



Mountain Sky Conference 2022 Insurance Program – **Opt Out Request – Tier 1**  
**(Request Must be Received No Later than 10/01/21)**

	Tier 1 Minimum Coverage Standard	Company:
		Policy Effective Date:
		Confirm Minimum Coverage Requirements Met (Indicate on Each Line)
Property	90% of Estimated Replacement Cost	
	Special Form with Theft	
	Systems Equipment Breakdown Coverage	
	Full Glass Minus Deductible for Vandalism	
	Replacement Cost	

Extensions and Additional Coverages	Tier 1 Minimum Coverage	Confirm Minimum Coverage Requirements Met
Newly Constructed Buildings up to 180 Days	\$1,000,000	
Newly Acquired Buildings up to 180 Days	\$1,000,000	
Personal Property of Others (Excess)	\$5,000	
Business Personal Property of Clergy (Excess)	\$10,000	
Valuable Papers and Records	\$10,000	
Outdoor Trees, Lawns, Plants, Shrubs (Item/Total)	\$500/\$5,000	
Structures on Premises	\$5,000	
25% of the Loss Plus \$ Debris Removal	\$10,000	
Fire Department Service Charge	\$25,000	
Extra Operational Expense and Loss of Income	\$10,000 + \$25,000 = \$35,000	
Lock Repair or Replacement (Keys Stolen)	\$500	
Refrigerated Food Spoilage	\$1,000	
Arson Reward	\$5,000	
Fine Arts	\$5,000	
Demolition and Increased Cost of Construction	\$100,000	
<u>Set Limits in the Coverage Form</u>		
• Personal Tools Coverage = \$5,000 (Excess)		
• Property Temporarily Off Premises = \$25,000		
• 10% of Dwelling Amount for Related Structures, Loss of Rental Value, Additional Living Expenses		
• Policy Limit for Covered Property Moved Off Premises for up to 30 Days to Protect it From a Covered Cause of Loss		
• Cost to Recharge Fire Extinguishers if Used to Fight a Fire		
• Pollution Cleanup = \$10,000		

		Company:
		Policy Effective Date:
Coverage	Tier 1 Minimum Coverage Standard	Confirm Minimum Coverage Requirements Met (Indicate on Each Line)
Medical Expense per Person	\$10,000	
Loss of Life per Person	\$10,000	
Additional Legal Defense per Occurrence/Aggregate	\$10,000/\$30,000	
Money and Securities	\$5,000	
Double Limit for Christmas, Easter, Thanksgiving	(\$250 Deductible)	
Bond	\$25,000	
General Liability Each Occurrence/Annual Aggregate	\$2,000,000/\$5,000,000	
Property Damage Legal Liability Each Occurrence/Aggregate	\$1,000,000/\$1,000,000	
Products/Completed Operations Each Occurrence/Aggregate	\$2,000,000/\$2,000,000	
Sexual Misconduct/Molestation Each Occurrence/Aggregate	\$1,000,000/\$2,000,000	
Catastrophic Violence per Person/Occurrence/Policy Term	\$50,000/\$300,000/\$300,000	
Identity Theft	\$15,000 (Sublimits apply)	
Incidental Counseling Each Occurrence/Aggregate	\$2,000,000/\$5,000,000	
Employee Benefits Liability Each Occurrence/Aggregate (Retention)	\$1,000,000/\$3,000,000 (\$1,000)	
Hired/Nonowned Automobile Liability Each Occurrence/Aggregate	\$2,000,000/\$5,000,000	

<b>Business Automobile</b> (Owned Vehicles/Trailers)	<b>Limits Required to Opt Out</b> \$2,000,000 Liability \$2,000,000 Uninsured/Underinsured Motorists \$15,000 Medical	Company:	Confirm All Three Minimum Coverage Requirements Met
<input type="checkbox"/> Check here if no owned autos		Policy Effective Date:	

Coverage	Limit Required to Opt Out		Confirm Minimum Coverage Requirement Met (Each Line)
Directors, Officers, Trustees	\$1,000,000	Company: Policy Effective Date:	
Employment Practices Liability	\$1,000,000	Company: Policy Effective Date:	
Cyber Liability	\$500,000	Company: Policy Effective Date:	
Umbrella Liability	\$5,000,000	Company: Policy Effective Date:	
Workers' Compensation		Company: Policy Effective Date:	Confirm Coverage is in Place

Completed by: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_