

Smart Protection for Indiana Schools



Why Choose EMC to Insure Your School?

You can *Count on EMC®* to give your school everything it needs in an insurance company — unbeatable experience, dependable stability, local expertise and valuable services to save you time and money. We provide comprehensive coverages and tailored loss control services to protect your school, your students, your staff and the public. In the event of a loss, our knowledgeable claims professionals will be there to provide attentive, personalized claims handling. We also give you the added convenience of online services such as claim reporting, claim analysis and safety training courses. It all adds up to one smart choice for school insurance.



Solid Experience

EMC has been insuring schools since 1974, giving us the unbeatable experience our policyholders count on. We insure more than 1,300 school districts countrywide. This experience is why we're a solid choice when it comes to meeting the special needs of schools, from coverages to claims to loss control.

Stable Presence

We don't jump in and out of the school insurance market because we know it's better business to weather the ups and downs. This long-range view gives us a stable presence in Indiana and gives you the opportunity to work with an insurance company you know and trust. It also proves that you can depend on us to be there as a committed insurance provider.

Local, Specialized Expertise

Our underwriters, claims personnel and loss control representatives are experts in school insurance and operate through our Cincinnati Branch, giving you the local attention you deserve. We provide on-site, face-to-face loss control services for our school policyholders and establish one point of contact so you can get to know your representative on a first-name basis.

Why EMC?

Our customers *Count on EMC®* for their insurance needs, and you can too. We are:

- Strategically located across the country, offering property and casualty insurance in more than 40 states through 16 branch offices
- One of the top 50 property and casualty organizations in the country, based on net written premium
- Rated A (Excellent) by AM Best, an insurance credit rating organization*
- Financially stable with more than 100 years of commercial insurance experience

Learn more about EMC Insurance Companies on the back page and at emcins.com.

More Services

We provide our policyholders with more than just great coverages. You get the added value of school-specific loss control services, medical management services, claims and risk analysis, online training courses for your staff and more—all at no extra cost. Most insurance companies can't come close to matching EMC's selection of free services; some of which cost school districts thousands of dollars when outside consultants are hired.

*For the latest rating, visit ambest.com.

Comprehensive, Flexible Coverages Tailored to Your School's Needs

Our school policy forms were designed with the specific needs of schools in mind. We offer broad coverages and provide unique, expanded protections within standard policies that many insurance companies don't include. We also allow higher policy sublimits than many other insurance carriers. Talk to your local insurance agent to find out more about what sets our coverages apart from the rest.

Property

Included

- Accounts receivable
- Appurtenant buildings and structures
- Arson reward
- Business income and extra expense
- Changes or extremes in temperature or humidity
- Combined deductible if inland marine or auto physical damage is insured with EMC
- Cost of taking inventory
- Debris removal
- Electronic data cost to replace or restore
- Fences and signs within 1,000 ft of premises
- Fine arts
- Fire department service charge
- Fire extinguisher: Recharge
- Foundations of buildings and pilings
- Legal liability, including personal property
- Lock replacement and rekeying
- Money and securities
- Newly acquired buildings, personal property and business income
- Nonowned detached trailers on premises
- Ordinance or law
- Outdoor property
- Personal effects and personal property of others

- Personal property within 1,000 ft of premises
- Pollutant cleanup and removal
- Preservation of property
- Replacement cost coverage on personal property of others
- Sewer backup
- Special cause of loss form
- Synthetic athletic tracks or surfaces
- Underground fiber optics
- Unreported buildings and structures
- Utility services: Time element and direct damage
- Valuable papers and records: Cost of research

Optional

- Agreed value
- Blanket coverage on all buildings and personal property
- Builders risk
- Equipment breakdown
- Personal property off-premises and in transit
- Underground pipes

Higher deductibles available for additional savings

General Liability

Included

- Advertising injury liability
- All premises and operations, including new premises, operations and activities

- Host liquor liability
- Nonowned watercraft liability
- Operations by independent contractors
- Personal injury liability
- Personal property of others on school premises
- Premises medical payments (excluding students)
- Products and completed operations
- Student teachers, teacher aides and other volunteer workers as additional insureds
- Teachers liability, including corporal punishment

Auto

Included

- Audio, visual and data electronic equipment
- Blanket additional insured
- Deductible reimbursement for use of personal vehicles in the scope of school business operations
- Employers hired and nonowned auto liability
- Fellow employee exclusion deleted in auto liability insurance
- Garagekeepers legal liability: Limited
- Hired auto physical damage
- Liability of officers, employees and agents using their own autos for school business



- Personal property of others in or on a covered auto
- Towing
- Use of school buses during vacation, including use by other groups for community purposes
- Waiver of deductible: Glass repair

Applies to any auto used

Errors & Omissions

Included

- Claims-made policy
- Employment practices liability

Optional

- Prior acts

School districts, board members, student teachers, employees and volunteers are defined as insureds

Deductibles available from \$1,000

Defense costs are first-dollar coverage (after deductible)

Defense costs covered outside policy limit, except those involving nonmonetary claims or limited defense coverage

Defense provided by insurance carrier

Workers' Compensation

Included

- Employers liability
- Other states coverage
- Statutory coverage under Indiana law

Umbrella Liability

Optional coverage that applies as excess over general liability, employee benefits liability, auto liability and employers liability policies

Limit options available

May also apply as excess over school district errors and omissions insurance, if desired

Other Coverages

Optional

- Abuse or molestation liability
- Booster clubs, parent teacher organizations, foundations and other related organizations
- CyberSolutions: Cyber liability and data compromise
- Employee benefit liability
- Fidelity bond for all employees
- Key person special expense
- Violent event response

Disclaimer: The information on these two pages is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Read your policy for specific terms and conditions or contact your local agent or managing agency for details.

Loss Control Services That Can Save You Money

When you insure your school district with EMC, you receive the added value of our included loss control services, no matter the size of your district or your premium. We've been providing loss control services for our policyholders since 1926, and we invest significant resources in loss control.

Benefits of Our Loss Control Services

- Improve safety for students, staff and the public
- Potential to save your district significant money by reducing claims
- Avoid the need for higher cost consultants
- Access highly trained loss control representatives in our Cincinnati Branch who have specialized knowledge of Indiana school codes and regulations

Specialized Services for Schools

Injury Management/Return to Work Program

When a worker is injured or becomes ill, expenses can add up quickly due to lost time, medical costs and hiring replacement workers. Implementing an early return to work program can help your organization control these costs. Plus, getting employees back to work can help improve your experience modification factor, which can help you save on workers' compensation premiums. EMC's injury management specialists offer assistance with return to work development, including creating job descriptions, identifying transitional jobs, selecting medical providers, creating training materials and reviewing programs for improvement.

Hazardous Chemical Management Program

EMC's chemical management program, ChemEyes, helps school staff properly identify, manage and dispose of hazardous chemicals that may be found in classrooms and storage rooms throughout school buildings. The program includes everything from on-site assessment and chemical management training to follow-up support and regulatory compliance assistance. Although the program does not cover costs associated with disposal, EMC can help you obtain competitive pricing from disposal contractors.

Slip and Fall Prevention Services

Slips, trips and falls are leading causes of injuries at schools. These injuries not only increase operational costs, but also contribute to indirect costs such as higher insurance premiums and lost productivity. EMC's loss control experts can identify hazards and offer practical solutions to improve safety.

Fleet Safety

Vehicle collisions are the No. 1 cause of occupational deaths. EMC can help your organization develop a fleet safety program to help keep employees safe behind the wheel. A comprehensive program includes driver selection, safety rules, vehicle maintenance, accident reporting and investigation, authorized vehicle use and driver training.

Additional Loss Control Services for Schools

- Safety review of playgrounds and bleachers
- Bus and auto traffic analysis
- Assistance with safety regulation compliance
- On-site safety training
- Indoor air quality assessment
- SafeSchools® online training program



Visit www.emcins.com/losscontrol for more information on EMC's loss control services.



Reduce the Impact of Claims

EMC offers an array of valuable services to help your school district keep claims to a minimum. But when all is said and done, we know the real measure of an insurance company is how well it responds to your needs at the time of an injury or property loss. Our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your school's operations as possible.



Experienced and Accessible

We provide our school policyholders with ongoing, familiar relationships in the handling of their claims through open communication and on-site meetings with school managers to discuss their claim concerns. Our claims staff understands the unique exposures of Indiana schools and the legal and political environment in which they operate.

We draw on years of experience working in the Cincinnati Branch and stay up to date on current legal and medical issues by attending local seminars and corporate training on a regular basis. Many of our employees have added expertise from insurance-related professional designations and long tenures, which means you can be sure we have the knowledge to serve you well.

Medical Management Services

EMC offers a full range of medical management services to help your employees receive appropriate, cost-effective medical care after an injury and return to work as quickly as possible. These services are provided at no additional cost and include:

EMC OnCall Nurse to prevent unnecessary costs and time away from work by having injured employees speak directly to a registered nurse 24/7

Medical Bill Review ensures billing is reasonable, accurate, appropriate and in compliance with Indiana laws and facilitates fair pricing of treatment related to employee injuries

Pharmacy Benefits Management facilitates fair pricing of medications related to employee injuries

Utilization Review monitors and maintains appropriate duration, setting and intensity of medical treatments, such as chiropractic care and physical therapy

Case Management maintains ongoing communication between you, your employees and medical providers

Rehabilitation Services helps create a smooth transition for employees to return to work and increases the potential for an early return to work

On-Site Overall Claims Review

At your request, our claims staff can meet with you to review your district's outstanding claims and future plans for handling claims. We can help you identify any problem areas and give recommendations for reducing claims. We also keep ongoing communication to help effectively manage your current claims.

Easy Claim Reporting

Choose from four easy claim reporting options:

Phone

Call our toll-free claim reporting number (888-362-2255), available 24/7.

Online

Log in to Commercial Policyholder Access on emcins.com and select **Report a Claim**.*

Independent Agent

Contact your independent insurance agent.

EMC Branch Office

Contact the Cincinnati Branch, 800-732-5595.

*May not be available to all policyholders.

Convenient Online Services to Make Your Job Easier

To help you and your staff save time and money, EMC continuously develops and improves online policy management, claims and loss control services. These convenient services are always available on our website, emcins.com. Plus, they're easy to use and included with your EMC insurance policy.

Policy Management

You manage all aspects of your organization—and your insurance should be no different. With Commercial Policyholder Access on emcins.com, you have quick access to your insurance information at any time.

Depending on your access, you can:

- View policy, billing and claims information
- Manage payment preferences and paperless notifications
- Report and monitor claims
- Access loss control resources
- Find your agent's contact information

Visit www.emcins.com/businessins and select **Policyholder Access** to learn more about Commercial Policyholder Access or contact your insurance agent to request access.

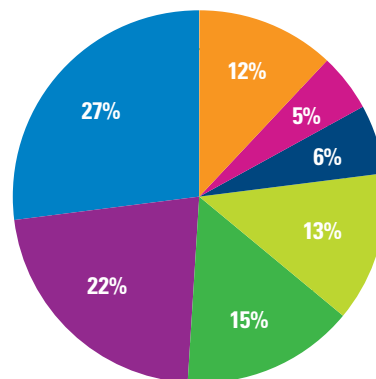


Claims and Loss Analysis

Learning more about your school's claim patterns can help you reduce future claims and save significant money. Large school districts can do this by using EMC's valuable online loss analysis tools. These tools allow school business managers to analyze the source, amount, frequency and types of losses the school has had in the past. Data is displayed in convenient charts and graphs to assist with analysis. Our EMC branch representatives can help analyze your district's claim information and recommend loss control services that can positively impact your loss trends.

Frequency/Claim Count by Accident Type*

- Fall-Slip
- Struck By/Against
- Physical Attack
- Overexertion
- Bodily Motion
- Fall-Elevated
- Other



*This chart is for illustrative purposes only.

Online Claim Reporting

Online claim reporting* is an easy way to get a claim started so you can focus on what's important—running your school district. Only the most basic information is required, and once your claim is submitted, you will be contacted by an EMC claims adjuster and your insurance agent will be notified. You can also access up-to-date information and track the progress of your claim.

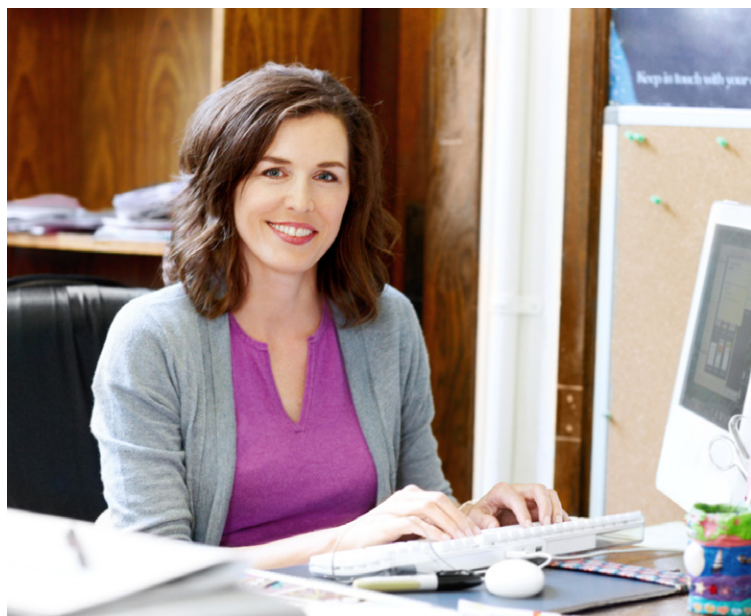
Self-Directed Safety Training From SafeSchools®

EMC wants to make it easy and convenient for your staff to receive the training they need. That's why we partner with SafeSchools, the leader in web-based training for K-12 academic institutions, to make over 300 school-focused courses available to you at no cost. The system allows you to make training assignments, check to see who has completed courses and even send automated reminder emails.

Useful Safety Training Courses for Schools

- Bloodborne pathogens
- Bullying recognition and response
- Emergency planning
- Sexual harassment

*May not be available to all policyholders.



Independent Agents, Local Expertise

When you work through your independent insurance agent, you can get a superior level of personalized service and expertise. That's why EMC distributes products solely through the independent agency system.

Because EMC operates through a network of 19 branch and service offices throughout the country, we're there for you when you need us. You can *Count on EMC* to provide exemplary local service in underwriting, claims and loss control—top-notch service that can only come from our more than 2,400 knowledgeable, well-trained insurance professionals.

With EMC, you get great insurance coverage, outstanding loss control services and the local attention you deserve.

Count on EMC®

EMC Insurance Companies is in the top 50 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by AM Best, the premier insurance credit rating organization that rates a company's ability to meet its obligations to policyholders.*

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

Contact Us

Contact your local independent insurance agent and ask about insurance from EMC.

EMC Insurance Companies Cincinnati Branch

11311 Cornell Park Drive, Suite 500
Blue Ash, OH 45242
800-732-5595 • 513-221-6010

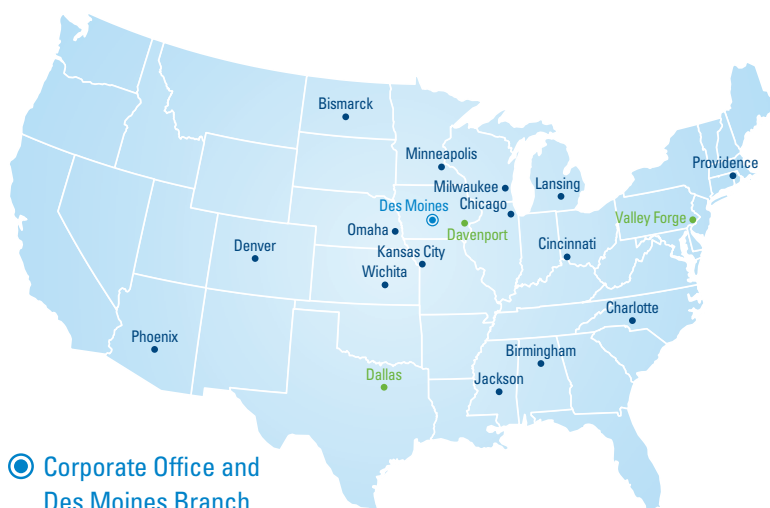
www.emcins.com



*For the latest rating, visit ambest.com.

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EMC Office Locations



- Corporate Office and Des Moines Branch
- Branch Offices
- Service Offices

