



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 nearly 50 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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## Value-Added Resources

- **Dividend program** – Qualified annual premiums of \$10,000 to \$500,000 are eligible to receive a workers' compensation dividend, depending on loss ratio and premium level.\*
- **24/7 Nurse Hotline** – Save time, get immediate care and potentially reduce medical costs and claims. If a workplace injury occurs that is nonlife-threatening, call our free 24/7 Nurse Hotline at 844-322-4662 for guidance about how to proceed and answers to your health care questions.
- **Background screening** – Our company partners with Trusted Employees to provide customizable service packages to fit your hiring needs. Services include criminal record, employment verification, drug screening and more.
- **Risk Control** – We provide resources and expert teams—both over the phone and in person—to help you reduce employee injuries and manage medical and rehabilitation costs by mitigating potential losses.
- **Return-to-work program** – This program helps your injured employee recover and return to responsibilities as quickly as possible.
- **Safety materials** – Videos and brochures are available at no cost to help make your educational facility safer for employees.

## Efficient Claims Handling

When one of your employees is injured while working, your first concern—and ours—is providing appropriate medical care. Our next priority is helping you meet your legal obligations under the Wisconsin compensation law. We make it easy to report claims any time, day or night, by phone, online, email or fax. Resolving workers' compensation claims as efficiently as possible is good for your employees and your entire organization.

\*Dividends cannot, by law, be guaranteed. Dividends are declared by the board of directors of Church Mutual Insurance Company on the day of the annual meeting. Plans may vary in Missouri and Wisconsin. Additional plans are available in Wisconsin.



## ► Property and Liability Coverage

Is your school uninsured for critical coverages? CM Regent offers a comprehensive school package policy that combines property, liability and automobile in one broad coverage form developed for schools.

Knowing the current valuation of your school or district's property is essential factor in the equation to make sure you're properly covered for damage or loss. CM Regent Insurance Company customers receive this service for free, so dollars saved can be directed toward other high-priority areas. Were you to hire a vendor to conduct an appraisal, here are the average costs you could expect to incur:

### SAVED APPRAISAL COSTS

<b>Career-technical school</b> . . . . . 1 building; average 150,000 sq. ft. . . . .	<b>\$3,500</b>
<b>Small district</b> . . . . . 4–5 buildings; average 300,000 sq. ft. . . . .	<b>\$6,500</b>
<b>Medium district</b> . . . . . 10 buildings; average 750,00 sq. ft. . . . .	<b>\$12,000</b>
<b>Large district</b> . . . . . 20 buildings; average 1.5 million sq. ft. . . . .	<b>\$19,000</b>

The larger your facility, the more costly an appraisal can be. Even if your school properties are smaller, appraisal costs still subtract valuable resources for your bottom line.



## ► Violent Incident Protection

To better protect schools, CM Regent now offers Violent Incident Protection coverage. This educational industry cutting-edge coverage enhancement is available for purchase on every general liability policy with limits up to \$20 million.

### 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 and 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

#### Limits:

- Available limits from \$250,000 to \$20M
- Limit provided on each and every event and in the aggregate basis

### Crisis Management provided by CrisisRisk™

Following an incident, CrisisRisk™ Strategies, LLC would:

- Investigate to determine the facts of the event to help inform your response.
- Provide advice and support of the management of the situation; for example, counseling and communication strategies.
- When required, provide temporary security enhancements such as armed or unarmed agents.

From 2000 to 2017,  
one in five active  
assailant incidents  
occurred at an  
educational facility.

Claims handling and crisis management services are provided by Beazley Furlonge Limited, a member of Beazley Group. Beazley Furlonge Limited does not underwrite insurance for CM Regent. Policies purchased through CM Regent are subject to CM Regent's underwriting processes.



# ► Educators Professional Liability Program

Properly protecting school officials and employees against unforeseen 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 Educators Professional Liability (EPL) 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.

## Coverage Highlights

- Triage Program provides guidance to program participants to decrease claims and reduce costs
- 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
- Coverage for corporal punishment available by endorsement
- Coverage for punitive damages available by endorsement
- Employment practices liability coverage provided
- Coverage for non-monetary defense costs available by endorsement

## Triage Program

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

Our 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 you save money.

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.

## ► Privacy Protection Program

CM Regent 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.

### 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 \$10,000
- \$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.

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

### Program Eligibility

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



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[CMRegent.com](http://CMRegent.com)

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