

The following entity is included as a Member District in the Washington Schools Risk Management Pool (WSRMP):

**Member Name:** Darrington School District

**Address:** P.O. Box 27, Darrington, Washington 98241

**Coverage Term:** September 1, 2022 through August 31, 2023

**Covered Locations:** Per Member Property Schedule on File with WSRMP

**Coverage and Limits:** (Refer to Coverage Agreement for terms and conditions applicable to the coverage and limits listed below)

### Article 1.A

**WSRMP Per Occurrence Limit: \$500,000,000**

WSRMP's maximum Limit of Coverage in any one Occurrence as a result of all covered loss or damage, regardless of the number of Members involved shall not exceed the WSRMP Per Occurrence Limit shown above. The WSRMP Sublimits shown below are, separately and combined, a part of and not in addition to the WSRMP Per Occurrence Limit and are per Occurrence. When a WSRMP Sublimit is shown as being subject to an Annual Aggregate, WSRMP's maximum liability shall not exceed such Sublimit during any coverage term, regardless of the number of Members involved, the number of Member covered locations involved, the number of coverages involved, or the number of perils involved.

Property Coverage	Contract Provision I.A.	Sublimits Per Occurrence or Time Provision	Sublimits Annual Aggregate
Real and Business Personal Property	H.2.	Included within per Occurrence Limit, may be subject to sublimits in Excess Policy	Not Applicable
Automobile Physical Damage	H.1.a.	\$25,000,000	Not Applicable
Bus Physical Damage	H.1.b.	\$25,000,000	Not Applicable
Builders' Risk	H.3.	Per Coverage Agreement	Not Applicable
Loss of Income	G.1.	\$5,000,000	Not Applicable
Extra Expense	G.2.	\$50,000,000	Not Applicable
Pollutant Clean Up and Removal	H.7.	\$50,000	\$50,000
Debris Removal	H.8.	\$50,000	\$50,000
Asbestos	I.1.b.i.	\$50,000	\$50,000
Accounts Receivable		\$50,000,000	Not Applicable
Architect/Project Management Costs	G.6.	\$10,000,000	Not Applicable
Actions by Civil Authority (fire only)	G.7.	\$25,000,000 Maximum 30 days	Not Applicable
Building Laws Clause (Demolitions and Increased Costs of Construction) (Ordinance or Law)	G.8.	\$50,000	\$50,000

Property Coverage	Contract Provision I.A.	Sublimits Per Occurrence or Time Provision	Sublimits Annual Aggregate
District Employees' or Volunteers' Personal Property	H.5.	\$1,000 Per Employee \$75,000 Per Occurrence	Not Applicable
District Students' Personal Property	H.6.	\$1,000 Per Student \$75,000 Per Occurrence	Not Applicable
Property in Transit		\$2,500,000	Not Applicable
Money & Securities (Loss by Physical Loss or Destruction)	H.10.	\$25,000	\$25,000
Burglary or Trespass Involving Master Key	H.11.	\$50,000	Not Applicable
Limited Water Extraction and Clean-up	H.12.	\$25,000	Not Applicable
Limited Unmanned Aircraft System (Drones)	H.13.	\$1,000	Not Applicable
Electronic Data Processing Systems / Equipment		\$25,000,000	Not Applicable
Electronic Data Processing Media, Data, Programs and/or Software	H.4.	\$10,000,000	Not Applicable
Valuable Papers and Records	H.4.	\$25,000,000	Not Applicable
Newly Acquired Property		\$50,000,000 120 Day Reporting provision; \$10,000,000 limit if not reported	Not Applicable
Fine Arts – per schedule on file		\$10,000,000	Not Applicable
Off Premises Power Interruption (within 1 statute mile)		\$10,000,000	Not Applicable
Property of Others in your Care, Custody or Control		\$10,000,000	Not Applicable
Ingress/Egress		\$25,000,000 Maximum 30 Days	Not Applicable

**Property Coverages Passed Through to Excess Carriers and Subject to Annual Aggregates**

Property Coverage	Sublimits Per Occurrence	Sublimits Annual Aggregate	Deductible
Earth Movement	*\$25,000,000	*\$25,000,000	*5% total insured values (minimum \$1,000,000)
Flood – Special Flood Hazard – 100 year Flooding	\$50,000,000	\$50,000,000	**Maximum Amount of National Flood Insurance Program Coverage Available (whether purchased or not)
Flood – All Other	\$100,000,000	\$100,000,000	\$250,000
Crisis Protect/Terrorism	***\$10,000,000	***\$10,000,000	***See Endorsement

\*The Member will be responsible for the Earth Movement Deductible of 5% of the total insurable values of the affected buildings at the time of loss at each location involved in the loss. The Pool's loss must meet a minimum loss of \$1,000,000 any one occurrence for coverage to apply.

\*\* Deductible for Locations wholly or partially within Special Flood Hazards areas of 100-year flooding, as defined by the Federal Emergency Management Agency, the deductible shall be the maximum amount of National Flood Insurance Program coverage available, whether purchased or not, for buildings and contents, as applicable, applied separately per Building (\$500,000), Per Building Contents (\$500,000), and Loss of Income (\$250,000). **It is the Member's responsibility to determine the applicable flood zones for its properties and determine if coverage is available under the National Flood Insurance Program and/or if it is subject to SFHA Flood Zone restrictions in coverage.**

\*\*\* See Crisis Protect Endorsement.

**Article 1.B.**

<b>Equipment Breakdown Coverage</b>	<b>Contract Provision I.B.</b>	<b>Sublimits Per Occurrence or Time Provision</b>	<b>Waiting Period</b>
Property Damage	A.2.a.	\$250,000,000	
Business Income and Extra Expense	A.2.b.-c.	Included	
Interruption of Service (Business Income and Extra Expense)	A.2.d.	Included	24 hours
Contingent Business Interruption	A.2.f.	\$25,000	
Data Restoration	A.2.g.	\$100,000	
Demolition and Increased Cost of Construction	A.2.h.	\$1,000,000	
Expediting Expense	A.2.i.	Included	
Fungus, Mold, or Mildew	A.2.j.	\$25,000	
Hazardous Substances	A.2.k.	\$2,000,000	
Newly Acquired Property (365 Days Reporting)	A.2.l.	\$10,000,000	
Off Premises Property Damage	A.2.m.	\$25,000	
Ordinance or Law	A.2.n.	\$1,000,000	
Perishable Goods/Spoilage	A.2.o	Included	
Water Dry Out	C.1.k.	Included	

**Article II**

<b>Crime Coverage</b>	<b>Contract Provision II.</b>	<b>Sublimits Per Occurrence or Time Provision</b>
Monies and Securities	C.1.	\$50,000
Employee Dishonesty	C.2.	\$1,000,000

**Article III**

<b>Liability Coverage</b>	<b>Contract Provision III.</b>	<b>Each Occurrence Limit</b>	<b>Annual Aggregate</b>
General Liability and Automobile Liability	E.	\$10,000,000	\$24,000,000
Excess Liability	E.	See Below	See Below
<b>Sublimited Coverages</b>		<b>Sublimit</b>	<b>Annual Aggregate</b>
Garage Operations	E.6.a.	\$1,000,000	\$1,000,000
Non-Owned Auto Liability	E.6.b.	\$2,000,000	N/A
Pollutant Cleanup (Auto Upset and Overturn Only)	E.6.c.	\$500,000	\$500,000
Limited Pollution Coverage	E.6.d.	\$500,000	\$500,000
Auto Medical Payments	E.6.e.	\$3,000 Per Person	\$1,000,000 Per Accident
Supplemental Emergency Medical Expenses	E.6.f.	\$3,000 Per Person	\$1,000,000 Per Accident
Traumatic Event Counseling	D.3.	\$3,000 Per Person	\$1,000,000 Per Accident

**Article IV**

<b>Errors and Omissions Coverage</b>	<b>Contract Provision</b>	<b>Each Wrongful Act Limit</b>	<b>Annual Aggregate</b>
Errors and Omissions	D.	\$10,000,000	\$24,000,000
Excess Liability		See Below	See Below
<b>Sublimited Coverages</b>		<b>Sublimit</b>	<b>Annual Aggregate</b>
Traumatic Event Counseling (Sexual Misconduct)	C.	\$3,000 Per Person	N/A
Limited Pollution Coverage	D.3.	\$500,000	\$500,000
<b>Special Education Claims / Individual Education Plans</b>			
<b>Procedural Status</b>		<b>Defense Costs</b>	<b>Claimant's Attorney Fees and Costs</b>
Pre-Hearing	D.10.a.	\$5,000 Per Claim	\$0
Administrative Proceeding	D.10.b.	\$35,000 Per Claim	\$10,000 Per Claim
Lawsuit	D.10.d.	\$200,000 Per Claim	\$25,000 Per Claim

**Article V**

<b>Employment Practices Liability Coverage</b>	<b>Each Wrongful Act Limit</b>	<b>Annual Aggregate</b>
Employment Practices	\$10,000,000	\$24,000,000
Excess Liability	See Below	See Below



**Excess Liability – Applies in Excess of Articles III, IV, V**

Each Occurrence Limit	Annual Aggregate
\$20,000,000 Other than Article IV. Sexual Abuse / Sexual Misconduct (including \$10,000,000 Article IV. Sexual Abuse / Sexual Misconduct)	\$84,000,000
\$0 Article III. Non-Owned Auto Liability Only	No Excess Coverage applicable

**Article VI**

Investigation Coverage	Each Occurrence Limit
Investigation Costs	\$20,000

  
Authorized Signature

September 1, 2022  
Date of Issue