



Form of Proposal
FY17-18

Item No.	Description	Cost
001	Property Premium FY 16-17	\$ _____
	Property Premium FY 17-18	\$ _____
002	Gen. Liability Auto FY 16-17	\$ _____
	Gen. Liability Auto FY 17-18	\$ _____
003	Umbrella Liability FY 16-17	\$ _____
	Umbrella Liability FY 17-18	\$ _____
004	E & O Liability FY 16-17	\$ _____
	E & O Liability FY 17-18	\$ _____
005	Crime Insurance FY 16-17	\$ _____
	Crime Insurance FY 17-18	\$ _____
006	Flood Insurance FY 16-17	\$ _____
	Flood Insurance FY 17-18	\$ _____
007	Workers' Compensation FY 16-17	\$ _____
	Workers' Compensation FY 17-18	\$ _____
008	Misc. Liability FY 16-17	\$ _____
	Misc. Liability FY 17-18	\$ _____

Company Name Jester Insurance

Street Address 303 Watson Powell Jr Way, Suite 300

City / State/ Zip Des Moines, IA 50309

Representative Name (print) Robert Jester

Contact Phone Number 515-243-2707

Contact Fax Number 515-243-6862

Contact Email Address rejjester@jesterinsurance.com

Authorized Representative Signature _____

This contract is for the period July 1, 2017 through June 30, 2018. The District reserves the option to renew the contract with the successful bidder for up to four additional years. The amount of the contract for the second through the fifth year shall be negotiated at the close of each preceding year. The renewal option may not be exercised if it is not in the District's best interest. **The undersigned bidder certifies, by responding to this proposal, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal, State or Local department or agency.** The undersigned bidder certifies, by responding to this proposal, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal, State or Local department or agency. Further, it is the policy of the Des Moines Community School District not to illegally discriminate on the basis of race, color, national origin, sex, disability, religion, creed, age (for employment), marital status (for programs), sexual orientation, gender identity and socioeconomic status (for programs) in its educational programs and its employment practices. There is a grievance procedure for processing complaints of discrimination. If you believe you have been discriminated against or treated unjustly, please contact the Equity Coordinator, at 2323 Grand Avenue, Des Moines, IA 50312, 515-242-7662 ann.sullivan@dmschools.org Section 504 34 CFR 104.8, Title IX 34 CFR 106.9, OCR Guidelines IV.O and V.C. Also the District plans to pay Seller using a procurement or virtual credit card, or may make payments by electronic funds transfer and recommends that Seller accept one of these forms of payment. Finally by signing this document the Seller and their agent(s) have read, understand and will comply with the District's Acknowledgement & Certification requirements as detailed below.



Summary of Current Coverage's

Property Loss

- ~~Blanket~~ limit – Buildings, \$250,000,000 (total value ~~\$1,040,283,213~~)
- Building ordinance and increased cost of construction ~~\$25,000,000~~ limit
- Sewer, drain backup and surface water ~~\$10,000,000~~ limit
- Earthquake \$10,000,000 limit
- Boiler machinery \$100,000,000 limit
- Schools under construction \$25,000,000 per location
- Coverage valued at replacement cost unless scheduled at actual cash value
- \$100,000 deductible

General Liability

Coverage includes

- all employees as insured's
- professional liability
- all athletic activities
- sexual abuse liability
- employee benefits liability

Limits ~~\$2,000,000~~

- ~~\$1,000,000~~ each occurrence
- Damage to rental ~~\$100,000~~ premises ~~\$300,000~~
- \$5,000 medical
- Personal injury limit ~~\$1,000,000~~ ~~\$2,000,000~~
- Aggregate limit ~~\$2,000,000~~ ~~\$4,000,000~~
- ~~\$2,000,000~~ ~~\$1,000,000~~ employee benefits liability per occurrence
- ~~\$4,000,000~~ ~~\$2,000,000~~ employee benefits liability annual aggregate

Automobile Liability and Automobile Physical Damage

- ~~Statutory limits set according to the Iowa Tort Liability laws~~ ~~\$2,000,000~~ Liability Limit
- Catastrophic Coverage Limit currently have a fleet of approximately 140 buses: (currently a blanket basis under the property coverage)
- ~~Lease of 11 drivers' education cars~~
- \$500 property damage deductible per accident
- Employees as insured when using personal vehicle on school business
- Garage keeper coverage
 - Comprehensive \$500,000 limit \$500 deductible
 - Collision \$100,000 limit \$1000 deductible

School Leaders' Legal Liability

- ~~Statutory limits set under the Iowa Tort Liability laws applying to public entities~~ ~~\$2,000,000~~ Limit
- Total Current Budget (contact Cathy McKay for information)
- Total surplus (contact Mr. Thomas Harper for information)



Summary of Current Coverage's

Public Officials Liability

- ~~\$1,000,000~~ each loss
- ~~\$1,000,000~~ Aggregate loss
- ~~\$25,000~~ deductible
- Coverage includes employees, volunteers, student teachers and consultants

Crime Coverage

- \$3,000,000 Limit for Public Employee Dishonesty; \$50,000 Deductible per Loss
- \$3,000,000 Limit for Forgery Alterations; \$50,000 Deductible per Loss
- \$3,000,000 Limit for Computer fraud; \$50,000 Deductible per Loss
- \$3,000,000 Limit for Funds Transfer Fraud; \$50,000 Deductible per Loss

Commercial Umbrella Coverage

- Excess over general liability, auto liability, public officials and employers liability
- ~~\$10,000,000~~ Occurrence (\$10,000 retained limit)
- ~~\$10,000,000~~ Aggregate Limit

Excess Workers' Compensation

- Excess statutory workers compensation coverage
- \$1,000,000 employers' liability
- ~~\$500,000~~ retention each occurrence
- Approx. 4800 professional employees (code 8868); 680 cooks, janitors etc (code 7380); 131 drivers (code 7380)

Estimated payroll - +14% from 14/17
Deposit premium - +14% from 14/17

Note: Using the Summary of Current Coverage's please complete, sign and return the Form of Proposal Extension below.