

Coverage Comparison Worksheet
Property and Casualty Program
2012-2013

	Coverage	Associated School Boards of South Dakota Program Limits	Other Carrier Limits/ Additional Premium
1.	Property		
2.	Building and Contents – Blanket Replacement Cost , per member, per occurrence	Blanket to \$250,000,000 Max	\$
3.	Business Interruption (Tuition/Other Revenue) – per member, per occurrence	\$5,000,000	\$
4.	Extra Expense – per member, per occurrence	\$5,000,000	\$
5.	Flood – Annual Aggregate, all members combined	\$25,000,000	\$
6.	Earthquake – Annual Aggregate, all members combined	\$25,000,000	\$
7.	Accounts Receivable – per member, per occurrence	\$5,000,000	\$
8.	Data Processing Systems Equipment (Computers Hardware) – per member, per occurrence	\$5,000,000	\$
9.	Data Processing Media (Computer Software) – per member, per occurrence	\$5,000,000 Reconstruction Cost Software/Data Applies	Yes/No?
10.	Valuable Papers unscheduled – per member, per occurrence	\$5,000,000	\$
11.	Fine Arts unscheduled – per member	\$500,000 per occurrence \$1,000 per item	\$
12.	Ordinance or Law – per member, per occurrence	\$1,000,000	\$
13.	Transit – per member, per occurrence	\$500,000	\$
14.	Newly Acquired Property – 90 days limitation	\$25,000,000	\$
15.	Contractors Equipment – all members per occurrence	As Scheduled Per District	\$
16.	Builders Risk – Any one building per occurrence – 365 days	\$10,000,000	\$
17.	Unreported Premises – per member, per occurrence – 365 days	\$5,000,000	\$
18.	Auto Physical Damage – ACV including over-the-road, all members	Actual Cash Value	\$

