



PRESENTED BY

RISK PLACEMENT SVCS INC
190 NEW CAMELLIA BLVD
COVINGTON, LA 70433

PROPOSED ON 09/07/2023 FOR

**ST JOHN THE BAPTIST PARISH
SCHOOL BOARD**
118 W 10TH ST
RESERVE, LA 70084

On behalf of **RISK PLACEMENT SVCS INC** and **The Travelers Companies, Inc. and its affiliates**, we appreciate the opportunity to provide **ST JOHN THE BAPTIST PARISH SCHOOL BOARD** with the following policy proposal.



Travelers Risk Control: Our Expertise is Your Advantage

Travelers Risk Control is an innovative provider of cost-effective risk management services and products. As one of the largest Risk Control departments in the industry, our scale allows the right resource at the right time to meet customer needs. For over 110 years, our loss prevention professionals have assisted agents, brokers and customers across the country and around the world.

<https://www.travelers.com/risk-control>



Claim Services:

Travelers has over 11,000 highly trained Claim professionals located across the U.S. Our local field representatives are supported by teams of dedicated customer service, catastrophe response, legal, medical, investigative, engineering, and large loss experts. Claims can be complex and expensive. We'll help you manage claims to control your total risk-related costs.

<https://www.travelers.com/claims>

Meet your Travelers team

General

Overall Account

Kara Gile
Account Executive
KGILE@travelers.com
913-402-4960

Policy Services

Joy West
Operations Account Specialist
JWEST@travelers.com
913-402-4959

To report, ask a question or discuss a claim please call 1-800-238-6225. A Claim Customer Service Representative is available 24 hours a day, 7 days a week to take the first notice of loss or provide assistance on any existing claim.

Boiler & Machinery Helpful Contacts

Claim Handling	800.238.6225 or 877.784.5329 (fax)
Boiler Inspections	800.425.4119 or boilinsp@travelers.com
Underwriting & Account Questions	Your account executive or boiler@travelers.com
Policy Processing & Endorsements	Your account manager or boilerse@travelers.com
Learn more about Travelers Boiler & Machinery	travelers.com/business-insurance/boiler-machinery

Thank you!

Thank you for this opportunity to provide equipment breakdown insurance protection for your customer. We appreciate your consideration and loyalty to Travelers.

Why Travelers is the smart choice

Travelers Boiler & Machinery offers industry-leading equipment breakdown coverage and services that will flex with each industry and the risks associated with technology advancements.

EnergyMax 21SM – broad coverage that protects businesses of all shapes and sizes against direct and indirect losses to:

- Mechanical and Electrical Equipment
- Boiler & Pressure Vessels
- Air Conditioning & Refrigeration Equipment
- Production Machinery
- Smart Devices Including IoT (Internet of Things)
- Computer & Communication Systems
- Micro-Circuitry Electronics

Defined Terms

If these terms are used elsewhere in this Quote Letter, the following definitions shall apply:

“Diagnostic Equipment” means any machine, vessel or apparatus used solely for testing, research, diagnosis, medical, surgical, therapeutic, dental or pathological purposes.

“Production Machines” means any machine or apparatus that processes or produces a product, or part of a product, intended for eventual sale, including all component parts of such machine or apparatus and any other equipment used solely with such machine or apparatus. However, “Production Machines” does not include any boiler, or fired or unfired pressure vessel.

“Power Generating Equipment” means any pressure, mechanical or electrical equipment, machinery or apparatus that is used in, or associated with, the generation of electric power. “Power Generating Equipment” does not mean any equipment, machinery or apparatus with less than or equal to 1000 kilowatts of capacity, which is used solely to generate emergency power.

Energy Max 21 Equipment Breakdown Protection

Policy Number	BME1-0F216712-TIL-23
Effective	10/01/2023 – 10/01/2024
Insuring Company	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

Locations schedule

BME1 - 0F216712 – Energy Max 21 Equipment Breakdown Protection

LOC/BLDG	DESCRIPTION	ADDRESS
1/1	ADMIN OFFICE	118 WEST 10TH, RESERVE, LA 70084
2/2	HIGH SCHOOL	480 HWY 3127, EDGARD, LA 70049
3/3	HIGH SCHOOL	1 WILDCAT DR, RESERVE, LA 70084
4/4	JUNIOR HIGH SCHOOL	1880 HWY 44, RESERVE, LA 70084
5/5	ELEMENTARY SCHOOL	158 PANTHER DR, EDGARD, LA 70049
6/6	DEVELOPMENT CTR	117 STEBBINS, RESERVE, LA 70084
7/7	ELEMENTARY SCHOOL	400 ORY DR., LAPLACE, LA 70068
8/8	ADULT EDUCATION	ANTHONY MONICA ST, RESERVE, LA 70084
9/9	GARYVILLE MAGNET	240 HWY 54, GARYVILLE, LA 70051
10/10	ELEMENTARY SCHOOL	393 GREENWOOD, LAPLACE, LA 70068
11/11	SPECIAL ED CTR	538 W SECOND ST, LAPLACE, LA 70068
12/12	MIDDLE SCHOOL	182 FIFTH ST, LAPLACE, LA 70068
13/13	ELEMENTARY SCHOOL	255 HWY 18, EDGARD, LA 70049
14/14	ELEMENTARY SCHOOL	944 LA HWY 628, LAPLACE, LA 70068
15/15	MAIN CAMPUS BUILDING AND GYMNASIUM	3328 AND 3329 NEW HWY 51, LAPLACE, LA 70068

Basis of coverage plan

Building + Contents Value	\$327,480,404
Business Income Value	Not Applicable
Occupancy	Schools

Coverage

	LIMITS OF INSURANCE
Total Limit per Breakdown	\$50,000,000
Property Damage(PD)	Included in Total Limit per Breakdown
(Includes micro-circuitry electronics)	

Coverage extensions

Business Income Coverage Extension (BI)	Not Covered
Coinsurance Percentage	
Extra Expense Coverage Extension (EE)	\$1,000,000
Spoilage Damage Coverage Extension – including Utility Interruption-Spoilage (SD)	\$100,000
Utility Interruption-Spoilage coverage applies only if the interruption lasts at least (waiting period):	24 hour(s)
Utility Interruption-Time Element Coverage Extension (UI-TE)	\$100,000
Utility Interruption-Time Element coverage applies only if the interruption lasts at least (waiting period):	24 hour(s)
(Includes interruption of Cloud Services and Data Restoration)	
Civil Authority Coverage Extension	100 Mile(s) 3 Week(s)
“Dependent Property” Coverage Extension	Not Covered
“Dependent Property” Locations	
“Electronic Data” Or “Media” Coverage Extension	
“Electronic Data” Or “Media” Stored At “Covered Premises”:	\$100,000
“Electronic Data” Or “Media” Stored With “Electronic Data Storage Provider”:	Included With “Electronic Data” Or “Media” Stored At “Covered Premises”
Errors And Omissions Coverage Extension	\$100,000
Expediting Expense Coverage Extension	\$100,000
Extended Period of Restoration Coverage Extension	30 Day(s)
“Fungus”, Wet Rot And Dry Rot Coverage Extension	
Property Damage:	\$15,000
Business Income Or Extra Expense:	30 Day(s)
Green Enhancements Coverage Extension	
Property Damage Percentage Factor:	5%
Property Damage Additional Costs Limit of Insurance:	\$25,000
Business Income Or Extra Expense Additional Number of Days:	30 Day(s)
Ingress Or Egress Coverage Extension	1 Day(s)
Newly Acquired Locations Coverage Extension	\$1,000,000
Number of Days of Coverage:	90 Day(s)
Off-Premises Transportable Equipment Coverage Extension	\$25,000
Ordinance Or Law (Including Demolition And Increased Cost Of Construction) Coverage Extension	
Undamaged Property:	\$100,000
Demolition:	Included With Undamaged Property
Increased Cost Of Construction:	Included With Undamaged Property
Sump Overflow Coverage Extension	\$5,000

Limitations

COVERAGES	LIMITS OF INSURANCE
Hazardous Substance Limitation	\$100,000
Refrigerant Contamination Limitation	\$100,000
Water Damage Limitation	\$100,000
Drying Out Limit Of Insurance	Included in PD Limit
Other	

Deductible

COVERAGES	DEDUCTIBLE AMOUNT
Combined Deductible	\$50,000
Property Damage (PD)	Included in Combined Deductible
Business Income (BI)	Not Applicable
Extra Expense (EE)	Included in Combined Deductible
Spoilage Damage (SD)	Included in Combined Deductible
Utility Interruption-Time Element (UI-TE)	Included in Combined Deductible
Dependent Property	Not Covered
Refrigerant Contamination	Included in Combined Deductible
Other	

Additional coverage extensions/restrictions/conditions

Number Of Days For Notice of Cancellation	60 Days, except 10 days for non-payment of premium, subject to state regulations
Diagnostic Equipment	Covered
Electronic Vandalism	Excluded
Joint Loss Agreement	Included
New Generation Valuation – Up to additional 50%	Included
Ordinary Payroll	Not Applicable
Production Machines	Covered
Specified Perils Elimination Endorsement EB T3 18	Included
Valuation	Repair/Replacement Included

Federal Terrorism Risk Insurance Act Disclosure

The Federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA") establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). "Act Of Terrorism" is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for such Insured Losses is 80% of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA), subject to the "Program Trigger" (as defined in TRIA).

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For any Workers Compensation and Employers Liability coverage provided by this policy, the charge for such Insured Losses is an additional premium, which is reflected in any Workers Compensation and Employers Liability premium schedule included in this proposal or, if this proposal does not include such premium schedule, is reflected in a Workers Compensation premium summary included with this proposal. Note: terrorism premium charges listed in any such premium schedule or summary are subject to change at any time based on state regulatory action.

For any coverage provided by this policy, other than any Workers Compensation and Employers Liability coverage, that applies to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage. The charge for such Insured Losses that has been included for any such coverage is the percentage of the premium for such coverage indicated below and does not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA. Note: terrorism premium charges shown below are subject to change at any time based on state regulatory action.

The charge for such Insured Losses (for any coverage other than any Workers Compensation and Employers Liability coverage) is:

- 7% of either your total Commercial Property Coverage Part or your total Deluxe Property Coverage Part premium, if applicable, if your primary location is in a Designated City (as listed below).
- 3% of either your total Commercial Property Coverage Part or your total Deluxe Property Coverage Part premium, if applicable, if your primary location is not in a Designated City (as listed below).
- 4% of your total Businessowners Coverage Part premium, if applicable, if your primary location is in a Designated City (as listed below).
- 2% of your total Businessowners Coverage Part premium, if applicable, if your primary location is not in a Designated City (as listed below).
- 1% of your total Commercial Inland Marine Coverage Part premium if applicable.
- 1% of your total Boiler and Machinery or Equipment Breakdown Coverage Part if applicable.
- 1% of your total premium for any Commercial Liability Coverage included in this policy that is subject to the Federal Terrorism Risk Insurance Act of 2002 as amended.
- 1% of your total premium for any Commercial Ocean Marine Coverage Part premium if applicable.

Designated Cities are:			
Albuquerque, NM	El Paso, TX	Miami, FL	San Antonio, TX
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Diego, CA
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco, CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charlotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	

Account summary

Premium summary

COVERAGE	POLICY NUMBER	PREMIUM
BOILER	BME1-0F216712	\$6,518
Total		\$6,518

Note: The estimated premium shown above may differ from actual premiums shown on the policies and installment bills due to installment charges, estimated taxes and surcharges, as well as rounding.

Payment plan

Agency Bill - Yearly

Bill Payment Options can be found at: Travelers.com/AutoPay

Note: The amount of each installment will be reflected on your policy invoicing.

Account summary

Disclosure

Unless accepted, the offer(s) of insurance contained in this proposal expire(s) automatically sixty (60) days after the proposal date referenced on the cover page, or the proposed effective date if earlier. This proposal is not a binding contract of insurance. If you have questions regarding this proposal, please contact your Travelers Representative.

The following outlines the coverage forms, limits of insurance, policy endorsements and other terms and conditions provided in this proposal/quote. Any policy coverages, limits of insurance, policy endorsements, coverage specifications, or other terms and conditions that you have requested that are not included in this proposal/quote have not been agreed to by Travelers. Please review this proposal/quote carefully and if you have any questions, please contact your Travelers representative.

This proposal/quote does not amend, or otherwise affect, the provisions of coverage of any resulting insurance policy issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the applicable provisions of the actual policy issued, the facts and circumstances involved in the claim or loss and any applicable law.

Please note that changes in the exposures, limits, or coverages may result in changes in rates and/or account pricing. Additionally, due to the expense of processing and servicing this account, in the event this quote is not accepted in its entirety, we reserve the right to reprice and reunderwrite this quote.

The policies will also be subject to all state-mandated endorsements.

At our discretion, we may decide to perform an interim test audit during the upcoming policy period to verify the adequacy of the exposure estimates that have been provided to us. If we decide to perform an interim test audit, a Travelers Auditor will contact the insured at the appropriate time to set up an appointment. The results of any interim test audit that we perform will be shared with you as soon as possible after the audit report has been completed.

As Broker/Agent you will be responsible for being aware of and complying with the various legal requirements associated with countersignature in various jurisdictions covered in the policies.

Package common coverage form index

Policy Number

BME1-0F216712

BME1 Common coverage and amendments

DESCRIPTION	FORM NUMBER
LOUISIANA CHG-CANCELLATION NONRENEWAL	IL 02 77 10 20
DEPRECIATION - LOUISIANA	IL F1 51 07 21
COMMON POLICY CONDITIONS	IL T0 01 01 07
COMMON DEC	IL T0 02 11 89
LOCATION SCHEDULE	IL T0 03 04 96
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12 03 15
CAP ON LOSSES FROM CERT ACTS OF TERRORIS	IL T4 14 01 21
ENGINEERING AND CLAIM SERVICES	PN BM 17 07 06
IMPORTANT NOTICE - PREMIUM CALCULATION	PN EB 01 08 08
JURISDICTIONAL INSPECTIONS NOTICE	PN T1 89 06 99
NOTICE INDEPENDENT AGENT AND BROKER COMP	PN T4 54 01 08
IMPORTANT NOTICE - DEPRECIATION - LA	PN U4 26 07 21



Boiler & Machinery coverage forms index

Policy Number

BME1-0F216712

Coverage and amendments

DESCRIPTION	FORM NUMBER
FEDERAL TERRORISM RISK INSURANCE ACT DIS	BM T5 94 01 21
ENERGYMAX21 EQUIP BREAKDOWN DEC	EB T0 00 02 19
ENERGYMAX 21 EQUIP BREAKDOWN PRO TOC	EB T0 01 02 19
EQUIPMENT BREAKDOWN PROTECTION	EB T1 00 02 19
SPECIFIED PERILS EXCLUSION	EB T3 18 02 19
ELECTRONIC VANDALISM EXCLUSION	EB T4 47 09 21
LA APPRS; TRANSF; CONCL; MORT; CAT; LEND	EB T9 08 03 09
LA CHANGES - FUNGUS, WET & DRY ROT COV	EB T9 09 02 19



RPS Contact:
Courtney Dupuis
 Commercial Lines Manager/Underwriter
 Phone: (985) 792-4436
 Fax:
 Email: Courtney_Dupuis@rpsins.com

Risk Placement Services, Inc. - Covington
 190 New Camellia Blvd
 Covington, LA 70433

September 7, 2023

RPS Submission #: 5792746A

Proposal of Insurance - Renewal

APPLICANT: ST JOHN THE BAPTIST PARISH, SCHOOL BOARD
 118 WEST 10TH ST P O DRAWER AL
 RESERVE, LA 70084

RENEWAL OF: BME1-0F216712-TIL-22

COVERAGE: Commercial Property

SUBMITTED TO:
 Louisiana Insurance Service
 PO Box 100
 Norco, LA 70079
 (985) 652-2167
brandon@LAInsuranceServ.com

RETAIL PRODUCER COMMISSION: 10%

How to order coverage (Retail Agent)

You do not have authority to bind this coverage; we require a written request to bind. You can easily order coverage by completing the fields below and either faxing or emailing this page to the number or address listed at top

REQUESTED EFFECTIVE DATE: _____

PREMIUM FINANCE COMPANY: _____

PERSON REQUESTING BINDER: _____

DATE REQUESTED: _____

TRIA REJECTED _____ TRIA ACCEPTED _____

I have included the following necessary documentation:

<input type="checkbox"/> Completed signed application	<input type="checkbox"/> Completed signed TRIA	<input type="checkbox"/> Loss Runs	Other Bind documents _____ _____
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The coverages described in this quote may not conform to the terms you requested. You are responsible for outlining and explaining to your client the coverages offered, including other options, whether available through RPS or not. The coverage terms attached are not fully described, and no assumption should be made as to the adequacy of coverages offered, as compared to the exposures of your client.

Actual coverage forms are available on request.

Since you are not an agent of the insurer, you cannot bind coverage nor make any commitments on behalf of either the insurer or RPS.

Premium Summary

Premium \$6,518.00

<u>Coverage</u>	<u>Premium</u>	<u>Commission%</u>	<u>MEP % -If varies from policy MEP</u>
Equipment Breakdown	\$6,518.00	10.00	

Minimum Earned Premium:

TRIA Status: NOT APPLICABLE

TRIA Premium: (optional)

(All applicable taxes and fees are Fully Earned at binding unless otherwise specified.)

Fees:

Tax State (or home state): LA

SURPLUS LINES TAXES:

TAXES WITHOUT TRIA

TAXES WITH TRIA

TOTAL CHARGES W/O TRIA \$6,518.00

TOTAL CHARGES WITH TRIA \$6,518.00

Coverage Notes

After binding, flat cancellation is not permitted. Minimum earned premium provision applies.

Forms / Endorsements

Terms & Conditions

IN ORDER TO BIND COVERAGE, please provide the following additional information. Please note, coverage and premium terms are subject to change or withdrawal pending review and underwriting approval of this additional information:

Binder Issuance is Subject To:

SEE ATTACHED FOR COMPLETE TERMS