



December 10, 2012

Indication for: First State Military Academy

Property Coverage to include Contents in the Building and Extra Expense with an estimate of \$250,000 for Contents and \$250,000 of Extra Expense.	Estimated annual Property premium: \$6,000
Crime Coverage of \$100,000 for Employee Dishonesty: \$100,000 for Theft of Money & Securities inside and outside the premises; \$100,000 for Forgery and Alteration and \$100,000 for Computer Fraud	Estimated annual Crime premium: \$800
Coverage for \$100,000 in Electronic Data Equipment, \$50,000 of Software and \$10,000 of Extra Expense	Included in Property premium
\$1,000,000 Limit of Liability for Hired and Non-Owned Auto Liability coverage.	Estimated annual Auto premium: \$300
\$1,000,000 Limit of Liability, \$2,000,000 Aggregate for General Liability based on 360 students and a teaching staff of 19 plus 7 advisors aids to include coverage for Corporal Punishment, Sexual Abuse and Molestation, and School District Educator's legal Liability	Estimated annual Liability premium: \$12,500
Workers Compensation Employer's Liability, \$1,000,000 limit for anticipated payroll of \$1,250,000	Estimated annual Workers' Compensation premium: \$5,200
\$2,000,000 Umbrella Liability Policy which would provide coverage excess of the Auto Liability, General Liability to include other coverage noted above and the Employers Liability afforded by Part B of Workers Compensation.	Estimated annual Umbrella premium: \$1,400