



Coverage Comparison Worksheet Casualty Program

	Coverage	Associated School Boards Protective Trust Program Limits	Other Carrier Limits/ Additional Premium
1.	General Liability Coverage		
2.	General Aggregate Limit	Unlimited	\$
3.	Products/Completed Operations	\$5,000,000	\$
4.	Each Occurrence	\$5,000,000	\$
5.	Personal & Advertising Injury	\$5,000,000	\$
6.	Damage to Premises	\$5,000,000	\$
7.	Limited Pollution	Covered to limits noted above	
8.	Employee Benefits Liability	\$5,000,000	\$
9.	Deductible	None	\$
10.	Professional Health Care Services Liability	Miscellaneous Medical Malpractice - School Nurses, Student Nurses, Counselors, and Allied Health Nurses. For claims from third parties arising out of the scope of their duties	\$
11.	Fire Legal Liability	\$5,000,000	\$
12.	Corporal Punishment Coverage	Yes	\$
13.	Non-Owned Watercraft & Aircraft Coverage	Yes	\$
14.	Personal & Advertising Injury Coverage arising out of broadcasting and publishing	No limitations for publishing and broadcasting	\$
15.	Additional Insured - Co-Employee	Yes	
16.	Additional Insured	Associated School Board Members, Trustees, Elected or appointed members of the member, Employees, Student Teachers, Teaching Assistants, and Uncompensated Volunteers within scope of duty.	
17.	Discretionary Employees	Part time, full time employees and volunteers covered	

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18.	Notice of Claim by insured is sufficient Notice	Must be reported within 60 days of the end of the period	
19.	Unintentional Failure to Disclose Hazards Coverage	Provided	
20.	Bodily Injury definition includes mental anguish	Yes	
21.	Liberalization Clause	As changes are made to ASBPT's proprietary coverage document (Memorandum of Coverage / MOC) the broadening wording/coverage grant automatically applies to all members	
22.	Trampoline	Not Excluded	
23.	All Defense Costs	Defense Cost in addition to limit of liability	
24.	Host Liquor Liability included	Included	
25.	Contractual Liability (Tort)	Included	
26.	Newly formed or Acquired subsidiaries over whom the member exerts effective control	Included	
27.	Sentinel or Other Armed Security Personnel	Included	
28.	Auto Liability Coverage		
29.	Liability Any one Accident	\$5,000,000	
30.	Medical Payments	\$2,000 / \$25,000	
31.	Uninsured/Underinsured Motorist	\$1,000,000	
32.	Hired and Non-owned	\$5,000,000	
33.	Additional insured as required by contract	Yes	
34.	Fellow Employee Coverage	Yes	
35.	Lease Gap Coverage	Yes	
36.	Unintentional failure to disclose hazards coverage	Provided	
37.	Physical damage coverage for temporary Substitute vehicle	Yes	
38.	Employees as additional insured's	Yes	
39.	Garage keepers legal liability coverage	\$5,000,000	
40.	Pollution Coverage	Broadened for property damage of others	
41.	Employees as covered persons- while driving their own vehicle on business of the member – excess coverage	Yes	
42.	Bodily Injury includes mental anguish	Yes	

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43.	Umbrella Liability Coverage		
44.	Umbrella Liability Coverage	Additional excess liability limits can be purchased in excess of ASBPT's \$5,000,000 per member limit	\$
45.	Deductible	None	\$
46.	Underlying Coverage's:	General Liability, Employee Benefits Liability, Auto Liability, School Board Errors & Omissions, Sexual Abuse and Molestation	\$
47.	Professional Liability Coverage		
48.	School Board Errors & Omissions	\$5,000,000 Each Claim/Aggregate per member	
49.	Deductible	Defense only \$5,000 / \$10,000	\$
50.	Employment Related Practices	\$5,000,000 Each Claim/Aggregate per member	
51.	Deductible	Defense only \$5,000 / \$10,000	\$
52.	EEOC proceedings	Defense only, limit \$10,000	
53.	Claims seeking injunctive relief or other non-pecuniary relief	Defense only, limit \$10,000	

Terms & Conditions subject to change; refer to ASBPT's MOC for applicable terms, conditions, and retentions.