



---

**D.C. Everest Area School District**

6300 Alderson Street  
Weston, WI 54476  
Phone 715-359-4221

**Mr. Jack E. Stoskopf, Jr.**  
Assistant Superintendent  
Business/Personnel Services

**MISSION STATEMENT**

D.C. Everest Area School District, in partnership with the community, is committed to being an innovative educational leader in developing knowledgeable, productive, caring, creative, responsible individuals prepared to meet the challenges of an ever-changing global society.

---

**TO:** Dr. Kristine Gilmore, Superintendent

**FROM:** Jack E. Stoskopf, Jr., Assistant Superintendent for Business/Personnel Services

**RE:** District Insurance Coverage for 2011-2012

**DATE:** May 19, 2011

---

For the 2011-12 school year, our insurance consultant (A.J Gallagher) placed our various lines of insurance coverage out for quote and received responses from seven insurance carriers. After the quote process was completed, the district's total insurance cost increased \$8,969 or 2%.

Attached is the district's Summary of Insurance report showing risk coverage, policy limits and insurance company providers. The report reflects a change in Equipment Breakdown insurance coverage from Liberty Mutual to Zurich American Insurance Co. No other changes in coverage or policy limits took place.

I recommend that the school board accept this Summary of Insurance report.

**D.C. Everest Area School District**

**Summary of Insurance**

2011-12

<b>Coverage</b>	<b>Limits</b>	<b>Insurance Company</b>
General Liability	Included in blanket limit of \$3,000,000 per occurrence for a total of \$6,000,000	Liberty Mutual*
Automobile Liability	\$3,000,000 Combined Single Limit. \$1,000,000 Limit Underinsured / \$1,000,000 Uninsured Limits	Liberty Mutual*
Public Entity Liability	\$3,000,000 limit of liability \$2,500 deductible	Liberty Mutual*
Umbrella Liability	\$7,000,000 of additional coverage	Liberty Mutual*
Workers' Compensation	\$100,000/\$500,000/\$100,000 limits	Liberty Mutual*
Equipment Breakdown	\$50,000,000 Property Limit, \$1,000 deductible	Zurich American Insurance Co*
Crime Policy	Employee Theft \$1,000,000 limit, \$2,500 deductible Computer Fraud \$1,000,000 limit, \$2,500 deductible Funds Transfer Fraud \$1,000,000 limit, \$2,500 deductible Forgery & Alteration \$20,000 limit, \$0 deductible Theft, \$10,000 inside/\$10,000 outside, \$100 deductible	Hanover Insurance Company*
Flood Policy Evergreen Elementary	Building \$500,000 limit & Contents \$500,000 limit \$1,000 deductible	Foremost Insurance Company**
Automobile Physical Damage Property	\$500 deductible \$10,000 deductible (Total insured value \$175,000,168)	State Property Insurance Fund State Property Insurance Fund

\*Administered by AJ Gallagher

\*\*Administered by Clements Insurance Agency