

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

Member Name: Darrington School District

Address: PO Box 27 Darrington, Washington 98241

Coverage Term: September 1, 2023 through August 31, 2024

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 | I.2. | Included within per Occurrence Limit, may be subject to sublimits in Excess Policy | Not Applicable |
| Automobile Physical Damage | I.1.a. | \$25,000,000 | Not Applicable |
| Bus Physical Damage | I.1.b. | \$25,000,000 | Not Applicable |
| Builders’ Risk | I.3. | Per Coverage Agreement | Not Applicable |
| Loss of Income | H.1. | \$5,000,000 | Not Applicable |
| Extra Expense | H.2. | \$50,000,000 | Not Applicable |
| Pollutant Clean Up and Removal | I.7. | \$50,000 | \$50,000 |
| Debris Removal | I.8. | \$50,000 | \$50,000 |
| Asbestos | J.1.b.i. | \$50,000 | \$50,000 |
| Accounts Receivable | | \$50,000,000 | Not Applicable |
| Architect/Project Management Costs | H.6. | \$10,000,000 | Not Applicable |
| Actions by Civil Authority (fire only) | H.7. | \$25,000,000 Maximum 30 days | Not Applicable |



| Property Coverage | Contract Provision I.A. | Sublimits Per Occurrence or Time Provision | Sublimits Annual Aggregate |
|---|-------------------------|---|----------------------------|
| Building Laws Clause (Demolitions and Increased Costs of Construction) (Ordinance or Law) | H.8. | \$50,000 | \$50,000 |
| District Employees' Personal Property | I.5. | \$1,000 Per Employee \$75,000 Per Occurrence | Not Applicable |
| District Students' Personal Property | I.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) | I.10. | \$25,000 | \$25,000 |
| Burglary or Trespass Involving Master Key | I.11. | \$50,000 | Not Applicable |
| Limited Water Extraction and Clean-up | I.12. | \$25,000 | Not Applicable |
| Limited Unmanned Aircraft System (Drones) | I.13. | \$1,000 | Not Applicable |
| Electronic Data Processing Systems / Equipment | | \$25,000,000 | Not Applicable |
| Electronic Data Processing Media, Data, Programs and/or Software | I.4. | \$10,000,000 | Not Applicable |
| Valuable Papers and Records | I.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 |

| Property Coverage | Sublimits Per Occurrence | Sublimits Annual Aggregate | Deductible |
|--------------------------|-----------------------------|-------------------------------|--------------------|
| 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.

| Equipment Breakdown Coverage | Contract Provision I.B. | Sublimits Per Occurrence or Time Provision | Waiting Period |
|---|-------------------------------|--|----------------|
| 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

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

Article III

| Liability Coverage | Contract Provision III. | Each Occurrence Limit | Annual Aggregate |
|--|--------------------------------|------------------------------|--------------------------|
| General Liability and Automobile Liability | E. | \$10,000,000 | \$24,000,000 |
| Excess Liability | E. | See Below | See Below |
| Sublimited Coverages | | Sublimit | Annual Aggregate |
| 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

| Errors and Omissions Coverage | Contract Provision | Each Wrongful Act Limit | Annual Aggregate |
|--|---------------------------|--------------------------------|---|
| Errors and Omissions | D. | \$10,000,000 | \$24,000,000 |
| Excess Liability | | See Below | See Below |
| Sublimited Coverages | | Sublimit | Annual Aggregate |
| Traumatic Event Counseling | C. | \$3,000 Per Person | N/A |
| Limited Pollution Coverage | D.2. | \$500,000 | \$500,000 |
| Claims-Made Sexual Abuse Wrongful Acts (by Endorsement) | | | |
| *Limits Reduce Annual Aggregate for Errors and Omissions and Excess Liability Coverages | | | |
| Sexual Abuse Wrongful Acts | Endsmt. | \$10,000,000* | \$24,000,000* |
| Traumatic Event Counseling | Endsmt. | \$3,000 Per Person | N/A |
| Special Education Claims / Individual Education Plans | | | |
| Procedural Status | | Defense Costs | Claimant's Attorney Fees and Costs |
| Pre-Hearing | D.7.a. | \$5,000 Per Claim | \$0 |
| Administrative Proceeding | D.7.b. | \$35,000 Per Claim | \$10,000 Per Claim |
| Lawsuit | D.7.d. | \$200,000 Per Claim | \$25,000 Per Claim |



Article V

| Employment Practices Liability Coverage | Each Wrongful Act Limit | Annual Aggregate |
|--|--------------------------------|-------------------------|
| 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 Sexual Abuse Wrongful Acts (including \$10,000,000 Sexual Abuse Wrongful Acts) | \$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, 2023
Date of Issue