

Lee Nestel, President		
www.grinspec.com	E-Mail: nestel@grinspec.com	800-863-7626
<p>Standard Disclaimer: This questionnaire is one tool you can use to help you understand your insurance needs. In addition to an exposure analysis, a full review of available coverages and a review of exclusions and endorsements must be performed to help develop a complete insurance package. A qualified insurance broker/consultant is needed to fully assess your coverage needs.</p>		
Coverage Item	Exposure Limit	Comments
Named Insured		Should include: Board of Education, administrators, employees, volunteers, student teachers, PTA's, PTO's. Must be operating to further the best interests of the school.
Automobile:		
Automobile Liability		Purchase sufficient limits to satisfy umbrella requirements. Symbol 1 should be selected allowing all vehicles to be covered.
Garage Keepers physical damage		Purchase limits adequate to cover cars being repaired in auto shop and other vehicles in your care, custody or control.
Hired and Non-owned liability		Purchase sufficient limits to satisfy umbrella requirements.
Hired Physical Damage		Determine if you need physical damage (comprehensive and collision) coverage for cars, buses and other vehicles you rent.
Physical Damage		Comprehensive & Collision should be purchased for vehicles except those with little to no value.
Rental Reimbursement		Endorse BAP to meet needs
Towing and Labor		Endorse BAP to meet needs
Uninsured/Underinsured liability		Determine needs and purchase accordingly.
Vehicles		List all vehicles and determine which vehicles should be covered for physical damage.
Vehicles with added equipment		Determine dollar value of special equipment added to any vehicle (e.g.: such as a wheel chair lift).
Boiler & Machinery:		
Boiler & Machinery Comprehensive		Purchase amount sufficient to cover all property (building and personal property) at any one location. Often purchased for full property limits insured.
Bonds (Crime):		
Board Secretary		Calculate required amount.
Treasurer		Calculate required amount.
Depositor's Forgery		Purchase amount sufficient to cover needs.
Blanket Employee Dishonesty		Purchase amount sufficient to cover needs (for non-bonded positions).

Flood:		
Building & Personal Property		If any portion of your building is in a flood zone, you will be required to purchase the maximum amount of flood insurance available from the National Flood Insurance Program (NFIP) before you can buy excess flood insurance.
General Liability:		
Additional Insureds		List organizations requiring additional insured status.
Aggregate limit per location		Policy should contain this provision.
Contractual Liability		Review all contracts with your broker/consultant in which you have assumed or are being asked to assume liability of others.
Employee Benefits Liability		Employee Benefits Liability should be included to protect you from claims due to errant administration of employee benefits. Retroactive date should be "none" or "full prior acts".
Exclusions		Review exclusions. Avoid exclusions for molestation/sexual abuse, athletic participation, incidental medical malpractice and corporal punishment.
General Liability		Purchase maximum available. Purchase sufficient limits to satisfy umbrella requirements.
Liquor Liability		Most policies provide host liquor liability only when no fee is being charged for liquor and no license or permit is needed to dispense the liquor. If fee is charged or if a license or permit is needed, a separate liquor liability policy is needed
Nurses medical malpractice		Make sure policy provides coverage for nurses. Contact your broker/consultant if you "W-2" employ any physicians.
Pollutant Clean Up and Removal		Review pollution exposures. Purchase separate pollution policy if policy has inadequate protection.
Pollution Coverage		Review pollution exposures. Purchase separate pollution policy if policy has inadequate protection.
Territory Covered		Review activities to see if international exposure exists. If yes review coverage territory in policy. Consider Travel Accident policy.
Property:		
Agreed Value & Blanket Basis		Property policy should have Agreed Amount clause eliminating coinsurance penalty. Property policy should be written on a Blanket Basis allowing for one single large property limit rather than smaller sub-categories.
Bridges, Roadways, Walks, Patios or other Paved Surfaces		Check to see if covered in property insurance policy. Review coverage with your insurance consultant.
Buildings		List all buildings on statement of values. Include all structures, do not omit smaller storage type buildings.
Bulkheads, Pilings, Piers, Wharves or Docks		Check to see if covered in property insurance policy. Review coverage with your insurance consultant.
Business Income and Extra Expense		Endorse property policy to meet needs.
Cameras		Separate coverage may be purchased on Inland Marine floater.

Collapse		Check to see if covered in property insurance policy.
Communication Equipment		Separate coverage may be purchased on Inland Marine floater.
Computer Equipment, Media and Extra Expense		Separate coverage may be purchased on Inland Marine floater.
Debris Removal		Endorse property policy to meet needs.
Earthquake		Endorse property policy to meet needs.
Employee Dishonesty and Depositors Forgery		Determine need for non-bonded employees. Purchase crime coverage to cover needs.
Fences		Endorse property policy to meet needs.
Fine Arts		Endorse property policy to meet needs.
Fire Dept Service Charge		
Flood		Endorse property policy to meet needs. May need to purchase separate policy through the NFIP if property is in a flood zone.
Food Spoilage		Endorse property policy to meet needs
Glass Breakage		Endorse property policy to meet needs
Grounds Maintenance Equipment		Separate coverage may be purchased on Inland Marine floater.
Leased Equipment		Determine if you need to insure equipment you lease. Include value in statement of values.
Money, Securities and Stamps		Endorse property policy to meet needs
Musical Instruments		Separate coverage may be purchased on Inland Marine floater.
Off Premises Utility Services - Direct Damage		Endorse property policy to meet needs
Ordinance or Law		Endorse property policy to meet needs
Outdoor Property		Endorse property policy to meet needs
Personal Effects and Personal Property of Others		Limited coverage usually offered. Employees should not keep valuable items at school.
Personal Property		List all personal property on statement of values. Delineate property subject to special sublimits or subject of inland marine coverage. List separately all property in your care, custody or control
Property in Transit		Separate coverage may be purchased on Inland Marine floater.
Property Off-Premises		Separate coverage may be purchased on Inland Marine floater.
Rental Property		Determine if you need to insure equipment you rent. If yes, endorse property policy to cover needs.
Rental Income		Determine if you need to insure rental income. If yes, endorse property policy to cover needs.
Sewer Backup and Water Backup		Endorse property policy to meet needs.
Special Perils		"All Risk" coverage should be purchased rather than named perils.
Underground Pipes, Flues or Drains		Check to see if covered in property insurance policy. Review coverage with your insurance consultant.
Unscheduled Property/Appurtenant Structures		Statement of values should include all owned real and personal property and other property in your care, custody or control.
Valuable Papers and Records		Endorse property policy to meet needs.

School Board Legal Liability:		
Additional Insureds		List organizations requiring additional insured status.
Defense Coverage		Defense (usually up to a sub-limit) should be provided for claims seeking non-monetary (non-pecuniary) relief, asbestos, breach of contract, corporal punishment.
Exclusions		Review exclusions. Avoid exclusions for molestation/sexual abuse, Discrimination, Employment related practices, Contractual Liability
Professional Liability		Review coverages and exclusions. Choose most suitable policy.
Retroactive Date		Retroactive date should be "none". Full Prior Acts should be included.
Student, Travel & Volunteer Accident:		Accident coverage is purchased to cover medical claims for injuries sustained in an accident. Sickness and disease are not covered by accident policies.
Compulsory - All Students		Accident coverage purchased by school to pay medical claims occurring at school sponsored activities. Should include coverage for Football if exposure exists. Coverage is excess over valid and collectable medical insurance covering the injured student.
Compulsory - Sports Only		Accident coverage purchased by school to pay medical claims occurring at school sponsored interscholastic sports activities. Should include coverage for Football if exposure exists. Coverage is excess over valid and collectable medical insurance covering the injured student.
Travel Accident		Accident coverage to protect students, staff and volunteers when traveling. Usually purchased when overseas travel takes place. Policy can be designed to pay cost of travel back to United States if illness or accident necessitates hospitalization.
Voluntary - Students		24 hour accident coverage purchased by parents. Coverage is excess over valid and collectable medical insurance covering the injured student.
Volunteers		Accident coverage purchased by school to pay medical claims, incurred by volunteers occurring, at school sponsored activities. Should include coverage for Football if exposure exists. Coverage is excess over valid and collectable medical insurance covering the injured student.
Workers Comp:		
Statutory Coverage - Part I		Policy is mandatory for New Jersey employers.
Part II		Purchase sufficient limits to satisfy umbrella requirements
Supplemental Workers Compensation		Needed to cover a school's obligation under Title 18A whereby an injured employee collects full salary for up to one year if injured through an accident while performing their job for the school. In the year 2001, a workers compensation policy will pay a maximum of \$30,732 per year . Supplemental workers compensation pays the difference between full salary and the workers compensation settlement.
Umbrella:		

Umbrella		Purchase high limits.
Underlying Policies		Make sure all underlying policies are included and all underlying policies provide sufficient liability coverage to satisfy umbrella requirements.
Other Coverages:		
Aircraft		Separate aviation policy needed.
Animals		Separate livestock mortality policy needed.
Liquor Liability		Separate liquor liability policy needed if fee is charged or if license or permit is required.
Pollution Liability		Determine needs. Always buy protection for Underground Storage Tanks.
Watercraft		Separate boat policy needed.