certify the final levy in December. The District is required to schedule a "Truth in Taxation Presentation" at a regularly scheduled board meeting between November 24, 2026 and before the final levy is adopted (prior to December 28, 2026). At this meeting the board must discuss the Payable 2027 Levy and FY 2027 budget and allow the public to speak.

Attached:
Levy Certification

DEPARTMENT OF EDUCATION

Levy Certification

Taxes Payable 2027
0280-01-000-000 Richfield Public School District
craigholje
Maximum

Validate/Certify Levy

Validate/Certify Levy

Submit Levy

If you are sure your levy data is correct and ready to certify it, you can do so by clicking Certify Levy button below. Before certifying it, you are strongly recommended to validate it by clicking Validate Levy button.

- By clicking Certify Levy button, you are certifying your levy data and data is being submitted to MDE.
- If you certified your levy previously and are now making any changes, you have to recertify it again.

For further information about Levy Certifcation. contact the following:

Program Finance at **mde.levy@state.mn.us**
Emails will be redirected to the appropriate staff person within Program Finance.

Validate Levy | Certify Levy

District Levy Summary

Subtotals By Levy Category

Title	Limit	Proposed	Certified
GENERAL - RMV VOTER	10,030,006.74	10,030,006.74	0.00
GENERAL - RMV OTHER	3,228,056.52	3,228,056.52	0.00
GENERAL - NTC VOTER	5,037,593.57	5,037,593.57	0.00
GENERAL - NTC OTHER	5,593,580.63	5,593,580.63	0.00
COMMUNITY SERVICE - NTC OTHER	422,135.22	422,135.22	0.00
GENERAL DEBT - NTC VOTER	6,481,539.26	6,481,539.26	0.00
GENERAL DEBT - NTC OTHER	4,058,100.70	4,058,100.70	0.00
OPEB DEBT - NTC VOTER	0.00	0.00	0.00
OPEB DEBT - NTC OTHER	0.00	0.00	0.00

Subtotals By Fund

Title	Limit	Proposed	Certified
GENERAL FUND	23,889,237.46	23,889,237.46	0.00
COMMUNITY SERVICES FUND	422,135.22	422,135.22	0.00
GENERAL DEBT SERVICE FUND	10,539,639.96	10,539,639.96	0.00
OPEB/PENSION DEBT SERVICE FUND	0.00	0.00	0.00

Subtotals By Tax Base

Title	Limit	Proposed	Certified
REFERENDUM MARKET VALUE	13,258,063.26	13,258,063.26	0.00
NET TAX CAPACITY	21,592,949.38	21,592,949.38	0.00

Subtotals By Truth In Taxation Category

Title	Limit	Proposed	Certified

VOTER APPROVED	21,549,139.57	21,549,139.57	0.00
OTHER	13,301,873.07	13,301,873.07	0.00

Total Levy

Title	Limit	Proposed	Certified
TOTAL LEVY	34,851,012.64	34,851,012.64	0.00

Minnesota Department of Education
Levy Limitation and Certification Report
2026 Payable 2027

District Number-Type: 0280-01
District Name: Richfield Public School District
Home County: Hennepin County

Date Printed: 9/21/26
Limits Updated: 9/11/26
Proposed Submitted: 9/21/26

	LIMIT	PROPOSED
SUBTOTALS BY LEVY CATEGORY		
GENERAL - RMV VOTER		
GENERAL - RMV OTHER		
GENERAL - NTC VOTER		
GENERAL - NTC OTHER		
COMMUNITY SERVICE - NTC OTHER		
GENERAL DEBT - NTC VOTER		
GENERAL DEBT - NTC OTHER		
OPEB DEBT - NTC VOTER		
OPEB DEBT - NTC OTHER		
SUBTOTALS BY FUND		
GENERAL FUND		
COMMUNITY SERVICES FUND		
GENERAL DEBT SERVICE FUND		
OPEB/PENSION DEBT SERVICE FUND		
SUBTOTALS BY TAX BASE		
REFERENDUM MARKET VALUE		
NET TAX CAPACITY		
SUBTOTALS BY TRUTH IN TAXATION CATEGORY		
VOTER APPROVED		
OTHER		
TOTAL LEVY		
TOTAL LEVY		

The School Board has voted to certify the MAXIMUM levy authority.

After October 1st, the county auditor should consult the Minnesota Department of Education (MDE) website for the district's current levy limitation and use this amount for the Truth in Taxation notices.

If there is a change to the district's levy limitation after October 1st, the county will be notified by MDE via email. Before finalizing tax computations for the Truth in Taxation notices, counties should double check the MDE website to be sure no changes have been made to the district's levy limitation that the county is not already aware of through this email process.

The school district must submit the completed original of this form to the home county auditor by September 30, 2026. A duplicate form must be submitted to Minnesota Department of Education, School Finance Division, 400 NE Stinson Blvd., Minneapolis, MN 55413, by October 7, 2026.

The certified levy listed above is the levy voted by the school board for taxes payable in 2027.

Signature of School Board Clerk _____

Date of Certification _____

NEW BUSINESS - FOR ACTION **Agenda Item VI.B.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

Subject: Property, Liability, Fleet, Professional and Faithful Performance and Cyber Liability Insurance

(Recommended by the superintendent)

That the board of education authorize the administration to retain the current carriers for the Property, Liability, Fleet, Professional, Faithful Performance and Cyber Insurance coverage as indicated below.

Coverage	Carrier	25/26	26/27
Property/Boiler & Machinery	Chubb Insurance – Federal Ins. Company	$367,741	$381,714
Inland Marine	Hanover Insurance Company	$2,331	$2,331
General Liability/EBL	Hanover Insurance Company	$39,729	$47,792
Auto Liability/Damage	Hanover Insurance Company	$131,663	$129,280
Umbrella Liability	Hanover Insurance Company	$42,068	$49,787
Crime/Bond	Travelers Casualty and Surety Company	$3,334	$3,334
Educators Legal Liability / D&O / EPLI - Primary	Superior Specialty Insurance Company	$26,968	$26,968
Educators Legal Liability / D&O / EPLI Excess	Indian Harbor Insurance Company	$12,088	$12,088
Professional Liability	Evanston Insurance Company	$13,520	$13,810
Cyber Liability	Travelers Casualty and Surety Company	$21,021	$30,133
	Total	**$660,462**	**$697,238**

Background Information

(Prepared by Craig Holje)

The administration has worked with Steve Gillette and Peggy Weaver from Dolliff Insurance, the District insurance consultant, to renew our property, liability, fleet, professional and faithful performance insurance coverage for 2026-2027. The 2026-2027 insurance premium renewal for this series of plans is expected to be $688,126, which is a $36,776 increase or 5.56% more than the 2025-2026 premium.

The District has increased property values associated with inflation as well as updated our equipment details and other student and employee information. The proposal includes a recommended $1,000.000 increase in the Cyber Liability insurance coverage to $2,000,00 The abuse sublimit was reduced to $2,000,000 in the umbrella policy as required by the carrier. Additional staff positions were added to the professional liability policy.

The largest premium increase percentages were in the property, general liability, and umbrella liability policies. The largest decrease was in the automobile policy. The property rate was actually reduced when factoring in the increase in values.

Additional details including a summary of coverage and recommendations with analysis is attached.

An Insurance Program Prepared For

Richfield Public Schools, ISD #280
District Office – Door 26
401 70th Street West
Richfield, MN 55423

Presented To:

Craig Holje
Chief Human Resources and Administrative Officer

Policy Period:

October 1, 2026 – October 1, 2027

DOLLIFF INSURANCE
since 1929

10900 Wayzata Blvd., Suite 250
Minnetonka, MN 55305
Phone: 952-593-7400
Fax: 952-593-7444
Toll Free: 800-338-3531
www.dolliff.com

DOLLIFF TEAM

Agent: Steve Gillette
DD# (952)593-7421
E-Mail: sgillette@dolliff.com

Account Executive: Peggy Weaver
DD# (952)593-7426
E-Mail: pweaver@dolliff.com

Finance: Rochelle Cossette
DD# (952)593-7411
E-Mail: rcossette@dolliff.com

INSURANCE PROGRAM RENEWAL OUTLINE

October 1, 2026

1) Renewal Memorandum
2) Premium Comparison
3) Premium/Loss History (Chubb & Hanover)
4) Multi Year Premium History
5) Property Quote
6) Property Statement of Values
7) Inland Marine, General Liability, Automobile and Umbrella Quote
8) Mobile Equipment Schedule
9) Fleet Schedule
10) School Psychologists Errors & Omissions Quote
11) Educators Legal Liability/D&O/EPLI Quote
12) Cyber Liability Quote
13) Crime Quote
14) Notices & Financial Evaluations

SECTION 1

MEMORANDUM

Date: September 10, 2026

To: Craig Holje
Chief H.R. and Administrative Officer

From: Steve Gillette
Agent of Record

RE: October 1, 2026 Insurance Renewal

Attached please find the 2026-2027 insurance program, a premium comparison versus 2025-2026, a detailed outline of the coverages provided and the changes we made.

Exposure Changes:

- The vehicle fleet was updated. Buses are newer and more expensive
- Liability exposures were updated
- Equipment schedule was updated
- Building and contents values were increased by 4%. This maintains the integrity of the property limits by adjusting for inflation

Coverage Changes:

- The property rate, per $100 of values, is now $.10168. This is down from the 25/26 rate of $.10177.
- Abuse sublimit amended to $2,000,000 on the umbrella policy

Notes:

- Electronic Data Processing Equipment continues to be included in the blanket contents limit
- Extra Expense coverage remains at $10,000,000 and applies on a blanket basis
- The general liability and auto liability limits remain at $1,000,000
- The umbrella limit remains at $5,000,000

Prepared by:

Steve Gillette
Dolliff Insurance

SECTION 2

PREMIUM COMPARISON

Coverage	2025/26	2026/27
Property/Boiler & Machinery	$367,741	$381,714
Inland Marine	$2,331	$2,331
General Liability/EBL	$39,729	$47,792
Auto Liability	$131,663	$129,280
Umbrella Liability	$42,068	$49,787
Educators Legal Liab/D&O/EPLI - Primary	$26,968	$26,968
Educators Legal Liab/D&O/EPLI - Excess	$12,088	$12,088
School Psychologists Professional Liability	$13,520	$13,810
Crime	$3,334	$3,334
Cyber Liability	$21,021	$21,021
TOTAL	**$660,462**	**$688,126**

EXPOSURE/PREMIUM COMPARISON

		2025/26		2026/27	% Change
Property including Boiler & Machinery					
Total Insurable Property Values	$	351,346,737	$	365,400,607	4.00%
Total Extra Expense Limit	$	10,000,000	$	10,000,000	0.00%
Premium	$	**367,740.60**	$	**381,714.34**	**3.80%**
Inland Marine					
Total Inland Marine/Equipment Values	$	531,681	$	531,983	0.06%
Premium	$	**2,331.00**	$	**2,331.00**	**0.00%**
General Liability/EBL					
Teachers**		324		322	-0.62%
Students: PreK-8th Grade		2,670		2,532	-5.17%
Students: 9th Grade - 18+		1,308		1,314	0.46%
Stadium Receipts	$	34,820	$	32,000	-8.10%
Premium	$	**39,729.00**	$	**47,792.00**	**20.29%**
Automobile					
Number of Power Units		43		41	-4.65%
Number of Trailers		7		7	0.00%
Premium	$	**131,663.00**	$	**129,280.00**	**-1.81%**
Umbrella					
Limit	$	5,000,000	$	5,000,000	0.00%
Premium	$	**42,068.00**	$	**49,787.00**	**18.35%**
Educators Legal Liability/D&O/EPL					
Total Number of Employees (FTE)		749		748	-0.13%
Student Enrollment		4,457		4,138	-7.16%
Total Revenues	$	89,707,386	$	86,895,858	-3.13%
Expenditures	$	90,826,785	$	88,336,140	-2.74%
$2M Primary Limit Premium	$	**26,967.68**	$	**26,967.68**	0.00%
$1M Excess $2M Limit Premium	$	**12,088.31**	$	**12,088.31**	**0.00%**
School Psychologists Professional Liab					
Limit	$	1,000,000	$	1,000,000	0.00%
# of Medical Professional Employees		17		24	41.18%
Premium	$	**13,519.88**	$	**13,810.45**	**2.15%**
Crime					
Employee Dishonesty Limit	$	500,000	$	500,000	0.00%
Premium	$	**3,334.00**	$	**3,334.00**	**0.00%**

Cyber					
Limit	$	1,000,000	$	1,000,000	0.00%
Premium	$	**21,021.00**	$	**21,021.00**	**0.00%**
TOTAL	**$**	**660,462.47**	**$**	**688,125.78**	**4.19%**

SECTION 3

PREMIUM/LOSS HISTORY

Policy Type	Policy Term	Premium	Losses	Loss Ratio
Property - Chubb	10-1-2025/26	$367,741	$0	0.00%
	10-1-2024/25	$354,795	$48,128	13.57%
	10-1-2023/24	$315,126	$0	0.00%
	10-1-2022/23	$255,545	$37,511	14.68%
		$1,293,207	**$85,639**	**6.62%**
General Liab/Inland Marine - Hanover	10-1-2025/26	$42,060	$3,590	8.54%
	10-1-2024/25	$38,791	$1,122,707	2894.25%
	10-1-2023/24	$35,052	$30,000	85.59%
	10-1-2022/23	$34,146	$0	0.00%
		$150,049	**$1,156,297**	**770.61%**
Package - Hanover	10-1-2021/22	$271,226	$50,835	18.74%
		$271,226	**$50,835**	**18.74%**
Auto - Hanover	10-1-2025/26	$131,663	$49,420	37.54%
	10-1-2024/25	$173,157	$43,570	25.16%
	10-1-2023/24	$140,826	$26,789	19.02%
	10-1-2022/23	$108,274	$48,333	44.64%
	10-1-2021/22	$94,716	$83,601	88.26%
		$648,636	**$251,713**	**38.81%**
Umbrella - Hanover	10-1-2025/26	$42,068	$0	0.00%
	10-1-2024/25	$36,685	$750,000	2044.43%
	10-1-2023/24	$32,993	$0	0.00%
	10-1-2022/23	$30,479	$0	0.00%
	10-1-2021/22	$29,057	$0	0.00%
		$171,282	**$750,000**	**437.87%**
TOTAL		**$2,534,400**	**$2,294,484**	**90.53%**

SECTION 4

MULTI YEAR PREMIUM HISTORY

Policy Type	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027
Property/Boiler & Mach	$255,545	$315,126	$354,795	$367,741	$381,714
Inland Marine	$2,544	$2,547	$2,331	$2,331	$2,331
General Liability/EBL	$31,602	$32,505	$36,460	$39,729	$47,792
Auto Liability/Physical Damage	$108,267	$140,826	$173,157	$131,663	$129,280
Umbrella Liability	$30,479	$32,993	$36,685	$42,068	$49,787
Educators Legal Liab/D&O/EPL	$27,470	$33,823	$39,056	$39,056	$39,056
Professional Liability	$11,781	$12,012	$12,300	$13,520	$13,810
Crime	$3,175	$3,175	$3,175	$3,334	$3,334
Cyber Liability	$21,548	$21,745	$21,210	$21,021	$21,021
Sub-Totals	**$492,411**	**$594,752**	**$679,169**	**$660,462**	**$688,125**
Work Comp	$404,341	$459,639	$477,287	$465,131	$359,899
TOTAL	**$896,752**	**$1,054,391**	**$1,156,456**	**$1,125,593**	**$1,048,024**

Notes:

- The General Liability exposures have been updated
- The fleet has newer more expensive vehicles
- 5 Year auto loss ratio with Hanover 38.81%
- Equipment schedule was updated
- Property values have increased

SECTION 5

PROPERTY

CHUBB

QUOTE PROPOSAL

PREPARED FOR:

RICHFIELD PUBLIC SCHOOLS, I.S D NO 280

7315 BLOOMINGTON AVE · RICHFIELD, MN 55423

POLICY TYPE	POLICY NUMBER	QUOTE DATE	EFFECTIVE DATE
BENCHMARQ PROPERTY	D98284382	08/17/2026	10/01/2026 – 10/01/2027

UNDERWRITING SERVICE TEAM	PHONE	EMAIL
Shelby Benjamin	612-523-5068	Shelby.Benjamin@Chubb.com

About Chubb
Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance, and life insurance to a diverse group of clients. We combine the precision of craftsmanship with decades of experience to conceive, craft, and deliver the very best insurance coverage and service.

Premium Summary

Policy Type	**Quoted Premium**
Benchmarq Property	$364,714.00
Total Quoted Premium*	**$381,714.34**

Quoted premium is conditional on the receipt of all required information. Please refer to the Subjectivity section of this quote proposal for items required prior to issuance.

Subjectivities

There are no subjectivities for this quote.

*We are pleased to offer the attached quote; which will remain **valid for 30 days** from the quote date.*

If between the date of this Quote and the Effective Date of the policy there is a significant adverse change in the condition of this Applicant, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the Applicant, then, at the Insurer's option, this quotation may be withdrawn by written or electronic notice thereof to Applicant. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("from the beginning").

Thank you for the opportunity to earn your business!

Chubb leverages superior underwriting expertise and world renowned claims and account services to provide exceptional insurance solutions. We protect many businesses like yours and have expert knowledge in the risks you face today, and will face tomorrow. We also recognize that every business is unique. That is why we crafted a customizable suite of state-of-the-art insurance products to fit your needs.

Thank you for considering Chubb as your insurance provider. We understand that businesses like yours work hard every day to better serve your customers and we share your commitment to hard work and customer service. Above all, you can rely on our renowned claims service and financial strength to be there when you need us most.



*According to Advisen (North America) - Chubb Claims Survey

Benchmarq Property

Policy Number: D98284382 **Quote Date:** 08/17/2026

Account: RICHFIELD PUBLIC SCHOOLS, I.S D NO 280
Agent: DOLLIFF INC
Producer Code: Z01315 / 0051334-00000
Writing Company: Chubb Indemnity Insurance Company

Effective Date: 10/01/2026 - 10/01/2027

Commercial Property Premium	$364,714.00
Surcharges / Assessments / Taxes	$17,000.34
Minnesota – Firefighter's Relief Fund Surcharge – Minneapolis	*$14,630.32*
Minnesota – Fire Safety Surcharge	*$2,370.02*
Total Quoted Premium	**$381,714.34**
Terrorism (Included in Commercial Property Premium)	*$7,133.00*
Property	*$7,133.00*
Ensuing Fire	*$0.00*
Machinery Breakdown	*Included in Property*

The portion attributable to surcharges / assessments / taxes is an estimate. If bound, the insured is responsible for the total amount shown on the premium bill, regardless of the amount shown above.

If you elect not to purchase coverage for terrorism, and your policy provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium shown above for ensuing fire is the amount attributable to the insurance provided pursuant to that statutory standard fire policy. This coverage cannot be rejected.

Commercial Property - Premises Schedule

Premises #	Described Premises
1	7315 Bloomington Ave, Richfield, MN 55423-3415
2	7145 Harriet Ave, Richfield, MN 55423-3071
3	7001 Elliot Ave S, Richfield, MN 55423-3354
4	6400 Sheridan Ave S, Richfield, MN 55423-1010
5	7020 12th Ave S, Richfield, MN 55423-3337
6	7461 Oliver Ave S, Richfield, MN 55423-3606
7	7001 Harriet Ave, Richfield, MN 55423-3061
8	7450 Penn Ave S, Richfield, MN 55423-3621

Commercial Property - Coverages

Policy Level – Coverages

Deductible	Waiting Period	Extended Period
$25,000	24 Hours	365 Days

Blanket Limits

Blanket #	Coverages	Limits of Insurance
1	Extra Expense	$10,000,000
2	Building	$332,535,385
3	Personal Property	$32,865,222

Premises #1, Building #1 - 7315 Bloomington Ave, Richfield, MN 55423-3415

Coverages		Limits of Insurance
Building		Blanket 2
Automatic Increase in Limits	3%	
Personal Property		Blanket 3
Automatic Increase in Limits	3%	
Extra Expense		Blanket 1
Extra Expense - Civil Authority		$50,000

Premises #2, Building #1 - 7145 Harriet Ave, Richfield, MN 55423-3071

Coverages		Limits of Insurance
Building		Blanket 2
Automatic Increase in Limits	3%	
Personal Property		Blanket 3
Automatic Increase in Limits	3%	
Extra Expense		Blanket 1
Extra Expense - Civil Authority		$50,000

Premises #2, Building #2 - 7145 Harriet Ave, Richfield, MN 55423-3071

Coverages		Limits of Insurance
Building		Blanket 2
Automatic Increase in Limits	3%	
Personal Property		Blanket 3
Automatic Increase in Limits	3%	
Extra Expense		Blanket 1
Extra Expense - Civil Authority		$50,000

Premises #3, Building #1 - 7001 Elliot Ave S, Richfield, MN 55423-3354

Coverages		Limits of Insurance
Building		Blanket 2
Automatic Increase in Limits	3%	
Personal Property		Blanket 3
Automatic Increase in Limits	3%	
Extra Expense		Blanket 1
Extra Expense - Civil Authority		$50,000

Premises #4, Building #1 - 6400 Sheridan Ave S, Richfield, MN 55423-1010

Coverages		Limits of Insurance
Building		Blanket 2
Automatic Increase in Limits	3%	
Personal Property		Blanket 3
Automatic Increase in Limits	3%	
Extra Expense		Blanket 1
Extra Expense - Civil Authority		$50,000

Premises #5, Building #1 - 7020 12th Ave S, Richfield, MN 55423-3337

Coverages		Limits of Insurance
Building		Blanket 2
Automatic Increase in Limits	3%	
Personal Property		Blanket 3
Automatic Increase in Limits	3%	
Extra Expense		Blanket 1
Extra Expense - Civil Authority		$50,000

Premises #6, Building #1 - 7461 Oliver Ave S, Richfield, MN 55423-3606

Coverages		Limits of Insurance
Building		Blanket 2
Automatic Increase in Limits	3%	
Personal Property		Blanket 3
Automatic Increase in Limits	3%	
Extra Expense		Blanket 1
Extra Expense - Civil Authority		$50,000

Premises #7, Building #1 - 7001 Harriet Ave, Richfield, MN 55423-3061

Coverages	Limits of Insurance

Building Automatic Increase in Limits	3%	Blanket 2
Personal Property Automatic Increase in Limits	3%	Blanket 3
Extra Expense		Blanket 1
Extra Expense - Civil Authority		$50,000

Premises #7, Building #2 - 7001 Harriet Ave, Richfield, MN 55423-3061

Coverages		**Limits of Insurance**
Building Automatic Increase in Limits	3%	Blanket 2
Personal Property Automatic Increase in Limits	3%	Blanket 3
Extra Expense - Civil Authority		$50,000

Premises #8, Building #1 - 7450 Penn Ave S, Richfield, MN 55423-3621

Coverages		**Limits of Insurance**
Personal Property Automatic Increase in Limits	3%	Blanket 3
Extra Expense - Civil Authority		$50,000

Policy Level – Additional Coverages

Coverages	Limits of Insurance
Arson or Theft Reward	$25,000
Errors or Omissions	$25,000
Goods in Transit	$50,000
Paved or Concrete Surfaces	$25,000
ASTROTURF FIELD & TRACK STRUCTURE	$1,000,000

Policy Level – Sublimits, Deductibles, and Exclusions for Specific Perils

Specific Perils		Limits of Insurance
Abrupt and Accidental Breakdown		Included
Change in Flavor, Change in Temperature, and Spoilage Applicable to all locations in the declaration		$25,000
Leakage from Fire Protection Equipment and Discharge of Water Applicable to all locations in the declaration Deductible	$50,000	

Specified Catastrophe Perils

Earthquake

Earthquake Policy Annual Aggregate Limit of Insurance	$5,000,000

		Limit of Insurance
Earthquake Includes Earthquake Sprinkler Leakage		
Premises Annual Aggregate Limit of Insurance		$5,000,000
Per Occurrence Limit of Insurance		$5,000,000
Property Damage Dollar Deductible	$50,000	
Waiting Period	24 Hours	

Premises

- 7315 Bloomington Ave, Richfield, MN 55423-3415
- 7145 Harriet Ave, Richfield, MN 55423-3071
- 7001 Elliot Ave S, Richfield, MN 55423-3354
- 6400 Sheridan Ave S, Richfield, MN 55423-1010
- 7020 12th Ave S, Richfield, MN 55423-3337
- 7461 Oliver Ave S, Richfield, MN 55423-3606
- 7001 Harriet Ave, Richfield, MN 55423-3061
- 7450 Penn Ave S, Richfield, MN 55423-3621

Flood

Flood Policy Annual Aggregate Limit of Insurance	$5,000,000

	Limit of Insurance
Flood Includes Inundation, Back-Up, and Mudflow	
Premises Annual Aggregate Limit of Insurance	$5,000,000
Per Occurrence Limit of Insurance	$5,000,000

Property Damage Dollar Deductible	$50,000	
Waiting Period	24 Hours	

Premises

- 7145 Harriet Ave, Richfield, MN 55423-3071
- 7001 Elliot Ave S, Richfield, MN 55423-3354
- 7020 12th Ave S, Richfield, MN 55423-3337
- 7461 Oliver Ave S, Richfield, MN 55423-3606
- 7001 Harriet Ave, Richfield, MN 55423-3061

		Limit of Insurance
Flood Includes Inundation, Back-Up, and Mudflow		
Premises Annual Aggregate Limit of Insurance		$5,000,000
Per Occurrence Limit of Insurance		$5,000,000
Property Damage Dollar Deductible	$100,000	
Waiting Period	48 Hours	

Premises

- 7315 Bloomington Ave, Richfield, MN 55423-3415
- 6400 Sheridan Ave S, Richfield, MN 55423-1010

		Limit of Insurance
Flood Includes Inundation, Back-Up, and Mudflow		
Premises Annual Aggregate Limit of Insurance		$5,000,000
Per Occurrence Limit of Insurance		$5,000,000
Property Damage Dollar Deductible	$500,000	
Waiting Period	72 Hours	

Premises

- 7450 Penn Ave S, Richfield, MN 55423-3621

Windstorm

Windstorm Deductible or Waiting Period	
Property Damage Percentage Deductible	1%
Property Damage Minimum Dollar Deductible	$100,000
Waiting Period	48 Hours

Premises

- 7315 Bloomington Ave, Richfield, MN 55423-3415
- 7145 Harriet Ave, Richfield, MN 55423-3071
- 7001 Elliot Ave S, Richfield, MN 55423-3354
- 6400 Sheridan Ave S, Richfield, MN 55423-1010
- 7020 12th Ave S, Richfield, MN 55423-3337
- 7461 Oliver Ave S, Richfield, MN 55423-3606
- 7001 Harriet Ave, Richfield, MN 55423-3061
- 7450 Penn Ave S, Richfield, MN 55423-3621

Covered Premises – Automatic $500,000 Blanket Limit of Insurance

Coverages Included in the Blanket Limit of Insurance	$500,000 Blanket Limit of Insurance
Accounts Receivable	Included
Electronic Data Processing Property	Included
Fine Arts	Included
Leasehold Interest	Included
Bonus Payment	Included
Prepaid Rent	Included
Sublease Profit	Included
Tenants' Lease Interest	Included
Leasehold Interest - Undamaged	Included
Tenant's Improvements and Betterments	Included
Non-Owned Detached Trailers	Included
Outdoor Trees, Shrubs, Plants, or Lawns	Included
Pair and Set	Included
Public Safety Service Charges	Included
Research and Development Property	Included
Valuable Papers	Included

Property Coverages – Automatic Limits of Insurance

Additional Premises Coverages	Automatic	Total
Extra Expense	$250,000	See Premises
Fungus Clean-Up or Removal	$50,000	$50,000
Loss of Master Key	$25,000	$25,000
Loss Prevention Expenses	$25,000	$25,000
Money and Securities		
On Premises	$25,000	$25,000
Processing Water	$25,000	$25,000

Additional Coverages	Automatic	Total
Any Other Location	$75,000	$75,000
Deferred Payments	$50,000	$50,000
Exhibition, Fair, Or Trade Show	$75,000	$75,000
In Transit	$50,000	$50,000
Installation		
Any Job Site	$50,000	$50,000
In Transit	$50,000	$50,000
Mobile Communication Property (Greater Than 1,000 Feet from a Premises Shown Under Premises Schedule)	$25,000	$25,000
Pollutant Clean-Up or Removal	$50,000	$50,000

Money and Securities		
Off Premises	$25,000	$25,000
Preparation Of Loss Fees	$25,000	$25,000

Debris Removal Coverage	**Automatic**	**Total**
Debris Removal		
At Premises	$500,000	$500,000
Any Other Location	$50,000	$50,000
In Transit	$50,000	$50,000

Newly Acquired Premises or Newly Acquired or Constructed Property

Coverages		**Automatic**	**Total**
Building		$5,000,000	$5,000,000
Electronic Data Processing Property		$2,500,000	$2,500,000
Fine Arts		$50,000	$50,000
Deductible	$5,000		
Personal Property		$2,500,000	$2,500,000
Personal Property - Existing Premises		$100,000	$100,000

Conditions

Information contained in this proposal is descriptive only. This proposal contains highlights or typical features available in our policies. These features are subject to change based upon underwriting and may or may not be available or apply to your policy. The precise coverage afforded is subject to the terms and conditions of the policies issued. The Company reserves the right, in its sole discretion, to amend or withdraw this proposal if the Company becomes aware of any new, corrected, or updated information that the Company reasonably believes would change its underwriting evaluation.

This quotation / proposal contemplates an integrated insurance program that includes all of the lines of business, terms and conditions outlined herein and is part of a multi-policy offering. The pricing and terms and conditions shown in this quotation / proposal cannot be separated, and were made in consideration of the benefits of providing these quotations as part of a collective package. The terms and conditions for one quotation may rely, in part, on the terms and conditions offered under one or more of the other quotations and reflect factors such as administrative savings and ease of claim and information handling. As such, if you reject individual components of the quote / proposal, the package offering or any part of the program is cancelled and / or non-renewed, the terms and conditions of the remaining portion of the account are subject to reevaluation by the Company and all elements including program structure, pricing, as well as other terms and conditions will be subject to change.

This information is intended for producers that are properly licensed and authorized in at least one of the writing companies that comprise Chubb. If you are not a licensed and authorized Chubb producer, please direct this communication to the person in your office that holds such designations and contact Chubb to update the contact information for this policy.

Underwriting Notes

There are no underwriting notes for this quote.

Coverage Forms

Common Policy Conditions

Form Number	Edition	Title
CBILCF0001	0320	PREMIUM BILL
CBILCN0003	0821	RECOVERY LETTER
CBILCF0002	0320	IMPORTANT POLICYHOLDERS NOTICE - TRIA
CBILCF0003	0320	POLICYHOLDER NOTICE (AOD)
CBILCF0004	0320	IMPORTANT POLICYHOLDERS NOTICE - WRITING COMPANIES
CBILCN0001	0320	CHUBB PRODUCER COMPENSATION PRACTICES AND POLICIES
CBILCN0004	0320	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
CBILCN0083	0320	IMPORTANT NOTICE TO POLICYHOLDERS TERRORISM RISK INSURANCE ACT
CBILCF0010	0320	BENCHMARQ TITLE PAGE
CBILCF0005	0320	HOW TO REPORT A LOSS
CBILCF0006	0320	TABLE OF CONTENTS
CBILCF0011	0320	INSURING AGREEMENT
CBILCF0012	0320	PREMIUM SUMMARY - DIRECT BILL
CBIL010463	0124	ADDITIONAL BENEFITS CONDITION
CBILDS0001	0320	COMMON SCHEDULE OF FORMS
CBIL000001	0320	COMMON POLICY CONDITIONS
CBIL010010	0320	CIVIL UNIONS OR DOMESTIC PARTNERSHIPS
CBIL020025	0320	MINNESOTA - CANCELLATION AND NONRENEWAL

Benchmarq Property

Form Number	Edition	Title
CBCPCN0943	0320	IMPORTANT NOTICE
CBCPDS0002	0320	PROPERTY SCHEDULE OF FORMS
CBCPDS0001	0321	PROPERTY DECLARATIONS
CBCP001000	0320	BUILDING AND PERSONAL PROPERTY
CBCP001018	0320	EXTRA EXPENSE
CBCP001097	0320	PROPERTY/BUSINESS INCOME CONDITIONS AND DEFINITIONS
CBCP010177	0222	FUNGUS CLEAN UP OR REMOVAL ADDITIONAL PREMISES COVERAGE AMENDED
CBCP010459	1123	MALICIOUS PROGRAMMING AND SYSTEM DEFINITIONS AMENDED
CBCP011361	0320	ADDITIONAL PERIL - COMBINED EQ/EQSL LIMIT/DEDUCTIBLE OR WAITING PERIOD
CBCP011428	0320	ADDITIONAL PERIL - FLOOD - PER OCCURRENCE
CBCP011658	0320	CAP ON CERTIFIED TERRORISM LOSSES - POLICY LEVEL
CBCP015188	0320	VACANCY CONDITION ADDED
CBCP015698	0922	ERRORS IN SYSTEMS PROGRAMMING EXCLUSION AMENDED

CBCP015702	1122	AUTOMATIC INCREASE IN LIMITS PROVISION AMENDED
CBCP031324	0320	WINDSTORM OR HAIL DEDUCTIBLE OR WAITING PERIOD
CBCP035348	0320	DESIGNATED PERILS DEDUCTIBLE OR WAITING PERIOD
CBCP041382	0320	PAVED OR CONCRETE SURFACES ADDITIONAL COVERAGE
CBCP041690	0320	UNINTENTIONAL ERRORS OR OMISSIONS
CBCP251323	0320	SUBSIDIARY LIMITS OF INSURANCE
CBCPDS0280	0320	SCHEDULE OF MORTGAGEES AND LOSS PAYEES
CBCP011723	0320	MINNESOTA MANDATORY - BUILDING AND PERSONAL PROPERTY CHANGES
CBCP045407	0320	OCEAN CARGO ADDITIONAL COVERAGE

Installment Plan

Full Pay

100%

in 1 payment

Notes:

1. After your initial payment, each additional payment is assessed a $10 installment fee.
2. For customers living in Kentucky and Georgia, each additional payment is assessed a $5 fee only (applicable when only Benchmarq is on the account).
3. For customers living in Florida and West Virginia, each additional payment is assessed a $3 fee only.
4. For policies that are issued 20 days after the effective date, a 10-pay plan will likely be invoiced for the first two payments.

Need Billing Help?

Email – pasc-direct-bill@chubb.com

Phone – 1.800.372.4822 from Monday to Friday, 9:00 a.m. – 8:00 p.m. (EST)

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act*: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A $100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS $100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED $100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase terrorism coverage for a prospective premium of $7,133.00
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

_____ _____
Policyholder/Applicant's Signature Insurance Company

_____ _____
Print Name Policy Number

_____
Date

NOTICE TO COMMERCIAL INSURANCE APPLICANTS

This Notice to Commercial Insurance Applicants – State Fraud Warnings provides you with information concerning various state fraud warnings and statements. Where fraud warnings are required as part of the insurance application, this notice forms a part of your application for Commercial Insurance.

NOTICE TO APPLICANTS IN STATES NOT LISTED ABOVE: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING 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 THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

Chubb. Insured.℠

Detect and Prevent Water Damage

StreamLabs, Inc., a Chubb company, provides commercial property water leak detection to protect your business from costly water damage and usage inefficiencies. Its smart IoT (Internet of Things) technology provides real-time alerts to temperature and water pressure fluctuations that can cause damage to critical infrastructure and valuable assets.

Real-Time Alerts to Water Leaks

Burst pipes, roof leaks, overflowing toilets, and leaking appliances can cause significant damage, with costs potentially ranging from thousands into millions of dollars, often resulting in business interruption. StreamLabs can help commercial property risk managers monitor and identify conditions that lead to water leaks before any damage occurs.

The features and benefits of StreamLabs water leak detection solutions include:

- Around the clock remote monitoring for the presence of water leaks, overflows, pipe bursts, etc.
- Account management via online portal at no additional cost.
- Cellular connection - no need to connect to your internet system.
- Automatic alerts via email and SMS text 24/7 to an unlimited number of users.
- Ongoing technical support available via phone or email.
- Easy to install sensor solution with no need for an electrician, plumber, or contractor.
- Extended warranty for the lifetime of a licensed contract.

Click here to learn more and order your sensor solution.

* *If you choose to install a water risk mitigation solution, you may qualify for a policy discount. Kindly notify your insurance agent once the system is operational, allowing them to inform your property insurance company to facilitate any applicable policy discounts.*

The offer described herein is not an indication that insurance coverage is available under any Chubb policy for any particular incident. StreamLabs, Inc. is a wholly owned, non-insurance, subsidiary of Chubb Limited which offers Internet of Things (IoT) enabled water monitoring, leak detection and water shut-off devices and systems for residential and commercial properties. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. For more information about StreamLabs, please visit www.streamlabswater.com/

SECTION 6

STATEMENT OF VALUES

Loc	Name and Address	Building	Contents Incl. EDP	Extra Expense
1	Centennial Elementary 7315 Bloomington Ave S	$ 19,284,812	$ 1,928,482	$ 1,000,000
2-1	Central Community Center Early Childhood Special Education 7145 Harriet Ave S	$ 15,017,547	$ 1,501,754	$ 1,000,000
2-2	Bus Garages 7145 Harriet Ave S	$ 6,654,874	$ 390,627	$ 1,000,000
3	Richfield Dual Language 7001 Elliot Ave S	$ 15,902,860	$ 1,590,285	$ 1,000,000
4	Sheridan Hills Elementary 6400 Sheridan Ave S	$ 17,706,279	$ 1,770,628	$ 1,000,000
5	Richfield STEM 7020 S 12th Ave	$ 48,830,096	$ 4,883,010	$ 1,000,000
6	Richfield Middle School 7461 S Oliver Ave	$ 60,872,222	$ 6,087,222	$ 1,000,000
7-1	Senior High 7001 Harriet Ave S	$ 144,835,732	$ 14,483,574	$ 2,600,000
7-2	Stadium, including outdoor property as building including paved surfaces, synthetic surfaces, tracks, turf, tennis courts, athletic equipment, scoreboards, lighting, fixtures and equipment of all kinds located adjacent to location 7	$ 3,430,961	$ 34,066	$ 200,000
8	Vo Tech/South Education Center 7450 Penn Ave S	$ 0	$ 195,574	$ 200,000
	TOTAL	**$ 332,535,383**	**$ 32,865,222**	**$ 10,000,000**

Separate blanket limit applies to both the building and contents

GENERAL LIABILITY/INLAND MARINE/AUTO/UMBRELLA

A Commercial Insurance Proposal

Prepared exclusively for Richfield Public Schools



The Hanover Insurance Group®

Why **The Hanover?**

- A Fortune 1000® company with over 160 years in business, we are one of the largest property and casualty insurers in the United States.
- We are a rock-solid insurance company with financial strength and stability you can count on
- Our broad range of innovative coverage solutions enable us to provide customers with superior industry-specific solutions
- Our experienced Underwriters, Risk Solutions Specialists, and Claims Professionals are in sync with the unique needs of local markets
  - Our unique loss control programs and highly experienced subject matter experts help clients reduce risks
  - Should a loss occur, our 24/7 claims service is available to help ensure claims are turned around quickly, accurately, and fairly. To report a claim, call us at 800-628-0250 or complete the appropriate web form at www.hanover.com/claims.html
- We've selected best-in-class agents to help ensure our customers get the right product at the right price with excellent customer service

RATINGS

FINANCIAL STRENGTH RATINGS	A.M. Best	Standard & Poor's	Moody's
The Hanover Insurance Company	A	A	A3
Citizens Insurance Company	A	A	
AIX Specialty Insurance Company	A		
Nova Casualty Company	A		
Professionals Direct Insurance Company	A		
Verlan Fire Insurance Company	A		

(as of January 30, 2015)

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at hanover.com.

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114-1555ALL (4/15)

Why The Hanover for Educational Institutions?

At The Hanover, we're proud to offer expert coverage and services from education experts. Our Education Advantage solution helps to protect against the risks faced by educational institutions. The Hanover can offer the following coverages and services as a part of a total account insurance solution. Unlock the Hanover Advantage:

- General Liability Coverage Endorsements, including: Broadcast and Publication Liability; Professional Services Liability for School Nurses, Psychologists, Therapists, Counselors and Athletic Trainers; Pollution Liability for Classroom Pollution Events; Defense Cost Reimbursement for Innocent Employees who are Charged with Criminal Offenses
- Sexual Misconduct and Sexual Molestation Liability Coverage Endorsement provides bodily injury coverage for acts of multiple, continuous, or repeated acts of sexual misconduct or sexual molestation by one person or two or more persons acting together
- Designed by industry experts, the Hanover Risk Solutions E-Learning Series includes a suite of distinctive e-learning courses, available at no additional cost to policyholders, on a variety of topics relevant to educational institutions, including bullying prevention, mandated reporter responsibilities and more





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114-1433ED (1/15)
LC 13-299

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Premium Summary

Effective Date: 10/01/2026 Expiration Date: 10/01/2026

COVERAGE	PREMIUM	INSURANCE COMPANY	
Package (including taxes/surcharges)	$50,123	Citizens Insurance Company of America	
Property			
General Liability	Included	Citizens Insurance Company of America	
Inland Marine	Included	Citizens Insurance Company of America	
Automobile (including taxes/surcharges)	$129,280	Allmerica Financial Benefit Insurance Company	
Umbrella	$49,787	The Hanover Insurance Company	
Total Estimated Premium	$229,190.00		

Please Note:

- This account has been quoted based on information you furnished or information available to us.

- All coverages included in this commercial insurance proposal are optional. Whether or not this quote is for more than one line of insurance, it must be accepted or rejected by the recipient in its entirety. Any change to the quote would require resubmission.

- This proposal is open for consideration for 30 days or until October 01, 2026, whichever is sooner.

- All quotes and rates/pricing are subject to change if exposures change at the time of issuance.

Subject to:

- Favorable MVRs, which will be ordered upon binding.

- Audit of classifications and exposures as applicable.

- Any other applicable company underwriting requirements.

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Property Coverages

Data Breach Coverage Form 411-0669 with Minnesota Changes - Data Breach Coverage Form 411-0938

This coverage form provides a number of valuable services and first-party expense coverages for covered loss, theft, accidental release or accidental publication of private personal data.

SCHEDULE	LIMITS
Data Breach Coverage Aggregate Limit of Insurance	$10,000
Data Breach Expense Coverages Aggregate Sublimit of Insurance	$10,000
Additional Expense Coverages Aggregate Sublimit of Insurance	$10,000
Data Breach Coverage Deductible	$1,000
Cyber Business Interruption Waiting Period Deductible	24 Hours

Equipment Breakdown Coverage 451-0038

Equipment Breakdown provides coverage that is excluded under the standard property policy. It covers the sudden and accidental, physical damage to equipment that requires its repair or replacement. Our coverage goes beyond the traditional equipment breakdown coverage. It includes coverages designed to address today's modern equipment risks:

- Microelectronics Coverage
- Cloud Computing Service Interruption
- Service Interruption Data Restoration
- Off Premises Business Income, Extra Expense and Data Restoration
- Public Relations

COVERAGE	LIMITS
Equipment Breakdown Limit	
Business Income	
Extra Expense	
Data Restoration	$100,000
Expediting Expenses	$100,000
Fungus, Wet Rot, Dry Rot and Bacteria	$15,000
Hazardous Substances	$100,000
Scientific Animals	$0
Service Interruption	Included in BI, EE and/or Spoilage Limit
Spoilage	$100,000

COVERAGE	DEDUCTIBLES

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at hanover.com.

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General Liability Coverages

Educational Institution Commercial General Liability Broadening Endorsements

CGL BROADENING ENDORSEMENT 421-2915		CGL ENHANCEMENT ENDORSEMENT - EDUCATIONAL INSTITUTIONS 421-2925	
COVERAGE	LIMIT	COVERAGE	LIMIT
Additional Insured by Contract, Agreement or Permit	Included	Additional Insured — Broad Form Vendors	Included
Additional Insured – Primary and Non -Contributory	Included	Additional Insured — Board Members, Trustees, Student Teachers, Safety Patrol and Approved Groups	Included
Blanket Waiver of Subrogation	Included	Aggregate Limit Per Location	Included
Bodily Injury Redefined	Included	Aircraft, Auto or Watercraft Amendments	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included	Broad Form Named Insured	Included
Knowledge of Occurrence	Included	Broadcasting & Publication – Personal and Advertising Injury	Included
Liberalization Clause	Included	Clinic or Hospital Exclusion	Included
Medical Payments – Extended Reporting Period	Included	Medical Payments – Student Exclusion	Included
Newly Acquired or Formed Organizations — Covered until end or policy period	Included	Mobile Equipment Redefined	Included
Non-Owned Watercraft	51 feet	Personal Injury — Broad Form	Included
Supplementary Payments Increased Limits – Bail Bonds – Loss of Earnings per day	 $2,500 $1,000	Personal Injury – Televised or Videotaped Publication	Included
Unintentional Failure to Disclose Hazards	Included	Property Damage Legal Liability – Broad Form – Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	$1,000,000
Unintentional Failure to Notify	Included	Who Is An Insured Extension – Co-employees and Volunteer Workers	Included

Broadened Bodily Injury and Property Damage for Educational Institutions 421-1729

COVERAGE	LIMIT
This optional endorsement extends the policy to include property damage resulting from the use of reasonable force to protect persons or property and bodily injury arising from the use of reasonable force to restrain or remove a student whose behavior is interfering with the orderly exercise and performance of the school's function subject to the terms outlined in the endorsement.	Included

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General Liability Coverages

Incidental Professional Liability Coverage for Educational Institutions Endorsement

This endorsement provides bodily injury coverage for “covered incidental professional services” provided to your employees or students and incidental to the operations of your educational institution. This includes nursing, psychological, psychometric, guidance counseling, athletic training, speech, hearing, occupational or physical therapy services. Coverage applies to the insured and employees of the insured who perform these services. Additional exclusions, conditions and definitions apply as outlined in the form.

COVERAGE	LIMIT
Incidental Professional Liability Coverage for Educational Institutions Endorsement - Occurrence form 421-1744	Included

Student Internship Liability

This endorsement provides bodily injury, property and personal and advertising injury coverage for “covered internship services” in support of the insured’s course or curriculum requirements. "Covered internship services" does not include "professional services" as defined in the endorsement. Additional exclusions, conditions and definitions apply as outlined in the form.

COVERAGE	LIMIT
Student Internship Liability - Occurrence form 421-1741	Included

Sexual Misconduct or Sexual Molestation Liability

This endorsement provides coverage for the insured arising from a sexual act of misconduct or molestation injury. Additional exclusions, conditions and definitions apply as outlined in the form. Limits provided are separate and not included in the GL limits.

COVERAGE	LIMIT	
	EACH INCIDENT	AGGREGATE
Sexual Misconduct or Sexual Molestation Liability (Occurrence Separate Aggregate) 421-0334	$1,000,000	$2,000,000

COVERAGE	LIMIT
Innocent Party Defense Endorsement 421-0343	$300,000

Educational Institution Limited Pollution Liability for Curriculum or Program Endorsement

This coverage endorsement amends the Pollution exclusion to provide “bodily injury” or “property damage” coverage for pollution incidents arising out of activities and functions that are usual to instruction in the school’s educational curriculum or program occurring within nonresidential buildings or structures, including swimming pools, on the named insured's premises. Additional exclusions, conditions and definitions apply as outlined in the form.

COVERAGE	LIMIT
Educational Institution Limited Pollution Liability For Curriculum Or Program Endorsement 421-1735	Included

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General Liability Coverages

Employee Benefits Liability — Claims Made

EACH EMPLOYEE	AGGREGATE	DEDUCTIBLE PER EMPLOYEE	RETROACTIVE DATE
$1,000,000	$2,000,000	$1,000	10/01/2005

Innocent Employee Defense Coverage Endorsement 421-1377

COVERAGE	LIMIT
This coverage endorsement may reimburse the insured for the sums that they voluntarily pay to an employee for the reasonable and necessary defense costs incurred by that employee to defend against criminal charges arising out of their employment. Charges must be dismissed with prejudice or the employee be found not guilty of all criminal charges by a court of law.	$25,000 per policy period

Limited Key Employee Replacement Expense Endorsement 421-1738

This endorsement provides reimbursement for the expense of replacing the key employee position(s) scheduled on the endorsement due to the employee's sudden and accidental death or permanent disability.

COVERAGE	LIMIT
Key Employee Positions:	
Per Key Employee Loss	$50,000
Aggregate Key Employee Loss	$50,000

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Inland Marine Coverages

Inland Marine

COVERAGE	FORMS	LIMIT	DEDUCTIBLE

Educational Institution Miscellaneous Property Coverage Form 441-0243

This coverage endorsement provides valuable protection for the special types of property that schools have on or off their premises

COVERAGE	LIMIT
School Band Uniforms, Choir Robes, Similar and Relate Property	$50,000
School Athletic Equipment, Uniforms, Similar and Related Equipment and Accessories	$50,000
School Musical Instruments, Similar and Related Equipment and Accessories	$50,000
School Cameras, Projection Machines, Films, Similar and Related Equipment and Accessories	$50,000
Dwellings Under Construction by Vocational Shop Classes	$100,000
Scheduled Covered Property – Description:	
The Deductible amount is $500 unless otherwise stated	
Agreed Value – applicable to Scheduled Covered Property as described here.	

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Automobile Coverages

Educational Institution Business Auto Coverage Broadening Endorsement 461-0252

COVERAGE	LIMIT
Temporary Substitute Auto Physical Damage	Included
Broadened Named Insured	Included
Supplementary Payments — Increased Limits – Bail Bonds – Loss of Earnings	 $2,500 $500 per day
Employees as Insureds	Included
Expense You Incur to Return a Stolen Auto – Sign Coverage	$1,000 $2,000
Glass Deductible Waiver for Repair	Included
Transportation Expense – Per Day Limit – Maximum Limit	 $50 $1,500
Hired Auto Physical Damage – Owner's Actual Loss of Use	$50,000 $1,000
Audio, Visual, Data and Global Positioning Electronic Equipment Coverage	$500
Rental Reimbursement and Material Transfer Expense – Number of Days – Limit	 60 Days $3,000
Airbag Coverage	Included
Auto Lease or Loan Physical Damage Extension	Included
Towing and Labor – Private passenger/light truck – Medium truck	 $50 $150
Personal Effects Coverage	$600
Duties in the Event of Accident, Claim, Suit or Loss	Included
Unintentional Failure to Disclose Information	Included
Bodily Injury Redefined	Included

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Umbrella Coverages

Umbrella

COVERAGE	LIMIT
Limits of Liability — Each Occurrence or Each Claim	$5,000,000
Limits of Liability — General Aggregate	$5,000,000
Retained Limit	$0
Follow Form General Liability Coverage when Scheduled on 475-0003	Included
Follow Form Employee Benefits Liability Coverage when Scheduled on 475-0003	Included
Follow Form Automobile Liability Coverage when Scheduled on 475-0003	Included
Follow Form Sexual Misconduct or Sexual Molestation Liability when Scheduled on 475-0003	Included
Follow Form Educational Institution Limited Pollution Liability for Curriculum or Program Endorsement when included in underlying coverage	Included
Follow Form Incidental Professional Liability Coverage for Schools when included in underlying coverage	Included
Follow Form Student Internship Liability when included in underlying coverage	Included

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Direct Bill—Billing Options

Register on MyHanoverPolicy

- Login to www.myhanoverpolicy.com for easy access to view and pay your bills
- Save bank account or card information for future use
- View bill images
- Sign up to receive e-mail alerts
- View payment history, including pending payments
- Sign up for recurring payments (EFT) deducted from your checking or savings account
  - Manage bank account information and withdrawal date online
  - Choose any day between 1st and 28th
  - No installment fees

Additional Billing Options

Pay Online

One-time payment options include Visa, MasterCard, Discover, debit card or checking account.

Pay by Phone: 800-573-1187

Make a payment 24 hours a day with your Visa, MasterCard, Discover, debit card or checking account.

Write a Check

If you prefer, The Hanover can send you paper bills via U.S. mail. When paying your bill by check, please allow sufficient time for mailing.

Important Information

- Payments made by phone or online by 6:00 pm (EST) are applied the same day
- Payments made after 6:00 pm (EST) will be posted the following business day

Set Up Hanover EZPay for Workers' Compensation Customers

Hanover EZPay is an innovative, pay-as-you-go solution for Workers' Comp, where premiums are based on actual payroll figures generated in real time. The Hanover's approach of using real time data in Workers' Comp billing allows you to pay what they actually owe. This means you can relax and manage cash flow more effectively.

Learn More

We offer a wide variety of payment plans to meet your client's individual needs. To access additional details, go to www.hanover.com/billing or call us at 800-922-8427.

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114-1554 Billing
(1/17)

Electronic Funds Transfer Authorization Form

A Few Minutes Can Save You Money

EFT eliminates direct bill service fees, check fees and postage! Fill out the information below to start paying your bill by EFT. Or go to MyHanoverPolicy on hanover.com to enroll and manage your EFT account. It only takes a few minutes and could save you a lot.

Bank Account Holder Name and Address

First Name: _____ Last Name: _____ Suffix: _____

OR

Company Name: _____

Email Address: _____ Phone #: _____

Address Line 1: _____

Address Line 2: _____

City, State, ZIP: _____

Bank Account Information (Select one)

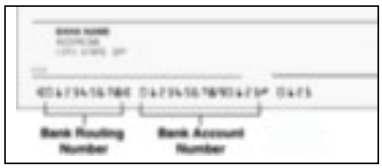
The information provided will be used by Hanover or Citizens for processing your payment and will be kept confidential.

Bank Name: _____

☐ Personal Account – Checking ☐ Personal Account – Savings ☐ Business Account – Checking ☐ Business Account – Savings

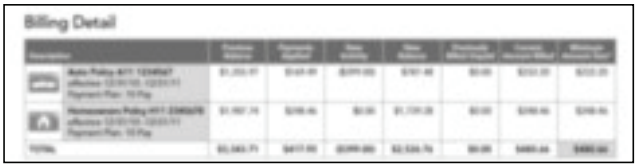
ABA/ACH Routing Number: _____

Checking or Savings Account Number: _____



Payment Plan*: ____ Full Pay ____ 2 Pay** ____ 3 Pay*** ____ 4 Pay
____ 10 Pay (for 12 Month Policies only) ____ Monthly

*If no payment plan is indicated, your policy will be defaulted to a Monthly payment plan.
**Available in all states except MA & RI.
***Available in all states except MA & RI. (Personal Lines only)



Withdrawal Date: (select a day between the 1st and 28th) _____

Write the policy numbers of the policies you wish to enroll in the EFT program in the spaces below:

Policy #1: _____ Policy #2: _____ Policy #3: _____ Policy #4: _____

Deduction Authorization

By signing below, you are enrolling in The Hanover Insurance Company ("Hanover") and Citizens Insurance Company of America ("Citizens") Electronic Funds Transfer ("EFT") Payment Program to pay your insurance premium. You authorize the Hanover or Citizens, as applicable, to initiate withdrawals from the bank account provided above to pay the premiums for the indicated policy(ies) and any renewals thereof. The enrollment will become effective when you receive written confirmation from your insuring Hanover or Citizens company. Any overpayment or refunds of the paid premiums may be returned to the bank account. This authorization will remain in effect until your insuring Hanover or Citizens company and your bank receives a written notice of termination from you and a reasonable time to cancel your enrollment. The information provided in this form will be used by The Hanover or Citizens to process your premium payment and will be kept confidential. We may also use the email address provided to communicate with you periodically about your policy or other Hanover offerings and services. If you fail to provide a date for your EFT withdrawal, you agree for the payment to be made on the 10th of the month in which it's due. Please note all payments returned for insufficient funds or closed account will be assessed a fee. If your EFT payment is dishonored by your bank due to lack of funds or for any other reason, we may terminate your EFT enrollment. Any amount you owe shall not be waived by termination of your EFT enrollment. Implementing your EFT request may take up to 30 days. Please continue to make scheduled direct bill payments to avoid an interruption in coverage until you receive a written notice of EFT enrollment confirmation in the mail.

Account holder's signature _____ Date _____

Mail to: The Hanover Insurance Company
PO Box 15083
Worcester, MA 01653-0083

Email: hanovereft@hanover.com

Fax number: _____ 508-926-5438

If this fax or email has been received in error, please forward it to 508-926-5438 or email it to hanovereft@hanover.com and destroy all copies

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Direct Bill—Commercial Lines

Minnesota

12 Month Policies

PAYMENT OPTIONS	NEW BUSINESS	RENEWAL BUSINESS	BILLING FEES
Full Payment	Full Payment: • 100% down payment	Full Payment: • One installment	Late—$25 NSF—$25
Two Payments	Two Installments: • 50% down payment • One installment is due at a 6 month interval	Two Installments: • Two equal installments due at a 6 month interval	Late—$25 Invoice—$6 NSF—$25
Four Payments	Four Installments: • 25% down payment • Three equal installments due at quarterly intervals	Four Installments: • Four equal installments due at quarterly intervals	Late—$25 Invoice—$6 NSF—$25
Ten Payments	Ten Installments: • 20% down payment • Nine equal installments due at monthly intervals	Ten Installments: • Ten equal installments due at monthly intervals	Late—$25 Invoice—$6 NSF—$25
Monthly EFT Only	Twelve Installments: • One month down payment • Eleven equal installments due at monthly intervals	Twelve Installments: • Twelve equal installments due at monthly intervals	Late—$25 NSF—$25
Pay As You Go (Hanover EZPay)	Hanover EZ Pay allows businesses to pay their Workers' Compensation premium in real-time as they run their payroll. • No down payment required • Automatic premium withdrawals with frequency determined by payroll cycle *Payroll vendor may charge an additional fee for reporting on insured's behalf*		NSF—$25

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Payment Methods Available in Minnesota

PAYMENT OPTION	PAYMENT METHOD	DETAILS
Online	Checking, Debit Card, and Credit Card*	hanover.com**
Phone	Checking, Debit Card, and Credit Card*	1-800-573-1187
Automatic (EFT)	Checking and Savings	hanover.com EFT Authorization Form
Online Banking	Checking and Savings	Customer's Bank Site
Mail	Check or Money Order	The Hanover Insurance Group PO Box 850045 Charlotte, NC 28258-0045

** MasterCard, Visa, and Discover accepted.*

*** Register at hanover.com for email alerts, My Wallet, and more!*

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233-1009MN (10/16)
LC 12-144

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THIS NOTICE IS PROVIDED IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS NOTICE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE	
Disclosure of Premium:	
Total Terrorism Premium	$55
Fire Following Premium	
Other than Fire Following Premium	

Disclosure of Terrorism Coverage Available

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from "acts of terrorism" defined in Section 102(1) of the Act as follows:

> Any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and 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.

The premium charged for this coverage is provided in the Schedule above and does not include any charges for the portion of loss that may be covered by the Federal Government as described below.

Your policy may contain other exclusions which could affect your coverage, such as an exclusion for Nuclear Events or Pollution. **Please read your policy carefully.**

Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States:
In your state, a terrorism exclusion makes an exception for (and therefore provides coverage for) fire losses resulting from an act of terrorism. If you reject the offer of terrorism coverage, therefore, that rejection does not apply to fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy. The additional premium just for such fire coverage is shown in the Schedule above.

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Disclosure of Federal Participation in Payment of Terrorism Losses

The United States government through the Department of the Treasury may pay a share of terrorism losses insured under the federal program under a formula set forth in the Act. Under this formula, the United States government generally reimburses the following percentage of covered terrorism loss which exceeds the statutorily established deductible paid by the insurance company providing the coverage: 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020.

Cap on Insurer Participation in Payment of Terrorism Losses

The Act contains a $100 billion cap that limits the reimbursement by the United States government as well as insurers' liability for losses resulting from certified acts of terrorism. If the aggregate of insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year and we have met our insurer deductible under the Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Rejection of Terrorism Insurance Coverage

☐ I decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Applicant/Policyholder Signature

Insurance Company

Print Name

Quote or Policy Number

Date

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Thank You!

Thank you for the opportunity to design a total account insurance solution for your client's educational institution.

While The Hanover is widely recognized for its broad range of coverages, our company's underwriting, claims, and loss control professionals continue to set the industry standard for overall excellence and expertise. Our team is committed to helping all of our agency partners with industry-specific solutions, innovative coverages, and superb services, with the end goal being to provide added value that helps you win and retain more business.

We strive to make sure these coverages add value, are cost-effective, and convenient. Our total account solution provides protection for today, plus the ability to evolve to meet tomorrow's challenges.

I'll be contacting you soon to discuss this proposal and to answer any questions you may have. Meanwhile, if I can be of any assistance, please don't hesitate to contact me in advance.

Kelly Ferguson
Portfolio Underwriter
kferguson@hanover.com

Thank you for considering The Hanover. Our entire team looks forward to working with you.





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114-1394ED (10/13)
LC 14-

SECTION 8

INLAND MARINE

Insd #	Description	Serial #	Cost
M-4	2019 Toro 4110 4WD 10.5' Mower	403406268	$84,960
M-8	2006 Jacobson HR 9016 16' Mower	7052801705	$54,000
	2005 Atlas Copco Portable Air Compressor	4500A10165R012920	$10,000
RHS	2008 Toro 2110 Workman	280000496	$4,000
M-10	2016 Toro 7200 60" Mower	316000218	$45,915
RHS	Toro Sand Pro 5040 3 Wheeler	08705-280000321	$8,000
M-11	2020 Toro Grandstand 52” Mower with Broom and 5’ Boss Plow	Mower: 407529400 Broom: 407349720 5' Boss Plow: 407446345	$18,624
M-3	2022 Toro 3310 72" Mower	407298750	$51,223
M-12	2022 Toro Grandstand 52” Mower with Broom and 5’ Boss Plow	Mower: 407435359 Broom: 408953897 5' Boss Plow: 409914838	$21,573
UW53	2023 Bobcat Utility Machine	B4RD11465	$69,044
RMS	2022 Toro Sand Pro 2040Z 3 Wheeler	411874666	$12,460
S-770	2024 Bobcat S-770 Skid Steer Loader	AT5A19132	$69,043
UV34	2023 Bobcat/Polaris Ranger	B53640448	$21,816
	Miscellaneous Bikes		$61,023
	Total Values		**$531,681**

SECTION 9

RPS #	Year	Make/Model	VIN #	Cost New	# Passengers
1	2026	IC RE	4DRGVMMN8TB046595	$166,380	83
2	2026	IC RE	4DRGVMMNXTB046596	$166,380	83
5	2027	IC RE	4DRGVMMN2VB813635	$169,791	90
6	2027	IC RE	4DRGVMMN2VB813635	$169,7911	90
7	2016	IC CE-300	4DRBUAAN3GB745932	$98,511	77
8	2021	IC CE-300	4DRBUC8N8MB328514	$109,376	65
9	2024	IC CE-300	4DRBUC8N5RB584908	$119,725	65
10	2023	IC CE-300	4DRBUC8N0PB116257	$113,604	65
11	2019	IC CE-300	4DRBUC8N0KB365697	$103,700	77
12	2020	IC CE-300	4DRBUC8NXLB343966	$104,389	77
13	2019	IC CE-300	4DRBUC8N2KB365698	$103,700	77
14	2014	CHEV /GIRARDIN MICRO BIRD	1GB6G5BGXE1109813	$48,608	30
15	2020	IC CE-300	4DRBUC8N6LB340868	$102,640	65
16	2022	CHEV /GIRARDIN MICRO BIRD	1HA6GVB74NN000005	$82,596	36
17	2016	CHEV /GIRARDIN MICRO BIRD	1GB6GUBG3G1340369	$65,593	30
18	2020	CHEV /GIRARDIN MICRO BIRD	1HA6GUBG9LN004557	$73,448	30
19	2019	IC CE-300	4DRBUC8NXKB273206	$100,918	65
20	2018	IC CE-300	4DRBUC8N6JB418630	$111,472	77
21	2018	IC CE-300	4DRBUC8N3JB418617	$99,156	65
22	2017	IC CE-300	4DRBUC8N1HB693266	$104,967	65
23	2017	IC CE-300	4DRBUC8N3HB693267	$104,967	65
24	2024	IC CE-300	4DRBUC8N7RB584909	$119,725	65
25	2017	IC CE-300	4DRBUC8N5HB693268	$104,967	65
26	2021	IC CE-300	4DRBUC8N0MB335523	$109,378	65
27	2024	IC CE-300	4DRBUC8N2RB065279	$159,056	83
28	2024	IC CE-300	4DRBUC8N3RB584910	$119,725	65
29	2021	IC CE-300	4DRBUC8N4MB332866	$111,282	77
30	2026	IC CE-300	4DRGVMMN1TB393749	$88,305	65
T-1	2019	FORD F-350 SRW	1FT8X3BT8KEC69408	$59,631	3
T-2	2022	FORD TRANSIT 150	1FTYE1C86NKA55706	$79,848	10
T-3	2017	CHEV /GIRARDIN MPV SRW	1GB0GRBF3H1317959	$57,950	10
T-4	2019	FORD F-350 SRW	1FT8X3BTXKEC69409	$59,630	3
T-5	2014	FORD F550 DUMP	1FDUF5HY2EEB65464	$54,257	3
T-6	2017	CHEV /GIRARDIN MPV SRW	1GB0GRBF8H1319884	$57,950	10
T-7	2011	CHEV EXPRESS VAN	1GNZGZHG4B1185005	$38,014	10
T-8	2021	RAM PROMASTER 2500	3C6ERVPG5ME508979	$64,987	4
T-9	2022	FORD TRANSIT 150	1FTYE1C82NKA55783	$79,848	10
T-10	2016	ISUZU NPR HD	54DC4W1B2GS804475	$52,773	3
T-11	2023	FORD TRANSIT 350DRW	1FDCF8ZGXPKA82125	$72,500	2
T-12	2011	CHEV EXPRESS VAN	1GNZGZHG7B1153777	$32,357	2
T-14	2014	CHEV EXPRESS VAN	1GNZGZBG6E1194799	$44,934	10

AUTO SCHEDULE – Continued

RPS #	Year	Make/Model	VIN #	Cost New	# Passengers
	1995	TRAILER-GROUNDS	1N9UB2324SN077892	$3,425	
	2022	TRAILER-GROUNDS	4KNBT1910NL160832	$5,825	
	2024	TRAILER-GROUNDS	4YMBU0812RM008436	$1,242	
	2018	TRAILER-GROUNDS	5JWSC1214JN505422	$4,164	
	2023	TRAILER-BAND	5JWTC2020PN588376	$13,894	
	2021	TRAILER-BIKE SAFETY	5JWTC2421MN564190	$9,882	
	2024	TRAILER-BIKE SAFETY	5JWTC2427RN596021	$15,410	

SECTION 10

SOCIAL WORKERS PROFESSIONAL LIABILITY

RISK PLACEMENT SERVICES

Insurance Quote

Date: Aug 28, 2026

Attached please find Carrier quotation RPS has secured on your behalf for the below mentioned risk.
Please review the attached and below carefully as coverage described herein may be different from the original application submitted, or prior policy if applicable.

Insured: Richfield Public Schools - ISO #280 District Office - Door **RPS Reference #:** 8983654A
Insured ID: 1663727

Mailing Address: 401 70th Street West Minneapolis, MN 55423

Physical Address: 401 70th Street West, Minneapolis, MN 55423

Carrier: Evanston Insurance Company **/** Non-Admitted AM Best Rating: A XV

Policy Period: 10/1/2026 to 10/1/2027

Coverage: Error & Omissions - Managed Health Care

TIV: per Carrier terms attached

Limit: per Carrier terms attached

Rate: per Carrier terms attached

Policy Premium:	$13,128.00
Fees (fully earned):	
Broker Fee - RPS	$275.00
Taxes:	**Home State:** MN
Surplus Lines Tax	$402.09
Stamping Office Fee	$5.36

TOTAL: $13,810.45 **Minimum Earned Premium:** 25%

THE PREMIUM ABOVE DOES NOT INCLUDE TERRORISM COVERAGE. IF THE INSURED ELECTS TO PURCHASE TERRORISM COVERAGE THE ADDITIONAL PREMIUM WILL BE PLUS SURPLUS LINES TAX OF .

Healthcare risk solutions quote

General information

Coverage: Specified Medical Professions

Date	08/28/2026	Deal number	6205692-1
Producer	Risk Placement Services, Inc.	Attention	Steve Libor
		Issuing company	Evanston Insurance Company, a Surplus Lines Company
Applicant	Richfield Public Schools - ISD #280 District Office 401 70th St W Richfield, MN - 55423	Quote expiration	Thirty (30) days, or if this is the issuing company's renewal, the policy expiration date
Effective date	10/01/2026	Expiration date	10/01/2027

Quote limits and pricing

	Option 1
Premium	**$13,128**
Defense	Inside Limits
Professional liability (claims made)	
Limits of liability Each claim Aggregate	 $1,000,000 $3,000,000
Each claim deductible	$5,000
Retroactive date	10/01/2003
Professional services	School Psychologists and School Social Worker Services

BROKER FEE: $275
SLT: $402.09
SOF: $5.36
TOTAL: $13,810.45

Combined aggregate limit of liability

Insuring agreements designated below by "X" (☒) share the combined aggregate limit of liability.

	Option 1
Combined aggregate limit of liability	$3,000,000
Professional liability	☐
General liability	☐
None	☒

Premium for Extended Reporting Period
1 year(s) at 150% | 2 year(s) at 175% | 3 year(s) at 200% of the total premium.

Coverage forms and endorsements

MJIL 1000 08 10	Signature Page
MPIL 1007 01 20	Privacy Notice
MPIL 1083 04 15	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
MDIL 1001 08 10	Forms Schedule
MDSM 5013 02 20	Dec Spec Med Professions Insurance Policy
MESM 5010 02 20	Spec Medical Professions Profes Liab Ins Cov Part
MESM 5100 02 20	Common Policy Conditions
EIC 4008	Restriction of Coverage Rendered by Employed: employed psychologists, social workers, occupational therapists, and SLP's
MEIL 5200-25% 07 04	Minimum Earned Premium Endorsement
MEIL 5229 09 10	Longer Duration Extended Report Period Availability
MESM 2147 05 20	Changes - Multiple Insureds, Claims And Claimants
MESM 2168 06 23	Two or More Coverage Parts, Coverage Forms, Endorsements or Insuring Agreements
MESM 3029 10 19	Exclusion - Correctional Medicine
MESM 3037 03 21	Exclusion - Adoption, Child Placement, And Foster Care
MESM 3041 02 23	Exclusion – Cyber Incident
MIL 1214 09 17	Trade or Economic Sanctions
ZZ-44002-01	Mold Exclusion

SECTION 11

EDUCATORS LEGAL LIABILITY/D&O/EMPLOYMENT PRACTICES - PRIMARY



Insurance Company: Superior Specialty Insurance Company (A/X "Excellent", Non-Admitted

Policy Quotes

Limits Of Insurance	
Combined Single Limit?	Yes
D&O/Educators Liability	
Pending & Prior Litigation Date	10/01/2023
Prior Acts Treatment	Full Prior Acts
Per Claim Limit	$2,000,000
Aggregate Limit	$2,000,000
DOL Limit	$0
Employment Practices Liability	
Pending & Prior Litigation Date	10/01/2023
Prior Acts Treatment	Full Prior Acts
Per Claim Limit	$2,000,000
Aggregate Limit	$2,000,000
DOL Limit	$0
Retention	
ML/POL Insuring Agreement A Retention	$0
ML/POL Insuring Agreement B Retention	$25,000
ML/POL Insuring Agreement C Retention	$25,000
EPL Retention	$25,000
Premium and Fees	
Annual Policy Premium	$26,075
Policy Period Premium	$26,075
TRIA Premium	$0
Policy Service Fee	$100
Total Premium and Fees	**$26,175**

Surplus Lines Tax + Stamping Fee: $792.68
Total premium + fees: $26.967.68

Coverage Extensions

D&O/Educators Liability Coverage Extensions	
Derivative Demand Investigation Cost Coverage Endorsement	$50,000
Crisis Management Expense Coverage	$25,000
Non-Monetary Claims Defense Coverage Sub-Limit	$250,000
Scholastic Regulatory Claims Defense	$100,000
Clery Act Audit Coverage	$100,000
IEP Hearing Coverage Limitation Endorsement	$250,000

Optional Coverage Extensions

Bullying Defense Cost Coverage Endorsement	$50,000
School/Workplace Violence and Other Crisis Event Management Endorsement	$50,000
School/Workplace Violence and Other Crisis Event Management Endorsement SIR	$25,000
School/Workplace Violence and Other Crisis Event Management Endorsement Quality of Service	Average
Amended Breach of Contract Endorsement	$100,000
Add Back Prevailing Legal Fees for IEP	$250,000
Employment Practices Liability Coverage Extensions	
Wage & Hour Claims Defense Cost Coverage	$100,000

Extended Reporting Period Options

Option	Premium
One (1) Year	100%
Two (2) Years	150%
Three (3) Years	185%

This proposal is expressly subject to the conditions listed below. If such conditions are not met or information is not received as required, and approved by us upon receipt, this proposal will automatically expire without further action.

1. Signed and dated TRIA Acknowledgement Form

Policy Forms Declaration

Form Number	Form Date	Form Description
NML00002	06/23	Declaration
NML00062	06/23	Form Schedule
ILP001	01/04	OFAC Notice
MPIL1041	02/20	How to Report a Claim Notice
NML00001	06/23	General Terms & Conditions
NML00005	06/23	Educators Legal Liability Coverage Part
NML00006	06/23	Employment Practices Liability Coverage Part
NML00037	06/23	Cap on Losses For Certified Acts of Terrorism Endorsement
NML00032	06/23	School Violence and Other Crisis Event Management Endorsement
NML00036	06/23	Wage and Hour Defense Cost Coverage Endorsement
NML00038	06/23	Service of Suits Endorsement
NML00057	06/23	IEP Hearing Coverage Limitation Endorsement (with Prevailing Party Fee coverage)
NML00065	06/23	Bullying Claim Defense Cost Coverage Endorsement

Policy Forms Declaration

NML00067	06/23	Bond Default Exclusion Endorsement
NML00069	06/23	Amended Breach of Contract Coverage Endorsement
NML00074	06/23	General Change Endorsement
S PL 50059	01/21	Nuclear Exclusion (Broad Form)
SNC US CPN	02/20	U.S. Consumer Privacy Notice

The above referenced form titles are solely for convenience and form no part of the terms & conditions. Please read all forms and endorsements careful.

This proposal is valid for 30 days from this letter or the effective date quoted, whichever is sooner. If between the date of this quotation and the effective date of the policy, there is a significant change in the condition of the applicant or an occurrence of an event which could substantially change the underwriting evaluation of the applicant, then at the sole discretion of American Insurance Professionals (on behalf of Superior Specialty Insurance Company) this quotation may be withdrawn or modified. In the event of any conflict or ambiguity between the proposed Policy and any statements made concerning this coverage, the proposed Policy shall control. This proposal does not apply to the extent that trade or economic sanction laws (or other laws or regulations) prohibit Superior Specialty Insurance Company from offering insurance. To the extend that any such prohibitions apply, this proposal is void.

Thank you for considering American Insurance Professionals as your market of choice. We look forward to working with you. Should you have any questions, please do not hesitate to contact me.

EDUCATORS LEGAL LIABILITY/D&O/EMPLOYMENT PRACTICES - EXCESS

Professional Governmental Underwriters, LLC

The Authority.

Surplus Lines Tax + Stamping Fee: $348.31
Total premium + fees: $12,088.31

Applicant Name:	Richfield Public Schools, ISD #280	**Date:**	08/14/2026
Carrier:	Indian Harbor Insurance Company (Non-Admitted) AM Best Rated A+	**Renewal Of:**	ELE0957040-02-REN
		Proposed Term:	10/01/2026 to 10/01/2027

Please review the coverage being offered as it may differ from that which was on the prior policy. This Indication is based on information currently available and is subject to change or could be rescinded.

Excess Educators Legal and Employment Practices Liability

Coverage	Limits	Excess Of	Primary Retention	Premium
Excess Educators Legal Liability	Claim and Aggregate $1,000,000	$2,000,000 / $2,000,000 Superior Specialty Insurance Company	$25,000	$11,495.00

Summary of Cost

Policy Premium	$11,495.00
Policy Fee	$245.00
Grand Total:	**$11,740.00**

Terms, Conditions & Warranties

- Forms attached on renewal will be updated to the current edition utilized by the carrier; coverage may differ in that it may be broader or more restrictive. Coverage provided is that which is included in the policy forms. Forms are available upon request.
- Renewal coverage is not automatic. All coverage will expire at 12:01 a.m. on the expiration date shown. Renewal orders must be received and acknowledged by this office prior to the expiration date.
- The forms, terms and conditions shown within this document may not be all inclusive.

Excess Educators Legal and Employment Practices Liability Forms

PGUXS	Excess Professional Liability Policy Declarations
PN CW 01	Notice to Policyholders - Fraud Notice
PN CW 02	Notice to Policyholders - Privacy Policy
PN CW 05	Notice to Policyholders - U.S. Treasury Department's Office of Foreign Assets Control ("OFAC")
PGUXS 148	Schedule of Endorsements
PGUXS 149	Underlying Schedule
PGUXS 150	Excess Claims Reporting
PGUXS 151	Excess Depletion of Underlying Limits
IL MP 9104 0124 IHIC	In Witness
PGUXS 159	Excess - Drop DownLimits
PGU 1133	US Professional Indemnity - Cyber Exclusion
PGU 1140	Consumer Protection Laws Exclusion Endorsement
XL-MNSOP	Service of Process

SECTION 12

CRIME

Insuring Agreement	Single Loss Limit of Insurance	Single Loss Retention
A. Fidelity		
1. Employee Theft	$500,000	$5,000
2. ERISA Fidelity	Not Covered	
3. Employee Theft of Client Property	Not Covered	
B. Forgery or Alteration	$100,000	$5,000
C. On Premises	$10,000	$500
D. In Transit	$10,000	$500
E. Money Orders and Counterfeit Money	Not Covered	
F. Computer Crime		
1. Computer Fraud	$500,000	$5,000
2. Computer Program and Electronic Data Restoration Expense	Not Covered	
G. Funds Transfer Fraud	$500,000	$5,000
H. Personal Accounts Protection		
1. Personal Accounts Forgery or Alteration	Not Covered	
2. Identity Fraud Expense Reimbursement	Not Covered	
I. Claim Expense	$5,000	$0

Insurance Company: Travelers Casualty and Surety Company of America
Premium: $3,334.00

SECTION 13

CYBER LIABILITY

TRAVELERS

Travelers Cyber Risk Services

Monitoring, tools and services that help to predict and prevent cyber threats – so that you can focus on growing your business, not responding to cyberattacks.

TRAVELERS CYBER POLICIES INCLUDE:

Always-On Threat Monitoring and Alerts

- Take action with same-day threat alerts that help to identify attacks before they escalate.
- Review step-by-step actions tailored to your organization.

Expert Guidance from Our In-House Cyber Risk Services Team

- Get personalized guidance to help strengthen security and reduce risk — including specialized assessments on AI risk management and social engineering fraud.
- Maximize the effectiveness of your security investments.

24/7 Cyber Risk Dashboard

- Check your cyber exposure and view custom security recommendations anytime.
- Access a network of preferred cybersecurity vendors.

Personalized Policy Onboarding

- Meet your Travelers Cyber Risk Services team and get familiar with your service offerings.
- Review your current security report and receive actionable recommendations.

ORGANIZATIONS THAT ENGAGE WITH THESE SERVICES WERE SHOWN TO:*

- Be nearly **20%** less likely to experience a cyber breach
- See nearly **27%** lower total claim costs per cyber breach

*The frequency and severity of cyber insurance claims were found to be lower on average across all policyholder organizations that met a minimum threshold for engaging with the service offerings described above by registering their account on the Cyber Risk Dashboard

CUSTOMER STORY



Policyholder virtual private network (VPN) credentials are seen for sale on a dark web marketplace



Within minutes, Travelers has reached the policyholder and broker



VPN is taken offline to prevent the spread of an attack



Travelers helps the policyholder set up multifactor authentication (MFA) on their VPN accounts



Major ransomware attack averted, avoiding potential interruption to operations, reputational harm and an estimated $250,000+ claim

HOW IT WORKS:

1. Get Started: After your policy is issued, we'll send an email inviting you to register for the Travelers Cyber Risk Dashboard.
2. Onboarding Call: Once you've registered your dashboard account, send us an email at the address below to schedule your Onboarding Call.*
3. Year-Round Support: Schedule an eligible service from the menu below by sending us an email or going to the Risk Services page in your Dashboard.

You and your insurance representative can reach us at cyberservices@travelers.com.

Online Tools and Always-On Services	All Travelers Cyber Policyholders
Cyber Risk Dashboard	✓
External perimeter scanning	✓
Personalized alerts for emerging cyber threats	✓
Continuous dark web monitoring	✓
Cyber expert security consultations	✓ Up to 5 calls
Multifactor authentication implementation support	✓ Up to 5 calls
Self-service risk assessment	✓
Employee security awareness training	✓
Discounted vendor rates	✓
Cyber newsletters and webinars	✓

Expert Support *Available to policyholders with $1M+ cyber limit and the gross annual revenue shown in each column*	**Under $50M Revenue**	**$50-100M Revenue**	**$100M+ Revenue**
Policy onboarding call	✓ 30-min call	✓ 30-min call	✓ 30-min call
Meet the data breach coach	✓ 1-hr call	✓ 1-hr call	✓ 1-hr call
AI risk assessment	✓ 1-hr call	✓ 1-hr call	✓ 1-hr call
Social engineering fraud risk assessment	✓ 1-hr call	✓ 1-hr call	✓ 1-hr call
Post-incident consultation	✓ 1-hr call	✓ 1-hr call	✓ 1-hr call
Cybersecurity risk assessment		✓ 1-hr call	✓ 1-hr call
Scan reports for third-party vendors		✓ 15 scans	✓ 15 scans
Incident response tabletop exercise**		✓ 30-min prep call	✓ 2-hr virtual + prep call
Incident Response Planning (IRP)	Template and guide	Template and guide	✓ 1-hr call
Business Continuity Planning (BCP)	Template and guide	Template and guide	✓ 1-hr call

To access a full description of each service and its benefits click here or scan the QR code

*Available to policyholders with $1M+ cyber limit

**On-site tabletops are available via third-party vendors at a reduced cost

TRAVELERS

travelers.com

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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LTR-19133 Ed. 02-25

TRAVELERS

Wrap+®

Declarations

Policy No. 106989351

This Policy consists of this Declarations and one or more Coverage Declarations and Coverage forms. It may also include one or more Common Conditions or endorsements. In consideration of the premium, the Insurer provides this Policy, which is the entire agreement between the Insurer and the Insured.

Insurer	Throughout this Policy, Insurer means **Travelers Casualty and Surety Company of America**, which is a capital stock company located in Hartford, Connecticut.
Named Insured	Throughout this Policy, Named Insured means: RICHFIELD PUBLIC SCHOOLS ISD 280
Principal Address	District Office - Door 26 401 70th Street West RICHFIELD, MN 55423-3061
Policy Period	Inception: October 01, 2026 Expiration: October 01, 2027 12:01 A.M. local time both dates at Principal Address.
Policy Premium	$21,021.00
Total	$21,021.00
Notices To The Insurer	Mail: Travelers Bond & Specialty Insurance Claim P.O. Box 2989 Hartford, CT 06104-2989 Overnight Mail: Travelers Bond & Specialty Insurance Claim One Tower Square, MN06 Hartford, CT 06183 Email: BSIclaims@travelers.com Fax: 1-888-460-6622 For questions related to claim reporting or handling, please call 1-800-842-8496.
Producer Information	DOLLIFF INC 10900 WAYZATA BLVD STE 250 MINNETONKA, MN 55305 Phone: 952-593-7400

Authorized officers of the Insurer:

President

Corporate Secretary

Countersigned By

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Forms attached at issuance:

Form Number	Form Title
AFE-16001-0119	General Conditions
AFE-17008-0119	Minnesota Changes Endorsement
AFE-19029-0719	Cap On Losses From Certified Acts Of Terrorism Endorsement
AFE-19030-0920	Federal Terrorism Risk Insurance Act Disclosure Endorsement
CYB-16001-0620	CyberRisk Coverage
CYB-16001-TOC-0620	CyberRisk Table of Contents
CYB-19101-0119	Per Impacted Parties And Computer And Legal Expert Costs Endorsement
CYB-19102-0620	Dependent Business Interruption - System Failure Endorsement
CYB-19104-0620	Dependent Business Interruption - Outsource Provider Endorsement
CYB-19105-0119	Conviction Reward Endorsement
CYB-19122-0519	Vendor Or Client Payment Fraud Endorsement
CYB-19123-0519	Bricked Equipment Endorsement
CYB-19237-0925	Claims Arising From First Party Events Endorsement

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Claims-Made: The Liability Insuring Agreements are provided on a Claims-Made basis, and cover only *Claims* first made during the *Policy Period*, or any applicable extended reporting period. Please read the Policy.

Defense Within Limits: The Limit available to pay settlements or judgments will be reduced, and may be completely exhausted, by *Defense Costs*, and any retention will be applied against *Defense Costs*.

A limit left blank for a coverage means that such coverage is not included. An entry for any other provision left blank means that such provision does not apply.

The Insurer has the duty to defend *Claims*.

CyberRisk Aggregate Limit: $1,000,000

Liability	**Limit**	**Retention**
Privacy and Security	$1,000,000	$25,000
Payment Card Costs	$1,000,000	Subject to Privacy and Security Retention
Media	$1,000,000	$25,000
Regulatory Proceedings	$1,000,000	$25,000

Breach Response	**Limit**	**Retention**
Privacy Breach Notification	1,000,000 impacted parties	impacted parties threshold 100
Computer and Legal Experts	$1,000,000 which is separate from the CyberRisk Aggregate Limit	
Betterment	$100,000	
Cyber Extortion	$1,000,000	$25,000
Data Restoration	$1,000,000	$25,000
Public Relations	$1,000,000	$25,000

Cyber Crime	**Limit**	**Retention**
Computer Fraud		
Funds Transfer Fraud		
Social Engineering Fraud	$100,000	$5,000
Telecom Fraud	$100,000	$5,000

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Business Loss	Limit	Retention
Business Interruption	$1,000,000	
Dependent Business Interruption	$100,000	
Dependent Business Interruption – System Failure	$100,000	
Dependent Business Interruption – Outsource Provider	$100,000	
Dependent Business Interruption – Outsource Provider – System Failure	$100,000	
Reputation Harm	$100,000	$5,000
System Failure	$1,000,000	

Additional First Party Provisions

Accounting Costs Limit:	$25,000
Betterment Coparticipation:	50%
Period Of Restoration:	180 days
Period Of Indemnity:	30 days
Wait Period:	12 hours

Knowledge Date: October 01, 2018

P&P Date: October 01, 2018

Retro Date: N/A

Extended Reporting Period

Months	Percentage of Annualized Premium
12	75%

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SECTION 14

NOTICE CONCERNING POLICYHOLDERS RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protection by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have assets, if any, of the insolvent insurer to satisfy your claim.

Resident of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association
4640 West 77th Street, Suite 342
Edina, Minnesota 55435
(612) 831-1908

The maximum amount the guaranty association will pay in regard to a claim under all policies issued by the same insurer is limited to $300,000. This limit does not apply to worker's compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property & casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHT IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.

LEGAL & PRIVACY NOTICES

DISCLAIMER

THIS DOCUMENT IS AN OUTLINE OF INSURANCE COVERAGES ONLY. REFERENCE MUST BE MADE TO THE INSURANCE POLICIES WHICH CONTAIN THE FULL TERMS AND CONDITIONS OF COVERAGE.

NOTHING CONTAINED WITHIN THIS SUMMARY AMENDS OR ALTERS THE INSURANCE POLICIES IN ANY WAY.

SURPLUS LINES ACT

One or more of your insurance policies may be issued pursuant to the Minnesota Surplus Lines Insurance Act. Under this Act the insurance company is an Eligible Surplus Lines Insurer but is not otherwise licensed by the State of Minnesota. In case of Insolvency, payment of claims is not guaranteed.

PRIVACY STATEMENT

Dolliff Inc. is firmly committed to protecting your privacy and the confidentiality of any personal information about our customers that we might possess or acquire. We understand your privacy and security concerns regarding the information we collect, use and disclose to third parties for the purpose of allowing us to provide and offer our products and services to you.

We have developed internal standards, policies and procedures for the protection of customer information, and we strive to maintain the accuracy of customer information and will promptly respond to any questions or concerns customers may have about the accuracy of their personal information. In addition, we adhere to high ethical standards as to the confidentiality of customer's information, and we will only use personal information in compliance with applicable laws and regulations.

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Federal Insurance Company

AMB #: 002084 **NAIC #:** 20281 **FEIN #:** 131963496

Administrative Office
202B Hall'S Mill Road
Whitehouse Station, New Jersey, 08889
United States

https://www.chubb.com
Phone: 215-640-1000



Best's Credit Ratings

Financial Strength

Rating (Rating Category):	A++ (Superior)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Jan 16, 2026
Initial Rating Date:	Dec 31, 1907

Long-Term Issuer Credit

Rating (Rating Category):	aa+ (Superior)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Jan 16, 2026
Initial Rating Date:	Mar 17, 2005

Financial Size Category

Financial Size Category:	XV (Greater than or Equal to USD 2.00 Billion)

FINANCIAL EVALUATION – **GENERAL LIABILITY, INLAND MARINE, AUTO AND UMBRELLA**

The Hanover Insurance Company

AMB #: 002225 **NAIC #:** 22292 **FEIN #:** 135129825

Administrative Office
440 Lincoln Street
Worcester, Massachusetts, 01653-0002
United States

https://www.hanover.com
Phone: 508-853-7200



Best's Credit Ratings

Financial Strength	
Rating (Rating Category):	A (Excellent)
Affiliation Code:	g (Group)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Aug 14, 2026
Initial Rating Date:	Dec 31, 1907
Long-Term Issuer Credit	
Rating (Rating Category):	a+ (Excellent)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Aug 14, 2026
Initial Rating Date:	May 04, 2005
Financial Size Category	
Financial Size Category:	XV (Greater than or Equal to USD 2.00 Billion)

FINANCIAL EVALUATION – **SCHOOL PSYCHOLOGISTS PROFESSIONAL LIABILITY**

Evanston Insurance Company

AMB #: 003759 **NAIC #:** 35378 **FEIN #:** 362950161

Administrative Office
10275 W. Higgins Road, Suite 750
Rosemont, Illinois, 60018
United States

https://www.markelcorp.com
Phone: 847-572-6000



Best's Credit Ratings

Financial Strength	
Rating (Rating Category):	A (Excellent)
Affiliation Code:	g (Group)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Nov 21, 2025
Initial Rating Date:	Jun 30, 1983
Long-Term Issuer Credit	
Rating (Rating Category):	a+ (Excellent)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Nov 21, 2025
Initial Rating Date:	Jun 29, 2005
Financial Size Category	
Financial Size Category:	XV (Greater than or Equal to USD 2.00 Billion)

FINANCIAL EVALUATION – **EDUCATORS LEGAL LIAB/D&O/EPLI - Primary**

Superior Specialty Insurance Company

AMB #: 000524 **NAIC #:** 16551 **FEIN #:** 481010625

Domiciliary Address
1900 L. Don Dodson Drive
Bedford, Texas, 76021
United States

https://www.statenational.com
Phone: 817-265-2000

Best's Credit Ratings

Financial Strength	
Rating (Rating Category):	A (Excellent)
Affiliation Code:	p (Pooled)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Nov 21, 2025
Initial Rating Date:	Jul 07, 1992
Long-Term Issuer Credit	
Rating (Rating Category):	a+ (Excellent)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Nov 21, 2025
Initial Rating Date:	Apr 19, 2005
Financial Size Category	
Financial Size Category:	XI (USD 750 Million to Less than 1.00 Billion)

FINANCIAL EVALUATION – **EDUCATORS LEGAL LIAB/D&O/EPLI - Excess**

Indian Harbor Insurance Company

AMB #: 011340 **NAIC #:** 36940 **FEIN #:** 061346380

Administrative Office
677 Washington Blvd., 10th Floor, Suite 1000
Stamford, Connecticut, 06901
United States

https://www.axaxl.com
Phone: 203-964-5200

Best's Credit Ratings

Financial Strength	
Rating (Rating Category):	A+ (Superior)
Affiliation Code:	g (Group)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Oct 09, 2025
Initial Rating Date:	Apr 26, 1993
Long-Term Issuer Credit	
Rating (Rating Category):	aa (Superior)
Outlook (or Implication):	Stable
Action:	Upgraded
Effective Date:	Oct 09, 2025
Initial Rating Date:	Apr 11, 2005
Financial Size Category	
Financial Size Category:	XV (Greater than or Equal to USD 2.00 Billion)

FINANCIAL EVALUATION – **CRIME & CYBER**

Travelers Casualty and Surety Company

AMB #: 002001 **NAIC #:** 19038 **FEIN #:** 066033504

Administrative Office
One Tower Square
Hartford, Connecticut, 06183
United States

https://www.travelers.com
Phone: 860-277-0111

Best's Credit Ratings

Financial Strength	
Rating (Rating Category):	A++ (Superior)
Affiliation Code:	g (Group)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Aug 21, 2026
Initial Rating Date:	Jun 30, 1922
Long-Term Issuer Credit	
Rating (Rating Category):	aa+ (Superior)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	Aug 21, 2026
Initial Rating Date:	Apr 18, 2005
Financial Size Category	
Financial Size Category:	XV (Greater than or Equal to USD 2.00 Billion)

NEW BUSINESS – FOR REVIEW **Agenda Item VI.C.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

Subject: Commission Sales

(Recommended by the superintendent)

A first read of Policy 707: Commission Sales – Vending Machines & School Pictures. This policy establishes the parameters for the approval of contracts involving commission sales.

While the District does own a number of vending machines, there are currently no active contracts for them, so the vending machines are not in use. The District currently has a contract with Kemmetmueller Photography Inc. for school pictures.

Attachments:
Policy 707: Commission Sales – Vending Machines & School Pictures
MSBA Model Policy 720: Vending Machines

RICHFIELD PUBLIC SCHOOLS

COMMISSION SALES - VENDING MACHINES & SCHOOL PICTURES

I. PURPOSE

The purpose of this policy is to establish procedures to govern the commission sales from vending machines installed in school facilities and the sale of student school pictures.

II. GENERAL STATEMENT OF POLICY

It is in the best interest of the District to contract for these services and account for the proceeds in a manner that allows those revenues to be included in the budget of the facility or department in which they are generated, and that establishes controls to avoid fraud, theft or the appearance of impropriety.

III. AUTHORIZATED COMMISSION SALES

Contracts involving commission sales and automatic vending machines dispensing food, beverages or other approved items, and in compliance with Policy 112: Wellness, are authorized provided that all contracts are approved by the School Board.

Contracts involving commission sales for student picture taking are authorized provided that all contracts are approved by the School Board.

IV. SUPERVISION AND CONTRACTS

A. All contracts shall be considered by the School Board on a facility-by-facility basis. Compliance with this policy and any applicable laws shall be the responsibility of the School Principal and/or Director of Nutrition Services.

B. A contract involving commission sales is an exception under Minnesota's bid law, Minn. Stat. § 123B.52, and does not require a public bid. However, if a distributor defines the terms of the contract to include the purchase of food products or materials by the school district for resale, this kind of contractual provision is subject to the provisions of the Uniform Municipal Contracting Law, thus meeting the definition of a "contract", contained in Minn. Stat § 471.345, and if the amount of the purchase exceeds $175,000, it would trigger the requirement to advertise for bids and compliance with the bid law Statute.

C. A contract may be awarded after the receipt of two or more quotations and taking into consideration conformity with the specifications, terms of delivery, other conditions and compliance with Minn. Stat. § 123B.52.

D. A copy of this policy shall be included in any specifications or request for proposal. A record shall be kept of all quotations received with the names, amounts and successful bidder indicated. All quotations shall be kept on file as a public record for a period of at least one year after their receipt.

E. A quotation must specify all commissions and any other non-commission amounts to be paid as a result of the award of the contract. The non-commission amounts include, but are not limited to, cash payments, in-kind payments, equipment donations, scholarship contributions, bonus payments, or other payments or contributions of any kind or nature. The non-commission amounts shall be reduced to a cash equivalency and shall be specified on the quotation as an additional amount to be paid as part of the contract award.

F. Contracts that may contain provisions allowing product exclusivity, shall be reviewed prior to the solicitation of quotations.

G. All contracts must be approved by the School Board. Any contract not in compliance with this policy shall be void. Any district employee signing an unauthorized contract may be subject to personal liability thereon and may be disciplined for said action.

H. No District employee or school board member shall have a personal interest in, directly or indirectly, or personally benefit financially from a contract award.

V. ACCOUNTING

A. Proceeds from contracts shall be under the control of the School Board and must be in compliance with UFARS standards.

B. The annual school budget shall include an amount equal to the proceeds from the commission sales.

C. Pursuant to accounting standards, proper auditing and inventory control procedures shall be established by the responsible authority to ensure that commissions are being correctly calculated and paid.

Cross References:
Policy 112: Wellness

Legal References:
Minn. Stat. § 123B.52 (Contracts)
Minn. Stat. § 123B.20 (Dealing in Supplies)
Minn. Stat. § 471.345 (Contracts)
Minn. Stat. § 471.87 (Conflict of Interest)

RATIFIED BY THE BOARD OF EDUCATION: March 19, 2001
REVIEWED AND REAFFIRMED BY THE BOARD OF EDUCATION: October 7, 2013
REVISED BY THE BOARD OF EDUCATION: April 3, 2006; October 4, 2021

Adopted: _____ *MSBA/MASA Model Policy 720*
Orig. 1996
Revised: _____ *Rev. 2022*

720 VENDING MACHINES

I. PURPOSE

The purpose of this policy is to establish procedures to govern vending machines installed in school facilities in the school district.

II. GENERAL STATEMENT OF POLICY

The policy of the school district is to contract for, supervise, maintain, and account for the proceeds from vending machines located in school facilities in a manner that is fair, that maximizes the revenues from those machines, that allows those revenues to be included in the budget of the facility in which they are generated, and that establishes controls to avoid fraud, theft, or the appearance of impropriety.

III. AUTHORIZATION

Automatic vending machines for the dispensing of food, beverages, or other approved items are authorized in any school facility in the school district provided that all contracts for such vending machines must be approved by the school board as provided in this policy.

[Note: This provision can be narrowed to apply only to specific facilities.]

IV. SUPERVISION; APPROVAL; LOCATION

A. All vending machines shall be under the supervision of the school principal or other person in charge of the facility in which the machine is located. That administrator shall be responsible to supervise the machine in compliance with this policy and any applicable laws.

B. The items to be dispensed from a vending machine located in a school facility shall be approved by the principal or other person in charge of that facility. All food, beverages, or other items approved shall be appropriate to the school setting. Machines dispensing cigarettes or tobacco products are not authorized under any circumstances. In the event a written complaint is filed with the superintendent regarding the approval or disapproval of any item, the school board, after proper review, shall make the final determination.

C. Vending machines may be approved that will dispense items only during certain hours, through the use of timers or otherwise. Vending machines should not be operated in competition with the school cafeteria or food service. The principal or other person in charge of the school facility may regulate the hours of operation of any machine.

D. Vending machines shall be located to meet any applicable building, fire, or life/safety codes and to provide convenience of operation, accessibility, and ease of maintenance. The principal or other person in charge of the facility shall review the location of each machine with appropriate maintenance and food service staff.

V. CONTRACT APPROVAL

A. All contracts for the purchase or rental of vending machines shall be considered by the school board on a facility-by-facility basis.

[Note: These provisions may need to be amended if the school board determines to contract for vending machine services on an exclusive and district-wide basis.]

B. If the estimated aggregate receipts from all vending machines located in a school facility will be $10,000 or more in a fiscal year, the contract for any vending machine in that facility must be awarded after the receipt of sealed bids and compliance with Minnesota Statutes section 123B.52.

[Note: This dollar figure is lower than the $175,000 statutory requirement for sealed bids but is recommended to protect the interests of the public.]

C. If the estimated aggregate receipts from all vending machines located in a school facility will be less than $10,000 in a fiscal year, the contract for any vending machine in that facility may be awarded after the receipt of two or more quotations after taking into consideration conformity with the specifications, terms of delivery, other conditions imposed in the call for quotations, and compliance with Minnesota Statutes section 123B.52.

[Note: This dollar figure is lower than the $25,000 statutory requirement for quotations but is recommended to protect the interests of the public.]

D. The contracting process shall be conducted in compliance with Minnesota Statutes section 123B.52. A copy of this policy shall be included in any specifications or request for proposals or quotations. A record shall be kept of all bids or quotations received with the names, amounts, and successful bidder indicated. All bids and quotations shall be kept on file as a public record for a period of at least one year after their receipt.

E. Any bid or quotation must specify all commissions to be paid from the machine and any other noncommission amounts to be paid as a result of the award of the contract. The noncommission amounts include, but are not limited to, cash payments, in-kind payments, equipment donations, scholarship contributions, bonus payments, or other payments or contributions of any kind or nature. The noncommission amounts shall be reduced to a cash equivalency and shall be specified on the bid or quotation as an additional amount to be paid for the award of the contract.

F. If a contract contains a provision allowing exclusivity, such as all machines in the building carrying only a certain manufacturer's brand of pop, that provision must be reviewed by the administration prior to requesting bids or quotations to ensure that it does not conflict with other contracts of the school district.

G. All contracts for vending machines must be approved by the school board. Any contract not made in compliance with this policy shall be void. Any district employee signing an unauthorized contract may be subject to personal liability thereon and may be disciplined for said action.

H. All vending machines are to be installed at the expense of the facility in which located. All financial responsibility for the maintenance and repair of machines shall remain with the individual facility in which located to the extent not addressed in the contract.

I. No teacher, administrator, school district employee, or school board member shall be interested, directly or indirectly, in a vending machine contract with the school district or personally benefit financially therefrom.

VI. ACCOUNTING

A. Proceeds from vending machine sales and contracts shall be under the control of the school board, shall be accounted for in one of the regular school district funds, and must be accounted for and reported in compliance with UFARS.

B. An amount equal to the amount of the proceeds from the machines in each facility shall be included in the budget of the facility in which the proceeds are generated. That amount may be expended in accordance with established expenditure procedures.

C. Pursuant to the vending machine contract or otherwise, proper auditing and inventory control procedures shall be established to ensure that commissions are being correctly calculated and paid. These controls must include daily, weekly, or other periodic inventories and written reconciliations of variances between inventory and cash. Each time cash is removed from, or inventory is added to a machine, a written reconciliation between cash and inventory must be performed by the person taking the cash from the machine and must be signed by the principal or other person in charge of the facility. The original written reconciliation reports shall be filed with the business office monthly and a copy shall be retained by the principal's office.

Legal References: Minn. Stat. § 123B.20 (Dealing in School Supplies)
Minn. Stat. § 123B.52 (Contracts)
Minn. Stat. § 471.345 (Uniform Municipal Contracting Law)
Minn. Stat. § 471.87 (Public Officers, Interest in Contract; Penalty)

Cross References: MSBA/MASA Model Policy 210 (Conflict of Interest – School Board Members)
MSBA/MASA Model Policy 702 (Accounting)

NEW BUSINESS - FOR ACTION **Agenda Item VI.D.**

Board of Education
Independent School District 280
Richfield, Minnesota

Regular Meeting, September 21, 2026

Subject: Donations

(Recommended by the superintendent)

That the board of education accept the following donations with gratitude.

The RHS Scholarship Fund received a donation of $33,000.00 from Uplift North.

The RHS Girls Volleyball Team received donations of $1,438.00 from the Richfield Spartan Foundation and $108.00 from the Richfield Girls Volleyball Boosters for volleyball equipment.