



Success is Learned.  
Trust is Earned.™

# Property and Liability

▶ PROGRAMS AND SERVICES





*CM Regent Insurance Company®  
takes pride in providing you  
with answers, resources and  
information. We are dedicated to  
helping you achieve measureable  
reductions to your total cost.  
For guidance or questions  
on how to enhance your  
approach, contact us today.*

*CM Regent Insurance Company  
is a wholly-owned subsidiary of  
Church Mutual Holding Company, Inc.*



With more than 48 years of experience solely insuring educational institutions, the entire CM Regent Insurance Company team is uniquely trained to understand the challenges and protection of schools. Our flexible coverage and financial stability allow school administrators the peace of mind to focus on their mission, knowing we are experts at protecting them.

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## ► Workers' Compensation Program

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The CM Regent Insurance Company workers' compensation program was built to last, regardless of insurance or economic conditions, by providing a competitive yet responsible pricing structure that will best serve the financial interests of school entities.

A fully insured workers' compensation program operated by CM Regent Insurance Company for public school entities is supported by the following insurance professionals:

- Program-dedicated CM Regent Insurance Company underwriting staff
- The experts in our workers' compensation and risk control divisions

### **Advantages include:**

- Guaranteed net cost for easier and more accurate budgeting
- Premiums based on individual school claim experience
- Per-claim deductible options

### **CM Regent's Injury Management Model**

Following the recognized best practice in workers' compensation claims, CM Regent Insurance Company focuses on *Care and Concern* for injured workers. This management model is intended to provide the best medical care for a full recovery and return to work.

### **Benefits include:**

- Online claim reporting
- Fixed-rate litigation fees and medical bill review/bill re-pricing
- Assistance developing/reviewing physician panels and limited time transitional return-to-work programs
- In-house staff nurses handle medical and disability case management, record reviews and cost projections
- Reasonable adjuster caseload, ensuring quality claims management, effective communication and up-front, efficient claim cost management
- Specialized workers' compensation claims reviews
- Medical Director advisor
- Narcotic management program

## ► Property and Liability Coverage

Is your school uninsured for critical coverages? The property and liability division of CM Regent offers a comprehensive school package policy that combines property, liability and automobile in one of the broadest coverage forms ever developed for schools.

It's written in simplified, easy-to-read language. And it includes standard features that many other policies offer only as "extra cost" options. The charts on pages 4 and 5 outline the major coverage features of the school package policy and invites comparison with similar policies available today.

### VALUE-ADD AT NO COST

#### Building & Contents Appraisal

Knowing the current valuation of your school or district's property is an essential factor in the equation to make sure you're properly covered for damage or loss. Were you to hire a vendor to conduct an appraisal, you could expect to incur charges up to \$20,000.

## ► Violent Incident Protection

CM Regent is the only insurer in Pennsylvania to offer Violent Incident Protection coverage. This one-of-a-kind coverage is included as an endorsement to every general liability policy with a limit of \$250,000 (and with no deductible) for every package policy client.

### Coverage Highlights

#### Covered:

- **Damage** to building and personal property
- **Liability** in the event of a lawsuit against the insured, extended to include off-site educational, recreational and sporting activities
- **Extra expenses**, including:
  - Funeral costs
  - Counseling for victims and/or family
  - Wages of temporary staff
  - Alternative facility rental
- **Crisis communications support**, including:
  - Victim management
  - Investigation and legal coordination
  - Enhanced security
- Optional extension for accidental death & dismemberment and medical expenses

#### Coverage triggers:

- Violent incident event means any event involving an assailant where a weapon has been used by the assailant in or on any locations(s) which cause bodily injury and/or physical loss or physical damage to your property
- The definition of weapon is:
  - Any portable or handheld device, instrument or substance used to deliberately cause death or bodily injury.
  - Any road vehicle used by the attacker to deliberately cause death or bodily injury.

Coverage Terms <sup>†</sup>	CM Regent Program Offerings
<b>Property</b>	
Dedicated limits	Up to \$500M per occurrence per insured (limits above \$500M available upon request)
Accounts Receivable	\$250,000 per occurrence
Asbestos Allowance Extension	\$50,000 annual aggregate
Arson, Theft or Vandalism Reward	\$25,000 per fire loss
Audio Visual/Communication Equipment/ Fiber Optic Cables/Phone Systems*	\$250,000 per occurrence
Automatic Loss Payee	Where required by contract
Back Up of Sewers and Drains	Full policy limits
Building Glass, including damage by vandals	Included in Special Protection
Building Ordinance or Law	\$5 million per occurrence
Combined Business Income/Extra Expense Limit	\$2 million per occurrence (higher limits available upon request)
Debris Removal	\$250,000 limit
Earth Movement, including earthquake and mine subsidence	\$100 million per occurrence/annual aggregate A special deductible of \$50,000 applies.
Electronic Data Processing	Included in Personal Property Limit, except: \$10,000 on laptops off premises only
Exterior Signs	Included in Special Protection
Extermination Expense	\$10,000 per covered loss, annual aggregate
Fine Arts*	Included for \$250,000; limit \$15,000 any one item
Fire Department Service Charge	Up to \$50,000 per occurrence
Flood	\$3 million per occurrence/aggregate, special \$25,000 deductible applies
Green Upgrades	Lesser of: additional 25% of applicable limit or \$2,000,000 per occurrence
Interruption of Computer Operations	\$100,000 limit
Laboratory Animals	\$1,000 per animal; \$100,000 annual aggregate
Limited Coverage – Fungus, Wet & Dry Rot, Bacteria	\$250,000 annual aggregate
Lock Replacement	\$25,000 annual aggregate
Loss of Tuition Income	Included in Business Income
Newly Acquired or Constructed – Buildings	Up to \$1 million for up to 180 days
Newly Acquired or Constructed – Personal Property	Up to \$1 million for up to 180 days
Newly Acquired or Constructed – Business Income	Up to \$500,000 for up to 180 days
Personal Effects of Teachers and Students – school projects at a covered location	\$5,000 each person; \$50,000 each occurrence
Personal Effects of Employees at a Covered Location	\$5,000 each person; \$50,000 each occurrence
Personal Property of Others	\$100,000 per occurrence
Personal Property Off Premises	\$1 million per occurrence/including transit; \$300,000 for laptops
Paved Surfaces	\$100,000 annual aggregate
Pollution Clean-up Extension	\$250,000 each policy period
Property in the Course of Construction	\$1 million per occurrence/\$100,000 soft costs
Property in the Open	1,000 feet
Retaining Walls	\$50,000 annual aggregate
Transit Coverage	\$250,000 annual aggregate
Trees, Shrubs, Plants and Lawns	\$25,000 per occurrence, no limit per item
Trees Debris Removal	\$5,000 per occurrence
Underground Fiber Optic Cable Owned or Leased	\$500,000 limit
Underground Pipes, Flues and Drains	\$25,000
Utility Interruption	\$50,000 annual aggregate
Valuable Papers	\$500,000 per occurrence
Waiver of Coinsurance	Included under blanket limit, agreed value

<sup>†</sup>Additional limits available. The brief descriptions stated above are subject to the provisions, deductibles, limitations and exclusions expressed in the policy form and endorsements attached thereto and are subject to change or additional charge.



Coverage Terms <sup>†</sup>	CM Regent Program Offerings
<b>Equipment Breakdown</b>	
Property Damage (PD)	\$150 million per occurrence
Business Income – Period of Restoration	Included in Total Limit per breakdown, 30 days
Data Restoration	\$10,000,000
Extra Expense – Period of Restoration	Included in Total Limit per breakdown, 30 days
Spoilage (Including Utility Interruption) – Waiting Period	\$5 million – 8 hours
Utility Interruption Time Element – Waiting Period	\$5 million – 8 hours
Civil Authority Coverage Extension	1,000 miles; 12 weeks
“Electronic Data” or “Media” Coverage Extension	\$10,000,000
Expediting Expenses	Included
“Fungus,” Wet & Dry Rot Coverage Extension BI or EE	\$1 million – 30 days
Hazardous Substances/Pollutants/Decontamination	\$1 million
Newly Acquired Locations	Included – 365 days
Ordinance or Law	Included
Refrigerant Contamination Limitation	\$5 million
Primary Water Damage	\$100,000 limit; \$250,000 annual aggregate
Water Damage Limitation	\$5 million
Deductible	\$2,500
<b>General Liability</b>	
Automatic Additional Insured	Where required by contract
BI & PD; Personal Injury; Professional Liability; Multimedia Liability; Physical/Sexual Abuse	\$1 million/\$3 million (additional limits available through excess coverage)
Law Enforcement Legal Liability (Occurrence Form – unarmed personnel only)	\$1 million each occurrence/\$1 million aggregate *Optional Coverage* provided by endorsement (Can include armed personnel subject to underwriting approval)
Bonfires	Included
Broad Form Property Damage	Full policy limit
Corporal Punishment	Full policy limit
Drones	Subject to approval, \$1 million Excess coverage available
Employees as Insureds	Full policy limit
Extended Property Damage	\$100,000 limit
Violence Incident Protection	\$250,000 included, can purchase up to \$20 million limit
Fire Damage Legal Liability	\$1 million any one fire
Host Liquor Liability	Full policy limit
Medical Payments	\$15,000 any one person. Includes volunteers, excludes students
Pollution	Exception for school science labs
Student Athletes	Included for liability coverage for bodily injury
Volunteer, except students, as additional insureds	Full policy limit
<b>Crime</b>	
Employee Theft/Dishonesty	\$1 million (\$500 deductible)
Forgery/Alteration	\$1 million (\$500 deductible)
Fraudulent Impersonation	Up to \$500,000
Inside the Premises	\$100,000 (\$500 deductible)
Outside the Premises	\$100,000 (\$500 deductible)
Computer and Funds Transfer Fraud	\$1 million (\$500 deductible)
Money Orders and Counterfeit Money	\$1,000 (\$500 deductible)
Faithful Performance of Duty Coverage for Government Employees	\$1 million (\$500 deductible)
Add Credit/Debit/Charge Card Forgery: \$1 million limit	\$1 million (\$500 deductible)
<b>Automobile Liability</b>	
Airbag Coverage	Included for accidental discharge if physical damage coverage applies
Deductible Reimbursement on Personal Vehicles	Up to \$1,000 per vehicle on valid and collectible coverage
Employees as Insureds	Included
Fellow Employee Exclusion	Included
Garage Keepers Legal Liability	\$150,000
Glass Repair	No deductible applies if glass is repaired instead of replaced
Hired Car-Loss of Use Expenses	\$20/day, \$600 maximum
Physical Damage per event	One single deductible applies when multiple comprehensive claims occur in a single event
Rental Reimbursement for cars, buses and vans	Included: \$100/day, 30 day maximum
Towing for Private Passenger Vehicles	\$50 each disablement
Volunteers as Insureds	Included

<sup>†</sup>Additional limits available. The brief descriptions stated above are subject to the provisions, deductibles, limitations and exclusions expressed in the policy form and endorsements attached thereto and are subject to change or additional charge.

## ► School Leaders Legal Liability Program

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Properly protecting school officials and employees against unforeseen professional liability can be risky business. Virtually every professional decision that you make is subject to close legal scrutiny and, perhaps, recourse.

CM Regent offers a comprehensive school leaders legal liability program that provides broad coverage at a responsible price.

Our plan is designed to help you protect your district against claims arising from violations of civil rights, punitive damages, discrimination, wrongful termination and other actions.

### School Leaders Legal Liability

- Triage Program provides guidance to program participants to decrease claims and reduce costs
- First Call Hotline\*, for answers to issues involving employment and labor or civil rights violations
- Failure to integrate or student discrimination claims are not excluded
- Prior-acts coverage is available
- Insured consent to settle
- Definition of insured includes employees, volunteers and student teachers at no additional charge
- Definition of claim triggered at administrative hearings
- Primary \$1 million, with up to an additional \$20 million in dedicated excess school leaders liability limits
- Coverage for corporal punishment available by endorsement
- Coverage for punitive damages available by endorsement
- Enhanced employment practices liability coverage provided
- Coverage for non-monetary defense costs available by endorsement

To obtain a quotation, complete an online application and return to [submissions@cmregent.com](mailto:submissions@cmregent.com).

\*The program is available to qualified CM Regent customers. †This brochure is intended as a general description of coverage available. It does not provide, nor is it intended to describe, the specific coverage offered by any particular policy. We recommend that a potential purchaser examine, in detail, any policy that is offered and consult with an insurance expert to be certain of the precise nature and specific benefits of the policy coverage.



### First Call Hotline

**The Chartwell Law Offices, LLP**  
**(717) 909-5170**

Not sure what employment action to take?  
Not sure if doing something violates  
someone's civil rights? Our First Call Hotline  
can provide the answer.

Through First Call, member school entities  
participating in the school leaders legal  
liability Program have access to skilled and  
knowledgeable attorneys to answer a variety of  
legal questions and issues. This complimentary  
service is designed to answer questions related  
to employment and labor or civil rights issues.

#### **Benefits include:**

- Minimize your school entity's exposure to legal challenges
- Lessen the severity of a claim if one is filed
- Increase the opportunity to defend the school if a claim or suit is filed
- Get a legal answer within 48 hours

### Triage Program

**A collective partnership in controlling  
your risk.**

**(866) 404-7700**

Situations happen all the time in school entities  
that could lead to costly and time-consuming  
lawsuits. As a participant in school leaders legal  
liability or Property/Liability Package programs,  
you will enjoy greater peace of mind with the  
new Triage Program offered by CM Regent.

CM Regent staff will monitor potential  
liabilities and unforeseen claims exposure in  
your school entity through media reports and  
feedback from insurance producers, attorneys  
and school officials. Additionally, if an event  
takes place that could be a potential danger,  
we encourage you to call the Triage team  
directly at (866) 404-7700.

When we accept a triage assignment, a  
consultant from our risk control department  
will contact you to help control the potential  
exposure. In conjunction with the claims  
department, our risk control consultant will  
work with you to identify the parameters  
of the incident and understand the needs for  
an investigation to help reduce your potential  
liability.

CM Regent is constantly looking for new and  
innovative ways to help control your losses.  
Our risk control, claims and underwriting  
departments are working hard to help school  
districts save money.

## ► Privacy Protection Program

CM Regent Insurance Company understands that the traditional approach to privacy protection is no longer sufficient. We help you protect your school district from liability arising from lost computer equipment, network security breaches and human errors—even mistakes made by outside service providers.

Our coverage also includes an identity theft response fund, broad network liability and other enhancements, including internet media liability and cyber extortion, which are both available by endorsement.

### Coverage Synopsis

The following coverages are available with Cyber ERM, subject to policy terms and conditions:

#### Third-Party Liability Coverage

- **Cyber, Privacy and Network Security Liability:** Failure to protect private or confidential information of others, and failure to prevent a cyber incident from impacting others' systems
- **Payment Card Loss:** Contractual liabilities owed to payment card industry firms as a result of a cyber incident
- **Regulatory Proceedings:** Defense for regulatory actions and coverage for fines and penalties
- **Media Liability:** Copyright and trademark infringement within scope of defined media content

#### First-Party Coverage

- **Cyber Incident Response Fund:** Legal fees, forensics, notification costs, credit monitoring, public relations, etc.
- **Business Interruption:** Loss of profits and expenses from interruptions of insured's systems; and with Contingent Business Interruption, adds losses from interruptions of others' systems
- **Digital Data Recovery:** Costs to restore or replace lost or damaged data or software
- **Telephone Toll Fraud:** Costs incurred such as phone bill charges due to fraudulent calling
- **Network Extortion:** Payments to prevent digital destruction/ impairment

#### Cyber Crime (by endorsement)

- **Computer Fraud:** Third party accessing insured's computers to take money
- **Funds Transfer Fraud:** Third party tricking a bank into transferring funds from insured's account
- **Social Engineering Fraud:** Third party tricking an employee into transferring money

## Product Highlights

- Admitted options in most states
- No minimum premium
- Retention starting at \$1,000
- \$0 Retention for the Cyber Incident Response Coach
- Full Prior Acts – coverage for unknown incidents before the policy period begins\*
- Coverage for loss of profits and expenses from interruptions of the insured’s systems; and with Contingent Business Interruption, adds losses from interruptions of others’ systems\*
- Ability to offer notification cost, forensics, legal fees, credit monitoring public relations in addition to the limit\*
- Cyber Crime coverage including social engineering\*

## ▶ Excess Liability Program

Catastrophes occur, and when they do, you shouldn’t have to worry about having enough insurance protection. CM Regent offers a flexible Excess Liability program with the protection you need at an affordable price.

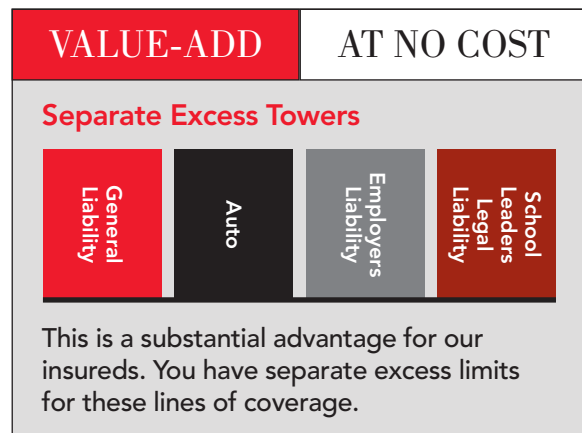
Coverage responds when your underlying liability limits are exhausted. Even with limited immunity for public school entities, there are exceptions that could bring about multimillion dollar awards. Don’t put your school at risk when affordable protection is at your fingertips.

## Excess Liability Insurance Protection for Catastrophic Claims

This comprehensive insurance is designed to cover unique exposures. It covers excess over general liability, auto liability, employers liability and school leaders legal liability.

- Program limits available up to \$20 million (higher limits available on request)
- Follow form underlying coverages including sex abuse and uninsured/underinsured motorists as well as many others—at no additional premium
- Follow form underlying school leaders legal liability policy, including employment practice liability insurance and punitive damages extensions

- Policy contains a separate tower of limits for general liability, auto liability, employers liability, and school leaders legal liability coverage



\*subject to policy terms and conditions

# ► Owner Controlled Insurance Program

An OCIP is an alternative risk control strategy that better protects the school district from exposure and risks inherent to a major construction project by consolidating and improving various insurance coverages into one unified insurance program.

## Lines of coverage included in OCIP are:

- General Liability
- Workers' Compensation
- Excess Liability
- Builders Risk (optional)

As the plan sponsor, CM Regent procures these coverages for the school district and the enrolled contractors working at the project site.

## Why Choose an OCIP?

- Reduce overall construction cost
- Improve insurance coverage (completed operations)
- Eliminates "assignment of negligence"
- Secure higher insurance limits (Excess Liability limits – \$50 million)
- Unified safety management
- Unified claims management

## Up-front Cost Savings

Contractors bid the project without the cost of insurance in their bid. This allows the school district to realize the lowest possible cost of construction.

**Direct Bid Method (traditional OCIP approach)** – The school district purchases the OCIP directly at a discounted rate at the onset of the bid process.

**Quote Bid Method** – Low bids are identified excluding the cost of contractor insurance. All low bidders are then required by contract to provide an insurance quote back to the school district. The school district then compares the contractors' insurance price with the OCIP Standard Rate.

Insurance costs known at inception. One fixed rate at guaranteed cost!

## Subsequent Cost Savings

Proactive, unified safety management and aggressive claims management help prevent losses and reduce the cost of losses that do occur.

### Safety Management

- Project safety plan is incorporated into the contract documents
- Professional safety representative is assigned to the project
- Field audits scheduled regularly and documented
- Unified responsibility and proactive approach

### Claims Management

- CM Regent and Willis Towers Watson serve as claims advocates for the school district
- Centralized claims management:
  - Eliminates finger pointing and promotes quick response and claims resolution
  - Avoids costly litigation
  - Minimizes exposure to negative publicity should a loss occur

## Cost-effective Alternatives for School Construction Projects

### Additional Services Provided by the OCIP

- Contract language development
- Issue certificates of insurance
- Participate in pre-bid meetings
- Assist with payroll reports
- Participate in pre-construction meetings
- Process final (close-out) audits
- Enroll contractors/subcontractors

## Program Eligibility

- Available to all educational institutions
- New/renovation construction projects greater than \$10 million





## ► Risk Control Services

The risk control division of CM Regent Insurance Company provides a full range of services for public school entities. Our team members are cross-trained in both workers' compensation and property and liability, and each risk control consultant is assigned specific school entities within each discipline to enhance the company's proactive consultative approach.

### Workers' Compensation Safety and Risk Control Services

The Underwriting and Workers' Compensation Claims program provides:

- Safety video lending library
- Customized loss and trend analyses
- Recommendation status report
- Seminars and workshops
- Required annual, free safety committee training via webinars

### Property/Liability Safety and Risk Control Services

The Property/Liability Claims program provides:

- School bus and incidental fleet operation evaluation and training
- Chemistry lab safety and chemical storage evaluation
- Playground safety and inspections
- NFPA based fall protection inspections
- Comprehensive scorecard
- Onsite consultative, proactive approach to addressing risks

### Crisis Intervention for Schools

Crisis Intervention is available to assist CM Regent Insurance Company customers following a crisis involving shootings, suicide, natural disasters, transportation catastrophes or riots. Crisis counseling services are provided by Quest Behavioral Health.

- Current Property/Liability and/or Workers' Compensation participants may request this free service following a crisis.
- School districts that do not currently participate in the Property/Liability and/or Workers' Compensation program may purchase this service following a crisis.
- Tragedies resulting from circumstances other than shootings, suicide, natural disasters, transportation catastrophes or riots will be evaluated by CM Regent staff on a case-by-case basis.

Requests can be made by calling Quest Behavioral Health directly at (800) 364-6352, or by calling Sharon Orr, director of Risk Control Services, at (844) 480-0709, ext. 2324.

#### VALUE-ADD

#### AT NO COST

#### Elevator Inspection Service

Charges to inspect elevators at your facility can cost you several hundred or thousands of dollars per year. CM Regent Insurance Company covers these expensive ups and downs as part of our Risk Control services.







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Mechanicsburg, PA 17050  
Toll-free 844-480-0709  
[CMRegent.com](http://CMRegent.com)

**Rated "A" (Excellent)**  
Additional information concerning  
A.M. Best ratings can be found at [ambest.com](http://ambest.com).



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