



Comparison Worksheet Property Program

	Coverage	Associated School Boards of South Dakota Program Limits	Other Carrier Limits/ Additional Premium
1.	Property		
2.	Building and Contents – Blanket Replacement Cost , per occurrence	Blanket to \$300,000,000 Max	\$
3.	Business Interruption (Tuition/Other Revenue) – per occurrence	\$5,000,000	\$
4.	Extra Expense – per occurrence	\$5,000,000	\$
5.	Flood – Annual Aggregate, all members combined *Insured premises situated in flood zones other than A, V, AV or D	\$25,000,000	\$
6.	Earthquake – Annual Aggregate, all members combined	\$25,000,000	\$
7.	Accounts Receivable – per occurrence	\$5,000,000	\$
8.	Data Processing Systems Equipment (Computers Hardware) – per occurrence	Included in Building & Contents Limit	\$
9.	Data Processing Media (Computer Software) – per occurrence	Included in Building & Contents Limit	Yes/No?
10.	Valuable Papers unscheduled – per occurrence	\$1,000,000	\$
11.	Fine Arts unscheduled – per occurrence	\$2,500,000 per occurrence \$1,000 per item	\$
12.	Ordinance or Law – per occurrence - Demolition - Increase cost of construction	- \$10,000,000 - \$10,000,000	\$
13.	Transit – per occurrence	\$500,000	\$

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14.	Newly Acquired Property – 180 days limitation	\$2,500,000	\$
15.	Contractors Equipment – per occurrence	\$5,000,000	\$
16.	Builders Risk – Any one building per occurrence – 365 days *Does not apply to any Frame construction or renovation	\$10,000,000	\$
17.	Unreported Premises – per occurrence – 365 days	\$5,000,000	\$
18.	Auto Physical Damage – ACV including over-the-road, all members	Actual Cash Value	\$
19.	Deductible – per member, Property and Business Interruption	\$2,500.00/\$5,000.00	\$
20.	Boiler & Machinery Optional Coverage		
21.	Mechanical and Electrical Breakdown	Replacement Cost \$100,000,000 Max	\$
22.	Extra Expense – per occurrence	\$10,000,000	\$
23.	Deductible – per member, Property Damage and Business Interruption	\$5,000	\$
24.	Crime		
25.	Employee Theft – per occurrence	\$1,000,000	\$
26.	Forgery – per occurrence	\$1,000,000	\$
27.	Inside the Premises – Theft of Money and Securities	\$1,000,000	\$
28.	Deductible – per member	\$10,000	\$