

Town of Ledyard and Ledyard Board of Education

The limits and deductibles of your 2022-23 Liability-Auto-Property Policy are outlined in this renewal coverage summary.

If you wish to request a change to your limits or deductibles for your 2023-24 Liability-Auto-Property policy, please note this in the space provided at the end of this coverage summary. Please note, some limits and deductibles cannot be amended.

CIRMA Liability-Auto-Property Coverage

Coverage	Limit	Deductible
General Liability	\$1,000,000	\$ 0
Fire Damage Liability	\$100,000	\$ 0
Limited Care Custody & Control	\$500,000	\$ 0
Personal Injury & Advertising Injury	\$1,000,000	\$ 0
Medical Payments – General Liability	\$10,000	\$ 0
Medical Payments – Auto Liability	\$5,000	\$ 0
Automobile Liability	\$1,000,000	\$ 0
Uninsured/Underinsured Motorist Coverage	\$50,000	\$ 0
Auto Physical Damage - Comprehensive	N/A	\$1,000
Auto Physical Damage - Collision	N/A	\$1,000
Employee Benefits Liability	\$1,000,000	\$1,000
Law Enforcement Liability	\$1,000,000	\$10,000
Public Officials Liability	\$1,000,000	\$10,000
School Leaders Liability	\$1,000,000	\$10,000
Excess Liability	\$10,000,000	\$ 0
Property	Blanket Please see sublimits on page 2	Please see property deductible section below
Equipment Breakdown	Please see limits on page 2	\$5,000

Property Deductibles

Coverage	Deductible
Accounts Receivable, Valuable Papers, Transit, Fine Arts, Mobile & Contractors' Equipment	\$1,000
All Other Real and Personal Property (Including Business Interruption, Extra Expense, and Rental Income)	\$5,000
Flood* and Earthquake each	\$50,000

*For properties that are designated by the U.S. Army Corps of Engineers to be in Flood Zone A or V, the flood deductible is \$500,000 as respects each non-residential building; \$500,000 as respects personal property in each non-residential building; \$250,000 as respects each residential building; \$100,000 as respects personal property in each residential building; and \$200,000 per occurrence as respects all other covered property.

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Property Sublimits

Coverage	Limit
Accounts Receivable	\$25,000
Business Interruption	\$25,000
Debris Removal	Included
Demolition	\$1,000,000
Earthquake, per occurrence and annual aggregate	\$10,000,000
Extra Expense	\$1,395,000
Fine Arts	\$142,245
Flood, per occurrence and annual aggregate	\$10,000,000
Increased Cost of Construction	\$3,000,000
Leasehold Interest	\$25,000
Mobile and Contractors' Equipment	Blanket
Money & Securities - Inside	\$10,000
Money & Securities - Outside	\$5,000
Newly Acquired Property	\$1,000,000
Rental Income	\$80,000
Transit	\$50,000
Valuable Papers	\$115,000

Equipment Breakdown Limits

Coverage	Limit
Equipment Breakdown (per accident on a comprehensive basis)	\$100,000,000
Expediting Expense, Extra Expense, Perishable Goods, Business Interruption, Service Interruption	Included
Rental Value	\$250,000
Data Restoration	\$250,000
Hazardous Substances	\$1,000,000
Green	\$25,000
Fungus, Wet Rot, Dry Rot and Bacteria	\$25,000

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Additional Policies

CIRMA places the below coverages on behalf of Town of Ledyard and Ledyard Board of Education. For more information about the specific coverages, please contact your CIRMA underwriter.

Crime

Policy No. BDE-1048415

Carrier: The Hanover Insurance Group

Effective Dates: 7/1/2022 - 7/1/2025

Coverage	Limit	Deductible
Employee Theft – Per Loss	\$750,000	\$5,000
Employee Theft – Per Employee Coverage	No Coverage	No Coverage
ERISA Fidelity	\$750,000	\$0
Forgery or Alteration	\$750,000	\$5,000
Inside the Premises – Theft of Money and Securities	\$750,000	\$5,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$750,000	\$5,000
Outside the Premises	\$750,000	\$5,000
Computer and Funds Transfer Fraud	\$750,000	\$5,000
Money Orders and Counterfeit Money	\$750,000	\$5,000
False Pretense	\$15,000	\$5,000
Credit, Debit or Charge Card Fraud	\$750,000	\$5,000
Destruction of Electronic Data or Computer Programs	\$100,000	\$1,000
Telephone Toll Fraud	\$25,000	\$500

Crime - Employee Theft of Client Property

Named Insured: Ledyard Regional Visiting Nurse Agency

Effective Dates: 7/1/2022 - 7/1/2025

Policy No. BDE-1055530

Carrier: The Hanover Insurance Group

Coverage	Limit	Deductible
Employee Theft of Client Property	\$50,000	\$2,000
Telephone Toll Fraud	\$25,000	\$500

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Additional Policies Available

CIRMA has the ability to place the below additional policies for the Town of Ledyard and Ledyard Board of Education. Please note you may or may not already purchase the below coverages. For more information about specific coverages please see the Additional Policies Appendix or contact your CIRMA Underwriter.

Active Assailant Coverage

Blanket Crime Coverage / Employee Dishonesty

Cyber Coverage (Stand-alone Member Policies)

Fiduciary Liability

Flood (Deductible buy-down for locations in Flood Zone A or V)

Pollution Liability for Underground Storage Tanks (USTs)

Public Official Bonds

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Town of Ledyard and Ledyard Board of Education

CHANGE REQUESTS AND/OR COMMENTS

Please note below any requested limit or deductible changes for your 2023-24 Liability-Auto-Property policy. Requesting a change below does not guarantee that the change can or will be made; your underwriter will contact you to discuss the request in further detail. Please note, some limits and deductibles cannot be amended.

Employee Theft of Client Property

Signature

This form does not amend or extend the coverage of any insurance policy referenced herein. Coverage for any claim or loss is subject to all applicable policy provisions and any applicable law. CIRMA makes no representation that coverage may exist for any particular claim or loss. Signing of this coverage summary by the Insured's authorized representative warrants that the Insured has read and understands the information presented in the coverage summary.

Authorized Representative Signature

Date

5/8/2023

Authorized Representative Name and Title

FRED B. ALLYN III

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Town of Ledyard and Ledyard Board of Education

Liability-Auto-Property Coverage Appendix

Coverage	Description
Automobile Liability	Automobile liability protects the insured against financial loss because of legal liability for automobile-related injuries to others or damage to their property by an auto. Even if your organization does not own any vehicles, hired and non-owned coverage which provides protection if your employees are using their personal autos in the course of their employment or if your organization leases, hires, rents or borrows a vehicle.
Builders Risk	Builders Risk insurance is a property coverage that protects the owner of a construction project for losses during the course of construction. This coverage protects a persons' or organizations' insurable interest in materials, fixtures and/or equipment being used in the construction or renovation of a building or structure should those items sustain physical loss or damage from a covered cause of loss.
Equipment Breakdown	Equipment Breakdown is intended to cover causes of loss typically excluded from property coverage, such as artificial electrical damage, steam explosions, and mechanical breakdown. Examples include rupture or bursting caused by centrifugal force, artificially generated electrical current including electrical arcing, explosion of steam boiler, steam piping, steam engines, or steam turbines. This can also cover extra expense and business income losses resulting from a covered loss.
Extra Expense	Extra Expense is intended to cover the reasonable additional costs incurred to continue your operations as nearly as reasonably practicable during the "period of recovery" of the damaged property after having been damaged by a covered cause of loss.
Excess Liability	Excess Liability is intended to increase your protection against catastrophic losses by providing additional limits when the underlying liability limits are exhausted. Please note, if you also purchase Workers' Compensation through CIRMA, the Employer's Liability limit under the Excess coverage your excess limit of liability or \$10,000,000, whichever less is.
Flood	CIRMA automatically includes flood coverage, if property coverage is purchased, with a \$10,000,000 limit and \$50,000 deductible (a higher deductible applies if the property deductible is greater than \$50,000). However, the deductible for properties in a Zone A or V is \$500,000 as respects each non-residential building, \$500,000 as respects personal property in each non-residential building; \$250,000 as respects each residential building; \$100,000 as respects personal property in each residential building; and \$200,000 per occurrence as respects all other covered property. Please see the additional policies appendix for additional coverage options.
Law Enforcement Liability	Law Enforcement Liability is intended to provide coverage for losses related to a claim first made during the coverage period by reason of a "wrongful act" arising out of "law enforcement". The term "wrongful act" shall mean any actual or alleged error, omission, misstatement, act of neglect, or breach of duty including misfeasance, malfeasance, or nonfeasance of you or an insured while acting in his capacity as such in "law enforcement".

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Coverage	Description
Public Officials Liability	Public Officials Liability is intended to provide coverage for losses related to a claim first made during the coverage period by reason of a "wrongful act". The term "wrongful act" shall mean any actual or alleged error, omission, misstatement, act of neglect, or breach of duty including misfeasance, malfeasance, or nonfeasance of you or an insured, including "employment related practices".
Property	Property coverage is intended to reimburse you for direct physical loss of, or damage to, your organization's real and personal property as well as property of other's in your care, custody and control.
Rental Income	Rental income coverage is intended to reimburse you for loss of rental income from tenant occupancy when a building that you own, and which is rented out to others, has been damaged by a covered cause of loss.
School Leaders Liability	School Leaders Liability is intended to provide coverage for losses related to a claim first made during the coverage period by reason of a "wrongful act". The term "wrongful act" shall mean any actual or alleged error, omission, misstatement, act of neglect, or breach of duty including misfeasance, malfeasance, or nonfeasance of you or an insured, including "employment related practices", while acting in his capacity as such in the performance of duties in connection with or for a School District.

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Liability-Auto-Property Exposure Appendix

Exposures	Description
Drones (Unmanned Aircraft Systems)	Drones are excluded for 1 st party property coverage and liability coverage, unless added on via endorsement, upon meeting underwriting guidelines.
Emergency Service Vehicles	Emergency service vehicles are unique due to their value and usually require a special valuation method. Please review the Agreed Amount endorsement on your policy for the list of your vehicles which are insured for an Agreed Amount, as well as the specified amount for which they are insured.
Fine Arts	It is important that you have formal written appraisals from professional appraisers for your valuable works of art so that losses will be adjusted based on appraised value. If you do not have such appraisals, a loss would be valued on actual cash value.
Foreclosed Properties	Foreclosed properties are excluded for 1 st party property coverage.
Military Surplus Vehicles	Many Towns have been receiving military surplus vehicles from the government. These vehicles may require a different valuation method than the standard automobile valuation (actual cash value). Please notify CIRMA if the Town obtains a military surplus vehicle so we can review the valuation method.
Street Lights	Town owned street lights that are situated outside the confines of the legal property lines of any lot in which a "member's" buildings, structures, parks, beaches, golf courses, other recreational, or similar open areas are located are excluded for 1 st party property damage. CIRMA can provide coverage via endorsement.
Vacant Properties	CIRMA automatically includes Property coverage for vacant buildings, and the Property Blanket Limit shown on the Declarations Pages applies. However, after that building is vacant for 180 days, the valuation changes from replacement cost to actual cash value (replacement cost less depreciation).
Watercraft	Watercraft are excluded for 1 st party property coverage and watercraft 50 feet or greater in length are excluded for liability coverage. CIRMA can add coverage back via endorsement.
Docks	Docks are excluded for 1 st party property coverage. CIRMA can add coverage back via endorsement.

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Additional Policies Appendix

Additional Policies CIRMA can place on a per member basis	Description
Active Assailant Coverage	Provides supplemental coverage for losses resulting from an attack by an active assailant on Members' location and the Town, Board of Education or Local Public Agency may not be negligent. These types of events can cause injuries and fatalities, emotional trauma, property damage and clean-up; with the potential desire to rebuild the structure. Active assailant coverage can close the costly gaps where traditional liability, property and workers compensation policies may not apply.
Cyber Coverage	Cyber events are becoming increasingly costly and disruptive as the criminals are malevolently advancing in an ever-changing technological environment. In parallel; Towns, Boards of Educations and Local Public Agencies are relying more and more on technology to hold their data and records, including citizens', students' and employees' private and identifiable information, and conduct their day-to-day operations. Cyber insurance policies provide 1st and 3rd party coverages ranging from data breach protection to forensic investigation to data recovery to notifying and providing credit monitoring to affected parties.
Employee Dishonesty / Crime Coverage	Employee theft is one of the largest vulnerabilities of commercial crime, but it is not the only crime related exposure that your organization faces. Forgery, alteration, non-employee robbery or theft of money or securities, money order fraud, computer fraud and funds transfer are all other crime connected risks your organization faces. Please note, various Town positions are required by statute (CT statute 7-99, 12-136 and 13a-9) to be bonded, and a crime policy can cover those positions as well.
Fiduciary Liability	Provides coverage for claims arising out of the actual or alleged breach of fiduciary duty, as well as errors and omissions when administering various employee benefit plans.
Flood	CIRMA automatically includes flood coverage, if property coverage is purchased, with a \$10,000,000 limit and \$50,000 deductible (a higher deductible applies if the property deductible is greater than \$50,000). However, the deductible for properties in a Zone A or V is \$500,000 as respects each non-residential building, \$500,000 as respects personal property in each non-residential building; \$250,000 as respects each residential building; \$100,000 as respects personal property in each residential building; and \$200,000 per occurrence as respects all other covered property. For eligible properties that are in Flood Zone A or V, CIRMA can quote a separate flood policy to provide coverage for flood losses that fall below the applicable CIRMA flood deductible.
Public Official Bonds	Covers losses arising out of the failure of the bonded individual to faithfully execute his or her fiduciary duties in handling the assets of a public entity. Various Town positions are required by statute (CT statute 7-99, 12-136 and 13a-9) to be bonded, and a crime policy can cover those positions as well.

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Additional Policies CIRMA can place on a per member basis	Description
<p>Underground Storage Tanks (USTs)</p>	<p>In the state of Connecticut there are regulations regarding the ownership and operation of an UST in which the owner must demonstrate financial responsibility. Please see the State of Connecticut DEEP website for more information.</p> <p>The link is http://www.ct.gov/deep/ust if you scroll down to the bottom of the page and click on "UST Notification, Compliance and Release Prevention" you will be directed to a page with more complete information.</p> <p>Please note, Underground Storage Tanks (USTs) are excluded for pollution coverage under the master pollution policy that CIRMA provides to its members. However, CIRMA can quote a separate pollution liability policy for Underground Storage Tanks which meet certain age requirements, upon completion of an application.</p>

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