

Frontier Central School District
5120 Orchard Avenue
Hamburg, NY 14075

REQUEST FOR PROPOSAL OF INSURANCE SERVICES

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Frontier Central School District
5120 Orchard Avenue
Hamburg, NY 14075

REQUEST FOR PROPOSAL
of INSURANCE SERVICES

The Frontier Central School District hereinafter referred to as “the District,” invites proposals from qualified individuals and agencies to submit quotations for our Property-Casualty insurance programs in accordance with the conditions and specifications set forth in this packet.

Quotations are due by **2:00 pm on Monday May 14, 2018** and are to be submitted to the Frontier Central School District at the address listed below. Quotations are to be submitted in sealed envelopes clearly marked “Insurance Quotation.” No changes in the Quotations will be accepted after they have been opened, except for clarification or corrections requested by the District.

It is the proposer’s responsibility to ensure that their proposal is received by the district in a timely manner. The proposal shall be delivered in a sealed envelope, clearly marked with the name of the proposer and the title of the proposal on the outside of the envelope.

Agencies submitting a proposal must be available to make a presentation of their proposal and provide answers to questions at an evening meeting of the Board of Education on **Tuesday May 15, 2018**.

Send proposals to:

Carolyn Robertson, CPA
Assistant Superintendent for Business
Frontier Central School District
5120 Orchard Avenue
Hamburg, New York 14075-5657

Frontier Central School District
5120 Orchard Avenue
Hamburg, NY 14075

NOTIFICATION OF INTEREST

Please complete and return this form within 5 working days of receiving the proposal package to:

Carolyn Robertson, CPA
Assistant Superintendent for Business
Frontier Central School District
5120 Orchard Avenue
Hamburg, New York 14075-5657

Telephone 716-926-1717

RE: Request for Proposal – INSURANCE SERVICES

Our firm is interested in submitting a proposal for the following insurance services for the Frontier Central School District, as set forth in the request for proposals (RFP) dated March 14, 2018.

Property and Casualty (yes/no) _____ Carrier(s) _____

Firm Name: _____

Address: _____

City, State, Zip: _____

Contact Person: _____

Phone Number: _____ Ext: _____ Fax: _____

Email Address: _____

If more than one firm submits a notification of interest listing the same carrier, the District will select one of those firms to submit a proposal and notify all others that a proposal will not be accepted.

Failure to return this form may result in no further communication or addenda regarding this proposal.

GENERAL CONDITIONS AND INSTRUCTIONS

1. We will not issue a “Broker of Record” letter to a rating organization permitting a firm exclusive access to rate make-ups or data pertaining to our district. If needed, we will obtain said information from the rating organization and make it available to the requesting firm.
2. Please send your written request for information or clarification by US mail at the address provided on the previous page or by email to crobertson@frontiercsd.org. We will send addenda to quoting firms, which will address issues we judge to have a material bearing on the quotations.
3. Quotations must be made on the attached "Quotation Forms" in accordance with the instructions and subject to stated conditions. Quoting firms should complete and return Quotation Forms 1 through 6. Do not return any of the other pages. If you add supplemental sheets, number them and note the numbers on Quotation Form 2
4. All policies are to be effective **July 1, 2018 to July 1, 2019**.
5. All insurance companies must be “Admitted” and licensed to do business in New York State. Strong preference will be given to carriers whose policies are not written on “Excess and Surplus Lines” or “Free Trade Zone” paper. Indicate the current A.M. Best rating for each company you are quoting on Quotation Form 3.
6. Each firm or insurance company must answer all questions asked, and sign in the space provided. If no quote is provided or a statement does not apply, enter “none” or “not applicable”.
7. Alternate proposals will be considered, but must be marked "Alternate Proposal" and stapled to the back of the quotation. A clear explanation of the advantages and disadvantages of the alternate is required.
8. You may quote one policy contingent upon the award of another or others, or qualify the entire quotation as contingent upon award of all policies, but any such qualifications must be clearly stated on Quotation Form 3. Unless such a qualification is so stated, we will assume that separate awards are acceptable.
9. We prefer to have the package, automobile and excess catastrophe/umbrella liability policies written by the same insurance company. We will, however, consider coverage in more than one company if a substantial premium savings can be gained. The phrase "same company" can mean the same group of companies, provided that all services such as claims, underwriting and engineering are the responsibility of a single executive authority. The effect should be the same as if one company handles the entire account.
10. The most recently approved NYS ISO (Insurance Service Office) Commercial Lines Program forms, such as CG 0001 for general liability, or equal, are minimum standards for all coverages, except where broader coverage is specified.
11. We contemplate that the agency, brokerage, or carrier selected will write the coverage awarded to it for at least 3 years, and that competitive quotations that would affect the coverage in force during the 3 year period will not be sought during that period. It should be clearly understood, however, that the Board of Education reserves the right on it’s own behalf and/or behalf of any future Board of Education, to rescind this policy or to modify it in any fashion for whatever reason or reasons it or any future Board of Education may deem necessary. Nothing herein contained shall prohibit or restrict the Board of Education from canceling any policy or changing agency or brokerage firm.
12. In submitting this quotation, the signer warrants that the quoting insurance companies have indicated their willingness to write the coverages according to the specifications and at the quoted premiums except for those qualifications, exceptions and alternatives clearly listed in Quotation Form 2. With the exception of Boiler Coverage, no quotation will be considered that is not firm, such as those subject to engineering, underwriting or home office approval. Boiler coverage quotations may be subject to engineering approval, but only with respect to defects involving violations of law or threaten life or safety. The intent of this exception is to permit boiler insurers to quote without first having to internally inspect boiler and machinery objects.

13. Quote annual premiums for all policies and coverages. For policies subject to dividends, show on Quotation Form 2, separately for each policy, the percentage of dividend paid for each of the past 5 years. Please be sure to indicate the annual period for which each dividend was paid. For policies not subject to dividends, please indicate each policy on Quotation Form 2.
14. If the quotation contemplates coverages, procedures, deductibles, etc., that are different than those outlined in the Quotation Packet---either broader and/or more beneficial to the District, or more limited and/or less beneficial to the District---such differences must be clearly stated on Quotation Form 2. Each company submitting a quotation agrees that **all the coverages, endorsements & stipulations outlined herein will be provided except as they have noted on Quotation Form 2.**
15. All quotations must be firm until 60 days after the respective coverages are to be effective.
16. Written binders, renewals and value up-dates for the coverages awarded, must be provided to the District at least 2 business days before their effective dates. For other coverage modifications made after the policies are in force, except those that are automatically covered by the policy, endorsements or written binders must be provided to the District within 7 days of approval of the change. All binders and Certificates of Insurance must be signed by a person who has the legal authority to commit the insurance company.
17. The district will apply significant weight to the following:
 - Qualifications, expertise and commitment of quoting agency and carriers with regard to insuring and servicing public schools
 - Financial and rating stability of carriers quoting
 - Value-added benefits and services provided by carrier(s) and included in proposal
 - Overall value of insurance program and services at premiums quoted
 - Degree to which proposers met RFP specifications
18. The agent, broker or carrier awarded the coverage must maintain an office with sufficient staff to service the District's insurance program. A staff member who is familiar enough with the program to answer routine questions concerning claims, invoices, endorsements and similar matters must be available during business hours.
19. The agent, broker, or insurance representative will be expected to work closely with the Business Official and the insurers to foster the best interest of the School District. In particular, the agent or broker shall:
 - Review policies, endorsements, audit adjustments, and invoices for accuracy prior to delivery to the District.
 - Provide and discuss printouts of claims and reserves at least once each year.
 - Prepare an outline of policies each year, which includes limits of coverage, premiums and any dividends.
 - Provide premium cost breakdowns to permit cost allocations to proper budget categories.
20. To our best knowledge, the information contained in the quotation specifications is accurate. However, if a variance is noted upon inspection and we haven't issued a pertinent addendum, use the data provided in the specifications for quotation purposes, and show the variance and cost adjustment, if any, on Quotation Form 3.
21. The District reserves the right to waive any or all informalities, to reject any or all quotations, and award contracts which in its own judgment, will best serve the interests of the School District. The District is not obligated by operation, statute or regulation to award contracts for insurance on the sole basis of the lowest premium quotation.
22. Permission will be granted to inspect the premises. Arrangements must first be made with the Business Office.
23. Describe on **Quotation Form 2**, in sufficient detail to permit evaluation, any features or services that are included without additional charge. The extent of safety and loss control engineering and inspection services, as well as risk management services, is of particular interest. **Note any additional charges for such services on Quotation Form 2.** Also describe any additional cost features or services that you feel would be of interest to the District **and show the costs therefore on Quotation Form 2.**

Read the specifications carefully. Some of the coverage requested differs from typical policy language and coverage requirements.

QUOTATION INFORMATION

Knowledge of the coverage offered is essential for analysis of the quotations. Please list all coverage exclusions other than those listed on basic ISO coverage forms (i.e. CP0010, CP0030, CG0010) on Quotation Form 2.

I. FIRE AND RELATED PERILS COVERAGE:

Direct Damage Coverage: Special Form (All Risk) Coverage for all real and personal property of the district is desired at a 90% Blanket limit of **\$185,539,379** on a Replacement Cost Basis with a **\$2,500** per occurrence deductible and waiver of the coinsurance clause, using ISO forms CP 0010, CP 1030, and other pertinent ISO forms, or equivalent. Building coverage must include architect fees, and contents coverage must include theft. The building and contents values outlined in attached statement of values exhibit are for replacement cost less exclusions, and include architect fees and permanent fixtures. A Statement of Values (Exhibit A) will be supplied as needed each year to extend the Agreed Value provision.

Backup of Sewers and Drains: Coverage must include Backup of Sewers and Drains with no less than a \$1,000,000 sub-limit. If full limits do not apply then clearly indicate sublimit for this coverage in your proposal.

Limited Water Damage coverage: Coverage must include Limited Water Damage coverage with no less than a \$500,000 sub-limit. If full limits do not apply then clearly indicate sublimit for this coverage in your proposal.

Extra Expense/Business Interruption coverage using ISO form CP 0050 or equivalent, **included up to the full direct blanket property limit – Actual Loss Sustained / 12 Consecutive Months / no time deductible.**

- **Indicate if sublimit applies and for any variance to the above on Quotation Form 2.**
- **Indicate extent of Extra Expense coverage provided for Violent Events.**

Ordinance or Law coverage: Undamaged portion of bldg. (Coverage A) — Equal to limit equal to or higher than the building value of the structure sustaining the loss; Demolition Cost (Cov. B)-- \$2,000,000; Increased Cost of Construction (Cov. C)--\$2,000,000. Higher limits are strongly encouraged. **If the insurer's coverage is more limited, be sure to outline the limitations, and quote separate coverage if available, on Quotation Form 2**

OPTIONAL COVERAGES

Earthquake Coverage: Provide optional quotation for Earthquake with no less than a \$1,000,000 limit on a blanket replacement cost basis and indicate applicable premium, deductible and coinsurance penalty.

Excess Flood Coverage: Provide optional quotation for Excess Flood with no less than a \$1,000,000 limit on a blanket replacement cost basis and indicate deviations thereto and applicable premium, deductible terms and coinsurance penalty.

II. COMPREHENSIVE GENERAL LIABILITY

COVERAGES:

Coverage on an occurrence basis with defense coverage separate from the limit of insurance using ISO form CG 0001 or equal must be provided in all hazard groups for all known and unknown General Liability exposures of the District. Coverage must also include:

1. **Incidental Medical Malpractice:** insuring the district against claims arising from the rendering of or failure to render medical services by the district's employed medical professionals, by those under contract to the district, and by any others, such as EMTs serving on a local volunteer ambulance. Medical professionals who are district employees (but not those who serve the district on a contract basis) or authorized participants in a school volunteer program must be included as Insureds along with the district. Note: If the insurer's coverage is more limited, be sure to outline the limitations, and quote separate coverage if available, on Quotation Form 2. **Please attach a copy of the insurer's endorsement. If no endorsement, please so state.**

2. Liability imposed by law: Coverage must be afforded for the obligations imposed by Sections 3023, 3028 and 3811 of the NYS Education Law. This coverage may be restricted to Bodily Injury, Personal Injury and Property Damage; but must apply in spite of exclusions or other policy provisions which would serve to exclude or limit coverage for any part of the obligations which involve Bodily Injury, Personal Injury or Property Damage. Criminal actions may be excluded, except that coverage should be afforded for indemnification of defense costs of insured defendants who are found innocent or against whom charges are dropped.
3. Coverage for claims arising from unauthorized mobile equipment, racing or stunting activities on district premises. Liability arising from the use of snowmobiles must also be covered.
4. Include as Additional Insured's, School Board members, all employees, practice teachers, interim administrator positions, volunteers whose services have been accepted by the District and authorized committee members. Indicate if PTAs/PTOs are included as Insureds. If optional, provide additional cost to endorse the PTA/PTO entity(ies).
5. Coverage must not be excluded for significant exposures such as: Sports and physical education activities, including use of gymnastic rebounding devices & climbing walls; child abuse or molestation; riot, civil commotion, terrorism, or mob action; liability arising from corporal punishment to the extent permissible under State Education Department Board of Regents Rules and State Insurance Department regulations (ISO CG2606 or equal).
6. Colleges or schools endorsement, form CG 2271 or equal. The District carries student accident coverage.
7. Policy must include coverage for claims associated with errors or omissions in the administration and management of the school district's employee benefits programs. (See "C. Limits" below).
8. Knowledge of Occurrence; Unintentional Failure to disclose Hazards endorsements; and a Notice of Occurrence, Claim or Suit policy language must be included (whereby failure to notify by other than an executive or a person designated to notify the insurer does not invalidate the coverage).
9. Liability arising from Corporal Punishment to the extent permissible under State Education Department Board of Regents Rules and State Insurance Department regulations (ISO CG2606 or equal).
10. Sexual Abuse endorsement; A specific endorsement is required that will explicitly provide coverage for sexual abuse, sexual molestation, and sexual exploitation for the school district, the board, and district officers and employees other than those who commit or are alleged to have committed such acts or who fail to take action to prevent reoccurrence after becoming aware that an act has been committed. It is also agreed the coverage will not be invalidated by failure of reporting which the person (Agent, servant, employee) had knowledge and unknowingly did not report the claim. **Clearly indicate if this coverage is provided on a "claims-made" basis in lieu of "per occurrence". Outline any coverage terms and conditions that may differ from above. Attach a copy of endorsement that will be used if bound.**

OPTIONAL COVERAGE

11. **Limited Pollution Liability Extension**: An endorsement offering the extension of limited pollution liability coverage as per ISO form CG2415 0196 or equivalent. If such coverage is available, provide an optional quote including applicable limits, deductible and provisions.

EXPOSURES:

1. Premises-Operations:
 - a. The District's premises consist of the sites outlined in Exhibit A.
 - b. Average Daily Attendance: K-8: 3,180 and 9-12: 1,319, please see attached Form SA-129 (Exhibit E).
 - c. 17 sets of outdoor bleachers and 2 grandstands.
 - d. 10 RNs and 3 LPNs who are employees; the district contracts with 1 nurse practitioner.
 - e. The district has 2 swimming pool(s).
 - f. Number of PTA's: 0 to be insured on the District's Liability policy.

LIMITS:

- \$1,000,000 Combined Single Limit for Bodily Injury, Personal Injury and Property Damage Liability with a \$3,000,000 general aggregate or better. General Aggregate must apply per location.
- \$1,000,000 Fire Damage Legal Liability limit.
- Employee Benefits Programs Liability with \$1,000,000 per occurrence and \$3,000,000 aggregate limits (either primary or in combination with excess form or umbrella) and \$1,000 deductible. If written on a “claims-made” basis, indicate retroactive date, if applicable.
- \$10,000 per person Medical Payments (not including students).

III. COMMERCIAL CRIME/MONEY & SECURITIES

- A. Public Employee Dishonesty (Coverage Form CR 00 17 and CR 10 53 or similar). Limit: \$2,000,000 blanket Form “O” – per loss or higher, subject to \$500 Deductible or lower.
- B. Additional indemnity endorsement (CR 10 15 or similar) is desired for the following excess positions: Treasurer in the amount of \$1,000,000 and Tax Collector in the amount of \$1,000,000 and Claims Auditor in the amount of \$1,000,000.
- C. Theft, Disappearance and Destruction (Coverage Form CR 00 04 or similar) Limit: \$10,000 Inside and \$10,000 Outside the premises for all locations. Subject to \$500 Deductible.
- D. Forgery or Alteration including Credit, Debit or Charge Card Forgery (Coverage Form CR 00 03 or similar) Limit: \$25,000 per occurrence. Subject to \$500 Deductible.
- E. Computer Fraud including Fund Transfer Fraud Coverage (Coverage Form F CR 00 07) and (Form F-2552 or equivalent) Limit: \$1,000,000. Subject to \$1,000 deductible or lower.

Coverage must also include:

1. “New York” endorsement (CR 10 50 or equivalent) eliminating the exclusion for the Treasurer and Tax Collector.
2. Coverage must be provided for Internal Claims Auditor and Interim School Officers and Officials.
3. Faithful performance of duty (CR 10 44 or equivalent).
4. “School System” endorsement extending the definition of employee to include any student while handling or having possession of property or funds in connection with sanctioned student activities (CR1048 or equivalent).

See attached Exhibit D - Schedule of Employees

IV. INLAND MARINE; All risk blanket coverage, no co-insurance. Quote replacement cost value per attached Exhibit F: Schedule of Insurance. **Please attach to Quotation Form 2 a description of any coverage that differs from those listed in the attached Schedule of Insurance.**

V. EMPLOYMENT PRACTICES LIABILITY and ERRORS AND OMISSIONS LIABILITY (School Board Legal Liability)

School District Legal Liability including Employment Related Practices Liability:

Broad Form Coverage for \$1,000,000 per claim and \$3,000,000 aggregate limits with a \$2,500 or lower retained limit. It is understood that coverage differs from company to company. **Please attach to Quotation Form 2 an outline of your company's coverage and exclusions** that includes (but is not limited to) discussion of the following elements:

1. Is Employment Practices Liability (EPL) and School Board Errors and Omissions written within one or separate policies?
 - If separate policies, indicate to what degree applicable coverage limits and deductibles differ from one another.
2. Does EPL/E&O coverage apply on a Defense Within or Outside Limits basis? Will EPL Defense Costs paid under this policy reduce the Limit of Insurance?
3. Will Defense Costs be applicable in the retained area/deductible?
4. Claims-Made coverage with full prior acts with no retroactive date restriction?
5. Coverage limit for defense costs related to special education placements.
6. Coverage limit for claims for violation of students' constitutional rights.
7. Coverage included for breach of an employment contract?
8. Coverage included for failure to integrate/desegregate students?
9. Coverage included for failure to comply with AHERA?
10. Definition of Insured is to include the school district, school board members, district authorized volunteer boards, employees, interim superintendents and business officials, authorized school district volunteers, and student teachers.
11. Consent to settle provision.
12. Coverage for failure to provide accommodations under the ADA.
13. In the event of a covered Employment Practice Liability claim, there shall be no separate limit for salary, benefits or other remuneration. If a sublimit will apply, then clearly indicate what the limit is in your proposal.

VI. EXCESS CATASTROPHE LIABILITY or UMBRELLA POLICY

Coverage on an excess basis to cover beyond underlying General Liability, Automobile Liability, School Board Legal Liability, Employment Related Practices Liability, and Employee Benefits Liability, with a limit of \$10,000,000 each occurrence and a General Aggregate of no less than \$10,000,000 for general and auto liability losses with an insured retention of \$10,000 on umbrella policies. Coverage must "follow form" of underlying coverage in all respects other than pollution liability and include defense for claims covered by underlying liability insurance, except where sub-limits apply. Defense coverage must be a separate coverage; that is, defense costs and expenses shall not be deducted from the liability insurance limit. If an Umbrella, it must drop down to cover losses to which the underlying insurance would have applied but for exhaustion of an aggregate limit, and first-dollar defense must be provided for claims covered by this policy but not by underlying insurance. **Note: List on Quotation Form 2, all exclusions, and exposures that are insured in the underlying primary policies but may not be covered under the umbrella or excess policy (e.g. sexual misconduct).**

VII. BOILER AND MACHINERY (EQUIPMENT BREAKDOWN) COVERAGE

A. COVERAGES

1. Blanket Comprehensive Form Coverage, including Repair or Replacement and Production Machinery.
2. Ordinance or Law exclusion must be deleted, or specific coverage added. Limits must be at least \$2,000,000 and must apply to all applicable locations/buildings.
3. Business Interruption & Extra Expense form included.
4. Computer Equipment coverage included.
5. Data Restoration coverage included.
6. Consequential Loss form included.
7. Expediting Expense coverage included.
8. Service Interruption coverage included.
9. Joint Loss Agreement to be attached, coordinating with Fire and Related Perils coverage (unless coverage will be on a combined form).
10. Coverages to be afforded at all locations/buildings.

B. LIMITS

1. Direct Damage:	At least \$ 30,000,000
	(Unless a combined form blanket limit applies)
Deductible:	\$2,500
2. Ordinance or Law:	(See item A.2. above)
3. Business Interruption & Extra Expense:	\$1,500,000
4. Data Restoration:	\$100,000
5. Consequential Loss:	\$500,000
6. Expediting Expense:	\$500,000
7. Service Interruption:	\$250,000
Deductible:	24 hours

VIII. COMPREHENSIVE AUTO LIABILITY, NO-FAULT AND PHYSICAL DAMAGE

A. Coverage:

1. Liability must be written on an occurrence basis with defense coverage separate from the limit of insurance and on a comprehensive form to cover all owned, hired, and non-owned exposures of the District. \$1,000,000 CSL.
2. Coverage must be afforded for the obligation imposed upon the District by Sections 3023 and 3811 of the Education Law. This coverage may be restricted to bodily injury and property damage, but must apply in spite of exclusions or other policy provisions that would serve to exclude or limit coverage for any part of the obligations that involve bodily injury or property damage. Alternatively, Board Members, employees, practice teachers and authorized volunteers, including the parent members of the Committee on Special Education and its subcommittees, and Surrogate Parents of handicapped children, must be included as Insureds for liability while using any vehicle, including their own, on school business, on an excess basis over any other liability coverage available to them.
3. No-Fault coverage: \$100,000 limit. Coverage must apply to vehicles used on out-of-state trips.
4. OBEL: \$25,000
5. Medical Payments: \$10,000
6. Uninsured Motorist/Supplementary Uninsured Motorist (SUM) coverage: \$1,000,000
7. Collision coverage: As noted in EXHIBIT B. Deductible: \$1,000
8. Comprehensive (Other than collision) coverage: As noted in EXHIBIT B. "Full glass" on private passenger cars. Deductible: \$500
9. Hired Physical Damage-Primary basis: \$50,000 limit, \$250 deductible for Collision and Comprehensive.
10. Garage Liability \$1,000,000
11. Non-Ownership and Hired Auto Liability \$1,000,000 each

COVERAGE ENHANCEMENT

Replacement Cost for Buses: This coverage will apply to scheduled buses 10 years old or newer that are totaled, and that carry physical damage coverage at the time of loss. If such coverage is not automatically included, provide an optional quote including applicable limits, deductible and provisions. If replacement cost valuation is not available, indicate in proposal.

B. AUTO EXPOSURES:

1. Owned and leased vehicles: See EXHIBIT B.
2. Hired vehicles coverage included.
3. Coverage for employees using non-owned vehicles.
4. Number of garage and bus storage facilities: 1 and 11 bays; Buses are stored outside in a fenced yard: Yes
No If yes, approximate no. of units stored at one location: 91

IX. DATA BREACH AND CYBER LIABILITY endorsements to include first and third party coverage on a “claim-made basis”.

Coverage to minimum annual aggregate limit of \$250,000 or higher. Describe in detail all coverages, limits and deductibles.

Response must include a proposal for data breach and cyber liability. Alternative quotes for higher limits are welcome and must be clearly outlined as per Quotation Form 2.

X. PROGRAM COVERAGE AND SERVICE ENHANCEMENTS

- Please attach as additional pages to Quotation Form 2, outlines of coverage that expand or broaden the relevant ISO forms or that provide additional coverages, separately for each coverage area, indicating the additional cost where applicable;
- Outline any value-added benefits and services provided by the quoting carrier/firm.

Frontier Central School District
5120 Orchard Avenue
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QUOTATION FORM 1

	<u>Annual Premium Before Dividend*</u>	<u>Deductible</u>
I. Property/Fire and Related Perils:	\$ _____	\$ _____
A. Blanket Limit Quoted: \$ _____		
B. <i>Optional</i> Earthquake Limit Quoted: \$ _____	\$ _____	\$ _____
C. <i>Optional</i> Excess Flood Limit Quoted: \$ _____	\$ _____	\$ _____
II. Comprehensive General Liability:	\$ _____	
A. Occurrence Limit Quoted: \$ _____		
B. Aggregate Limit Quoted: \$ _____		
C. <i>Optional</i> Limited Pollution Liability Limit \$ _____	\$ _____	\$ _____
III. Commercial Crime and Employee Dishonesty	\$ _____	
A. Blanket Employee Dishonesty Incl. Excess Limits:		\$ _____
B. Theft, Disappearance & Destruction:		\$ _____
C. Forgery or Alteration:		\$ _____
D. Computer Fraud & Fund Transfer Fraud Coverage		\$ _____
IV. Inland Marine:	\$ _____	\$ _____
V. School Board Errors and Omissions Liability:	\$ _____	\$ _____
<u>Including</u> Employment Related Practices Liability Yes <input type="checkbox"/> No <input type="checkbox"/>		
VI. Excess Catastrophe Liability/Umbrella:	\$ _____	\$ _____
A. Occurrence Limit Quoted: \$ _____		
B. Aggregate Limit Quoted: \$ _____		
VII. Boiler & Machinery (Equipment Breakdown):	\$ _____	\$ _____
VIII. Commercial Automobile:	\$ _____	\$ _____
IX.		
a. Data Breach and Cyber Attack Coverage to \$250,000	\$ _____	\$ _____
b. Data Breach and Cyber Attack Coverage to \$1,000,000	\$ _____	\$ _____
X. Coverage Enhancements (if any):	\$ _____	\$ _____

ANNUAL GRAND TOTAL – PROPERTY & CASUALTY: \$ _____

Additional Annual Expense (i.e. servicing fees, capitalization, etc.): \$ _____

Submitted By _____ Firm Name _____

Frontier Central School District
5120 Orchard Avenue
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QUOTATION FORM 2

Indicate coverage exceptions, quotation qualifications, and additional information on this form. Add extra sheets as needed, numbering them Quotation Form 2a, 2b, 2c. etc. If you add extra sheets, complete the following: SEE EXTRA SHEETS NUMBERS _____.

Submitted By _____ Firm Name _____

Frontier Central School District
5120 Orchard Avenue
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QUOTATION FORM 3

Indicate full name and address and the latest A.M Best ratings* of the companies proposed:

1. Fire and Related Perils – Earthquake & Excess Flood

2. Comprehensive General Liability

3. Money & Securities/Forgery

4. Inland Marine

5. Crime - Employee Dishonesty

6. School Board Legal Liability/ Employment Related Practices Liability

7. Excess Catastrophe-Umbrella Liability

8. Boiler and Machinery – Equipment Breakdown

9. Comprehensive Automobile Liability and Physical Damage

10. Other:

* See paragraph 6 of Conditions and Instructions

Have the proposed Insurers agreed to write the quoted coverage in accordance with all conditions and specifications (except as noted in their quotation) at the premium shown? Yes () No ()

Submitted By _____ Firm Name _____

Frontier Central School District
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QUOTATION FORM 4

1. Please provide any plans for safety inspections and a description of safety/risk management training programs which would be provided at no additional cost to the District.

2. Is an appraisal of buildings and contents inventory included in the price quote?
 Yes ___ No ___ If yes, will it satisfy GASB 34 "Capital Assets" requirements? Yes ___ No ___
 If included, what is the initial cost? _____; annual update cost? _____
 If included, indicate how frequently new appraisals will be conducted: _____

	<u>Primary Liability</u>		<u>Excess/Umbrella</u>	
	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
Child /Sexual abuse, molestation, exploitation	___	___	___	___
Physical restraint of pupils (CG 2606 or equal)	___	___	___	___
School Board Legal Liability	___	___	___	___
Non-traditional programs (i.e. Project Adventure)	___	___	___	___
Day Care	___	___	___	___
Athletic Participation	___	___	___	___
Sexual Harassment	___	___	___	___
Violation of Civil Rights	___	___	___	___
Employed Health Care Professionals	___	___	___	___
Employment-Related Practices	___	___	___	___

4. Relative to School Board Legal Liability:

- Occurrence or Claims Made? (circle one). If Claims Made, what retro date? _____
- Defense costs deducted from insurance limit? Yes ___ No ___
- Defense subject to a limit? Yes ___ No ___. If yes, what is the limit? _____
- Defense within retained area? Yes ___ No ___
- Will defense costs incurred in retained area be charged back to the insured? Yes ___ No ___
- If charged back, to what extent? ___%

5. Relative to Employment Practices Liability coverage:

- Occurrence or Claims Made? (circle one). If Claims Made, what retro date? _____
- Defense costs deducted from insurance limit? Yes ___ No ___
- Defense costs subject to a limit? Yes ___ No ___. If yes, what is the limit? _____
- Defense costs within retained area? Yes ___ No ___
- Will defense costs incurred in retained area be charged back to the insured? Yes ___ No ___

6. Relative to Employee Benefits Liability (EBL) coverage:

- Occurrence or Claims Made? (circle one). If Claims Made, what retro date? _____
- Does EBL coverage apply to the administration of the district's 403(b) programs? Yes ___ No ___

Submitted By _____ Firm Name _____

**Frontier Central School District
5120 Orchard Avenue
Hamburg, NY 14075**

QUOTATION FORM 5

1. Name, title, address, email address, telephone and fax numbers of person submitting this quotation, along with his/her relationship (i.e., agent, broker, employee) to the firm submitting the quotation.
2. List 10 school districts in your region that are insured by the Agency and company(ies) quoted.
3. For each of the carriers quoting and agency submitting a proposal, what is the experience in writing public school district Property & Casualty insurance in New York?
4. Indicate the extent of the carrier's, agent's or broker's staff experience in terms of years and the capacity in which the insurance professional developed such experience. (i.e., broker, underwriter, marketing representative, claims representative, safety and loss control representative)
5. Is the agent or broker covered by errors and omission insurance with a limit of at least \$5,000,000?

Submitted By _____ Firm Name _____

**Frontier Central School District
5120 Orchard Avenue
Hamburg, NY 14075**

QUOTATION FORM 6

NON-COLLUSION CERTIFICATE

I certify that our quotations were arrived at independently and without collusion with current or potential competition. The quotations contained herein have not knowingly been disclosed to any competitor prior to their opening.

I further certify that no attempt has been made to induce any other person, partnership, or corporation to submit or not to submit a quotation.

To the best of my knowledge and belief, all statements are accurate, all requirements of the specifications are understood and accepted, and that the premium quoted includes all required coverages, except as noted on Quotation Form 2.

DATE: _____

SIGNATURE: _____

NAME: _____

TITLE: _____

FIRM NAME: _____

ADDRESS: _____

TELEPHONE: _____

FAX: _____

EMAIL: _____

Frontier CSD
5120 Orchard Avenue
Hamburg, NY 14075

Exhibit A1: Property Statement of Values

Policy Number: SSPFRT001

Effective Date: 07/01/2017

Expiration Date: 07/01/2018

New York Schools Insurance Reciprocal STATEMENT OF VALUES

Please sign and date the form.

Signature of District Administrator: _____

Date: _____

Location	Building	Address	Building Value	Contents Value	
1	1	High School	4432 Bayview Rd Hamburg, NY 14075	\$60,815,700	\$4,856,000
1	2	Bleachers & Yard Fixtures	4432 Bayview Rd Hamburg, NY 14075	\$281,441	\$0
1	3	Bus Garage	4432 Bayview Rd Hamburg, NY 14075	\$2,219,700	\$386,100
1	4	Storage Building #1	4432 Bayview Rd Hamburg, NY 14075	\$20,700	\$8,400
1	5	Storage Building #2	4432 Bayview Rd Hamburg, NY 14075	\$20,700	\$18,800
1	6	Storage Building #3	4432 Bayview Rd Hamburg, NY 14075	\$20,700	\$7,400
1	7	Grandstand & Press Box	4432 Bayview Rd Hamburg, NY 14075	\$148,800	\$0
1	8	Salt Barn	4432 Bayview Rd Hamburg, NY 14075	\$2,600	\$0
1	9	Bench	4432 Bayview Rd Hamburg, NY 14075	\$8,851	\$0
1	10	Bleacher Away	4432 Bayview Rd Hamburg, NY 14075	\$127,873	\$0
1	11	Fencing	4432 Bayview Rd Hamburg, NY 14075	\$68,059	\$0
1	12	Flagpole	4432 Bayview Rd Hamburg, NY 14075	\$5,144	\$0
1	13	Athletic Lights	4432 Bayview Rd Hamburg, NY 14075	\$44,478	\$0
1	14	Parking Lights	4432 Bayview Rd Hamburg, NY 14075	\$83,024	\$0
1	15	Parking Lights	4432 Bayview Rd Hamburg, NY 14075	\$23,721	\$0
1	16	Athletic Field Lights	4432 Bayview Rd Hamburg, NY 14075	\$217,131	\$0
1	17	Scoreboard	4432 Bayview Rd Hamburg, NY 14075	\$31,448	\$0
1	18	Track	4432 Bayview Rd Hamburg, NY 14075	\$554,351	\$0
1	19	Frontier Sr. High Yard & Outside	4432 Bayview Rd Hamburg, NY 14075	\$62,886	\$0
1	20	Football Restroom/Concession Building	4432 Bayview Rd Hamburg, NY 14075	\$23,200	\$18,800
1	21	Fencing - Transportation	4432 Bayview Rd Hamburg, NY 14075	\$35,408	\$0
1	22	Gas Pumps	4432 Bayview Rd Hamburg, NY 14075	\$20,779	\$0
1	23	Supression System	4432 Bayview Rd Hamburg, NY 14075	\$11,231	\$0
1	24	Tank #1	4432 Bayview Rd Hamburg, NY 14075	\$55,036	\$0
1	25	Tank #2	4432 Bayview Rd Hamburg, NY 14075	\$55,036	\$0
1	26	Yard & Outside Transportation	4432 Bayview Rd Hamburg, NY 14075	\$7,412	\$0

Exhibit A1:
Property Statement of Values

Policy Number: SSPFRT001

Effective Date: 07/01/2017

Expiration Date: 07/01/2018

New York Schools Insurance Reciprocal
STATEMENT OF VALUES

Please sign and date the form.

Signature of District Administrator: _____

Date: _____

Location	Building	Address	Building Value	Contents Value
1	- 27	Visitors' Grandstand 4432 Bayview Rd Hamburg, NY 14075	\$54,700	\$0
2	- 1	Cloverbank Elementary 2761 Cloverbank Rd Hamburg, NY 14075	\$17,849,400	\$1,464,600
2	- 2	Fencing 2761 Cloverbank Rd Hamburg, NY 14075	\$43,995	\$0
2	- 3	Flagpole 2761 Cloverbank Rd Hamburg, NY 14075	\$2,476	\$0
2	- 4	Parking Lights 2761 Cloverbank Rd Hamburg, NY 14075	\$29,090	\$0
2	- 5	Play Structure #1 2761 Cloverbank Rd Hamburg, NY 14075	\$16,848	\$0
2	- 6	Play Structure #2 2761 Cloverbank Rd Hamburg, NY 14075	\$24,710	\$0
2	- 7	Cloverbank Yard & Outside 2761 Cloverbank Rd Hamburg, NY 14075	\$19,773	\$0
3	- 1	Administration Office 5120 Orchard Avenue Hamburg, NY 14075	\$3,411,900	\$142,600
3	- 3	Fence 5120 Orchard Avenue Hamburg, NY 14075	\$3,616	\$0
3	- 4	Flagpole 5120 Orchard Avenue Hamburg, NY 14075	\$2,476	\$0
3	- 5	Yard & Outside 5120 Orchard Avenue Hamburg, NY 14075	\$10,501	\$0
4	- 1	Pinehurst Elementary 6050 Fairway Hamburg, NY 14085	\$18,627,400	\$1,333,500
4	- 2	Fencing 6050 Fairway Hamburg, NY 14085	\$8,638	\$0
4	- 3	Flagpoles 6050 Fairway Hamburg, NY 14085	\$4,509	\$0
4	- 4	Parking Lights 6050 Fairway Hamburg, NY 14085	\$51,272	\$0
4	- 5	Play Structure Wood 6050 Fairway Hamburg, NY 14085	\$44,928	\$0
4	- 6	Wall Climbing 6050 Fairway Hamburg, NY 14085	\$8,423	\$0
4	- 7	Pinehurst Yard & Outside 6050 Fairway Hamburg, NY 14085	\$18,078	\$0
5	- 1	Blasdell Elementary South Park Ave Blasdell, NY 14219	\$17,580,200	\$1,281,400
5	- 2	Bleachers South Park Ave Blasdell, NY 14219	\$9,266	\$0
5	- 3	Fencing South Park Ave Blasdell, NY 14219	\$28,988	\$0
5	- 4	Fitness Trail South Park Ave Blasdell, NY 14219	\$14,602	\$0
5	- 5	Flagpoles South Park Ave Blasdell, NY 14219	\$2,476	\$0
5	- 6	Parking Lights South Park Ave Blasdell, NY 14219	\$9,322	\$0
5	- 7	Play Structure South Park Ave Blasdell, NY 14219	\$56,159	\$0

Exhibit A1:
Property Statement of Values

Policy Number: SSPFRT001

Effective Date: 07/01/2017

Expiration Date: 07/01/2018

New York Schools Insurance Reciprocal
STATEMENT OF VALUES

Please sign and date the form.

Signature of District Administrator: _____

Date: _____

Location	Building	Address	Building Value	Contents Value	
5	- 8	Yard & Outside	South Park Ave Blasdell, NY 14219	\$27,349	\$0
6	- 1	Frontier Middle School	2751 Amsdell Rd Hamburg, NY 14075	\$37,706,800	\$2,777,000
6	- 2	Bench & Bleachers	2751 Amsdell Rd Hamburg, NY 14075	\$42,737	\$0
6	- 3	Fencing	2751 Amsdell Rd Hamburg, NY 14075	\$51,335	\$0
6	- 4	Flagpole	2751 Amsdell Rd Hamburg, NY 14075	\$2,476	\$0
6	- 5	Goal Post	2751 Amsdell Rd Hamburg, NY 14075	\$17,993	\$0
6	- 6	Parking Lights	2751 Amsdell Rd Hamburg, NY 14075	\$59,304	\$0
6	- 7	Scoreboard	2751 Amsdell Rd Hamburg, NY 14075	\$15,950	\$0
6	- 8	Middle Yard & Outside	2751 Amsdell Rd Hamburg, NY 14075	\$14,523	\$0
6	- 9	Storage Shed	2751 Amsdell Rd Hamburg, NY 14075	\$2,600	\$1,500
7	- 1	Bigtree School	4460 Bayview Road Hamburg, NY 14075	\$18,528,100	\$1,566,800
7	- 2	Fencing	4460 Bayview Road Hamburg, NY 14075	\$3,948	\$0
7	- 3	Flagpole	4460 Bayview Road Hamburg, NY 14075	\$2,813	\$0
7	- 4	Goal Post Soccer	4460 Bayview Road Hamburg, NY 14075	\$12,299	\$0
7	- 5	Parking Lights	4460 Bayview Road Hamburg, NY 14075	\$47,443	\$0
7	- 6	Play Structure	4460 Bayview Road Hamburg, NY 14075	\$67,390	\$0
7	- 7	Yard & Outside	4460 Bayview Road Hamburg, NY 14075	\$13,141	\$0
8	- 1	Hamburg Community Center	4540 Southwestern Blvd. Hamburg, NY 14075	\$8,659,500	\$32,300
8	- 2	Flagpole	4540 Southwestern Blvd. Hamburg, NY 14075	\$2,476	\$0
8	- 3	Parking Lights	4540 Southwestern Blvd. Hamburg, NY 14075	\$38,121	\$0
8	- 4	Yark & Outside	4540 Southwestern Blvd. Hamburg, NY 14075	\$1,960	\$0
Totals			\$188,217,413	\$13,895,200	

TIV @ 90% \$181,901,352

*Estimate 2% increase
for July 1, 2018*

x 2%
3,638,027
 185,539,379

Exhibit A2:

Property Building Summary Report Values as of February 2016

Inspected: 2/29/2016



BUILDING SUMMARY REPORT

				----- Replacement Cost New -----							
Frontier Central School District				Building	Contents	Inland Marine	Site Improvements	Total RCN			
SITE:	0101	High School		Square Footage	ISO Class	Construction Type					
BLDG:	010101	High School 4432 Bayview Road Hamburg, NY 14075		282370	4	Masonry Non-Combustible	\$59,580,100	\$4,856,000	\$635,200	\$1,235,600	\$66,306,900
BLDG:	010103	Bus Garage 4432 Bayview Road Hamburg, NY 14075		17865	4	Masonry Non-Combustible	\$2,215,300	\$386,100	\$19,400	\$4,400	\$2,625,200
BLDG:	010104	Precast Storage Building 1 4432 Bayview Road Hamburg, NY 14075		227	6	Fire Resistive	\$20,700	\$8,400	\$0	\$0	\$29,100
BLDG:	010105	Precast Storage Building 2 4432 Bayview Road Hamburg, PA 14075		227	6	Fire Resistive	\$20,700	\$18,800	\$0	\$0	\$39,500
BLDG:	010106	Precast Storage Building 3 4432 Bayview Road Hamburg, NY 14075		227	6	Fire Resistive	\$20,700	\$7,400	\$0	\$0	\$28,100
BLDG:	010107	Grandstand and Press Box 4432 Bayview Road Hamburg, NY 14075		4650	3	Non-Combustible	\$148,800	\$0	\$0	\$0	\$148,800
BLDG:	010108	Salt Barn 4432 Bayview Road Hamburg, NY 14075		100	1	Frame	\$2,600	\$0	\$0	\$0	\$2,600
BLDG:	010110	Visitors' Grandstand 4432 Bayview Road Hamburg, NY 14075		2025	3	Non-Combustible	\$54,700	\$0	\$0	\$0	\$54,700
BLDG:	010120	Football Restroom and Concession Building 4432 Bayview Road Hamburg, NY 14075		242	6	Fire Resistive	\$23,200	\$18,800	\$0	\$0	\$42,000
Site Totals:							\$62,086,800	\$5,295,500	\$654,600	\$1,240,000	\$69,276,900
SITE:	0102	Cloverbank Elementary School									
BLDG:	010201	Cloverbank Elementary School 2761 Cloverbank Road Hamburg, NY 14075		85150	4	Masonry Non-Combustible	\$17,711,200	\$1,464,600	\$216,100	\$138,200	\$19,530,100

Inspected: 2/29/2016

Exhibit A2: Property Building Summary Report Values as of February 2016



BUILDING SUMMARY REPORT

					----- Replacement Cost New -----				
Frontier Central School District					Building	Contents	Inland Marine	Site Improvements	Total RCN
Square Footage	ISO Class	Construction Type							
Site Totals:					\$17,711,200	\$1,464,600	\$216,100	\$138,200	\$19,530,100
SITE: 0103 Administration Office									
BLDG: 010301	Administration Office	15983	4	Masonry Non-Combustible	\$3,362,800	\$142,600	\$46,500	\$49,100	\$3,601,000
		5120 Orchard Avenue Hamburg, NY 14075							
BLDG: 010302	FEC Garage	920	2	Joisted Masonry	\$71,800	\$0	\$0	\$0	\$71,800
		5120 Orchard Avenue Hamburg, NY 14075							
Site Totals:					\$3,434,600	\$142,600	\$46,500	\$49,100	\$3,672,800
SITE: 0104 Pinehurst Elementary School									
BLDG: 010401	Pinehurst Elementary School	91640	4	Masonry Non-Combustible	\$18,511,300	\$1,333,500	\$164,200	\$116,100	\$20,125,100
		6050 Fairway Court Lake View, NY 14085							
Site Totals:					\$18,511,300	\$1,333,500	\$164,200	\$116,100	\$20,125,100
SITE: 0105 Blasdell Elementary School									
BLDG: 010501	Blasdell Elementary School	85150	4	Masonry Non-Combustible	\$17,464,300	\$1,281,400	\$242,100	\$115,900	\$19,103,700
		3780 South Park Avenue Blasdell, NY 14219							
Site Totals:					\$17,464,300	\$1,281,400	\$242,100	\$115,900	\$19,103,700
SITE: 0106 Frontier Middle School									
BLDG: 010601	Frontier Middle School	180135	4	Masonry Non-Combustible	\$37,432,000	\$2,777,000	\$389,400	\$274,800	\$40,873,200
		2751 Amsdell Road Hamburg, NY 14075							
BLDG: 010602	Storage Shed	120	1	Frame	\$2,600	\$1,500	\$0	\$0	\$4,100
		2751 Amsdell Road Hamburg, NY 14075							
Site Totals:					\$37,434,600	\$2,778,500	\$389,400	\$274,800	\$40,877,300
SITE: 0107 Big Tree Elementary School									

Inspected: 2/29/2016

Exhibit A2: Property Building Summary Report Values as of February 2016



BUILDING SUMMARY REPORT

					----- Replacement Cost New -----				
Frontier Central School District	Square Footage	ISO Class	Construction Type	Building	Contents	Inland Marine	Site Improvements	Total RCN	
BLDG: 010701 Big Tree Elementary School 4460 Bayview Road Hamburg, NY 14075	87900	4	Masonry Non-Combustible	\$18,406,300	\$1,566,800	\$200,000	\$121,800	\$20,294,900	
Site Totals:				\$18,406,300	\$1,566,800	\$200,000	\$121,800	\$20,294,900	
<hr/>									
SITE: 0108 Hamburg Community Center									
BLDG: 010801 Hamburg Community Center 4540 Southwestern Boulevard Hamburg, NY 14075	40373	4	Masonry Non-Combustible	\$8,615,600	\$32,300	\$0	\$43,900	\$8,691,800	
Site Totals:				\$8,615,600	\$32,300	\$0	\$43,900	\$8,691,800	
REPORT TOTALS:				\$183,664,700	\$13,895,200	\$1,912,900	\$2,099,800	\$201,572,600	

Exhibit A2:

Inspected: 2/29/2016 Property Building Summary Report Values as of February 2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: High School
Building Name: High School
Property ID #: 010101
Street Address: 4432 Bayview Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 74° 831045' Lat: N 42° 766955'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: High Schools
of Stories: 3
Square Footage: 282,370
Year Built: 1953
ISO Class: 4-Masonry Non-Combustible
Fire Alarms: Yes
Intrusion Alarm: Yes
Fire Hydrant within 1,000 ft: Yes
Elevators: Yes
Sprinklers: Yes
Occupied: Yes
Defibrillator: Yes
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Cut architectural stone façade-work with both Art Deco and Neoclassical decorative elements; cut stone belt coursing, sills, window and door frames, and inset decorative panels; incised lettering at front façade; metal coping with drip edge; courtyard.



SUMMARY DATA

BUILDING RCN:	\$59,580,100
CONTENTS RCN:	\$4,856,000
INLAND MARINE RCN:	\$635,200
SITE IMPROVEMENTS RCN:	\$1,235,600
LOCATIONAL TOTAL RCN:	\$66,306,900
BUILDING ACV:	\$34,854,400

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

Property Building Summary Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: High School
Building Name: Bus Garage
Property ID #: 010103
Street Address: 4432 Bayview Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 831884' Lat: N 42° 767930'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Service (Repair) Garages
of Stories: 1
Square Footage: 17,865
Year Built: 1953
ISO Class: 4-Masonry Non-Combustible
Fire Alarms: Yes
Intrusion Alarm: Yes
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: Yes
Defibrillator: Yes
Above Ground Storage Tanks: Yes
Outdoor Security System: No

ADDITIONAL NOTES

Structure houses vehicular maintenance equipment for district bus fleet; fitted with exhaust ventilation system at garage bays; with fuel and oil storage tanks. Property in the open includes fuel tanks and pumps, asphalt and concrete paving, and fencing.



SUMMARY DATA

BUILDING RCN:	\$2,215,300
CONTENTS RCN:	\$386,100
INLAND MARINE RCN:	\$19,400
SITE IMPROVEMENTS RCN:	\$4,400
LOCATIONAL TOTAL RCN:	\$2,625,200
BUILDING ACV:	\$1,296,000

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

Property Building Summary Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: High School
Building Name: Precast Storage Building 1
Property ID #: 010104
Street Address: 4432 Bayview Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 834175' Lat: N 42° 765819'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Storage Building
of Stories: 1
Square Footage: 227
Year Built: 1990
ISO Class: 6-Fire Resistive
Fire Alarms: No
Intrusion Alarm: No
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: No
Defibrillator: No
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Structure functions as storage for athletic equipment.



SUMMARY DATA

BUILDING RCN:	\$20,700
CONTENTS RCN:	\$8,400
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$0
LOCATIONAL TOTAL RCN:	\$29,100
BUILDING ACV:	\$15,900

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

Property Building Summary Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: High School
Building Name: Precast Storage Building 2
Property ID #: 010105
Street Address: 4432 Bayview Road
City: Hamburg
State: PA
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 834288' Lat: N 42° 765882'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Storage Building
of Stories: 1
Square Footage: 227
Year Built: 1990
ISO Class: 6-Fire Resistive
Fire Alarms: No
Intrusion Alarm: No
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: No
Defibrillator: No
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Structure functions as storage for athletic equipment.



SUMMARY DATA

BUILDING RCN:	\$20,700
CONTENTS RCN:	\$18,800
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$0
LOCATIONAL TOTAL RCN:	\$39,500
BUILDING ACV:	\$15,900

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

Property Building Summary Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: High School
Building Name: Precast Storage Building 3
Property ID #: 010106
Street Address: 4432 Bayview Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 834366' Lat: N 42° 765960'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Storage Building
of Stories: 1
Square Footage: 227
Year Built: 1990
ISO Class: 6-Fire Resistive
Fire Alarms: No
Intrusion Alarm: No
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: No
Defibrillator: No
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Structure functions as storage for athletic equipment.



SUMMARY DATA

BUILDING RCN:	\$20,700
CONTENTS RCN:	\$7,400
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$0
LOCATIONAL TOTAL RCN:	\$28,100
BUILDING ACV:	\$15,900

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

Inspected: 2/29/2016 Property Building Summary Report Values as of February 2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: High School
Building Name: Grandstand and Press Box
Property ID #: 010107
Street Address: 4432 Bayview Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 835384' Lat: N 42° 765523'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Grandstands
of Stories: 1
Square Footage: 4,650
Year Built: 1990
ISO Class: 3-Non-Combustible
Fire Alarms: No
Intrusion Alarm: No
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: No
Defibrillator: No
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Home seating for athletic events; with accessibility ramps and steps; with railing throughout; with fencing at perimeter; with attached press box structure at rear.



SUMMARY DATA

BUILDING RCN:	\$148,800
CONTENTS RCN:	\$0
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$0
LOCATIONAL TOTAL RCN:	\$148,800
BUILDING ACV:	\$114,600

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

**Property Building Summary
Report Values as of February 2016**

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: High School
Building Name: Salt Barn
Property ID #: 010108
Street Address: 4432 Bayview Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 833405' Lat: N 42° 767203'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Storage Shed
of Stories: 1
Square Footage: 100
Year Built: 1980
ISO Class: 1-Frame
Fire Alarms: No
Intrusion Alarm: No
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: No
Defibrillator: No
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Economical wooden structure functions as salt storage for on-campus usage.



<u>SUMMARY DATA</u>	
BUILDING RCN:	\$2,600
CONTENTS RCN:	\$0
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$0
LOCATIONAL TOTAL RCN:	\$2,600
BUILDING ACV:	\$1,900
<small>"RCN" = Replacement Cost New / "ACV" = Actual Cash Value</small>	

Exhibit A2:

Inspected: 2/29/2016

Property Building Summary Report Values as of February 2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: High School
Building Name: Visitors' Grandstand
Property ID #: 010110
Street Address: 4432 Bayview Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 834635' Lat: N 42° 766062'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Grandstands
of Stories: 1
Square Footage: 2,025
Year Built: 1990
ISO Class: 3-Non-Combustible
Fire Alarms: No
Intrusion Alarm: No
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: No
Defibrillator: No
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Seating for visitors during athletic events; with accessibility ramps and steps; with railing throughout; with fencing at perimeter.



SUMMARY DATA

BUILDING RCN:	\$54,700
CONTENTS RCN:	\$0
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$0
LOCATIONAL TOTAL RCN:	\$54,700
BUILDING ACV:	\$42,100

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

Inspected: 2/29/2016

Property Building Summary Report Values as of February 2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: High School
Building Name: Football Restroom and Concession Building
Property ID #: 010120
Street Address: 4432 Bayview Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 833600' Lat: N 42° 765235'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Snack Bars
of Stories: 1
Square Footage: 242
Year Built: 1990
ISO Class: 6-Fire Resistive
Fire Alarms: No
Intrusion Alarm: No
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: No
Defibrillator: No
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Structure houses small concession stand with limited commercial kitchen equipment, as well as restroom facilities for the athletic field.



SUMMARY DATA

BUILDING RCN:	\$23,200
CONTENTS RCN:	\$18,800
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$0
LOCATIONAL TOTAL RCN:	\$42,000
BUILDING ACV:	\$17,900

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:
Property Building Summary
Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
 Member ID: 01

LOCATION DATA

Site Name: Cloverbank Elementary School
 Building Name: Cloverbank Elementary School
 Property ID #: 010201
 Street Address: 2761 Cloverbank Road
 City: Hamburg
 State: NY
 Postal Zip Code: 14075
 Country: USA
 GPS Coordinates: Long: W 78° 895093' Lat: N 42° 748138'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Elementary Schools
 # of Stories: 2
 Square Footage: 85,150
 Year Built: 1958
 ISO Class: 4-Masonry Non-Combustible
 Fire Alarms: Yes
 Intrusion Alarm: Yes
 Fire Hydrant within 1,000 ft: Yes
 Elevators: Yes
 Sprinklers: No
 Occupied: Yes
 Defibrillator: Yes
 Above Ground Storage Tanks: No
 Outdoor Security System: No

ADDITIONAL NOTES

Polished granite panels at front façade; fixed metal lettering over main entryway; metal frame canopies at entryways; metal coping with drip edge; cast concrete water table, spandrels and window sills. Structurally identical to Blasdell Elementary.



<u>SUMMARY DATA</u>	
BUILDING RCN:	\$17,711,200
CONTENTS RCN:	\$1,464,600
INLAND MARINE RCN:	\$216,100
SITE IMPROVEMENTS RCN:	\$138,200
LOCATIONAL TOTAL RCN:	\$19,530,100
BUILDING ACV:	\$10,803,800
"RCN" = Replacement Cost New / "ACV" = Actual Cash Value	

Exhibit A2:

Property Building Summary Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: Administration Office
Building Name: Administration Office
Property ID #: 010301
Street Address: 5120 Orchard Avenue
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 900118' Lat: N 42° 747446'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Administration (Office) Buildings
of Stories: 2
Square Footage: 15,983
Year Built: 1929
ISO Class: 4-Masonry Non-Combustible
Fire Alarms: Yes
Intrusion Alarm: Yes
Fire Hydrant within 1,000 ft: Yes
Elevators: Yes
Sprinklers: No
Occupied: Yes
Defibrillator: Yes
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Additions to original structure in 1935 and 1941; school closed in 1993 and converted to district offices. Cut stone sills, window and door frames, belt coursing and façade-work in Neoclassical style, with engaged pillasters and decorative plaques.



SUMMARY DATA

BUILDING RCN:	\$3,362,800
CONTENTS RCN:	\$142,600
INLAND MARINE RCN:	\$46,500
SITE IMPROVEMENTS RCN:	\$49,100
LOCATIONAL TOTAL RCN:	\$3,601,000
BUILDING ACV:	\$1,563,700

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

**Property Building Summary
Report Values as of February 2016**

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: Administration Building
Building Name: FEC Garage
Property ID #: 010302
Street Address: 5120 Orchard Avenue
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 900475' Lat: N 42° 746932'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Garage
of Stories: 1
Square Footage: 920
Year Built: 1935
ISO Class: 2-Joisted Masonry
Fire Alarms: No
Intrusion Alarm: No
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: No
Defibrillator: No
Above Ground Storage Tanks: No
Outdoor Security System: No



ADDITIONAL NOTES

No contents; severe structural damage at roof, building slated for demolition.
*UPDATE: Building has been demolished

<u>SUMMARY DATA</u>	
BUILDING RCN:	\$71,800
CONTENTS RCN:	\$0
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$0
LOCATIONAL TOTAL RCN:	\$71,800
BUILDING ACV:	\$35,500
<small>"RCN" = Replacement Cost New / "ACV" = Actual Cash Value</small>	

Exhibit A2:

Property Building Summary Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: Pinehurst Elementary School
Building Name: Pinehurst Elementary School
Property ID #: 010401
Street Address: 6050 Fairway Court
City: Lake View
State: NY
Postal Zip Code: 14085
Country: USA
GPS Coordinates: Long: W 78° 940259' Lat: N 42° 722763'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Elementary Schools
of Stories: 1
Square Footage: 91,640
Year Built: 1955
ISO Class: 4-Masonry Non-Combustible
Fire Alarms: Yes
Intrusion Alarm: Yes
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: Yes
Defibrillator: Yes
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Cast concrete façade-work with fixed metal lettering; metal frame modern-style canopy over entryway; concrete window sills; metal coping with drip edge; rigid panel spandrels.



SUMMARY DATA

BUILDING RCN:	\$18,511,300
CONTENTS RCN:	\$1,333,500
INLAND MARINE RCN:	\$164,200
SITE IMPROVEMENTS RCN:	\$116,100
LOCATIONAL TOTAL RCN:	\$20,125,100
BUILDING ACV:	\$11,014,200

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

Property Building Summary
Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

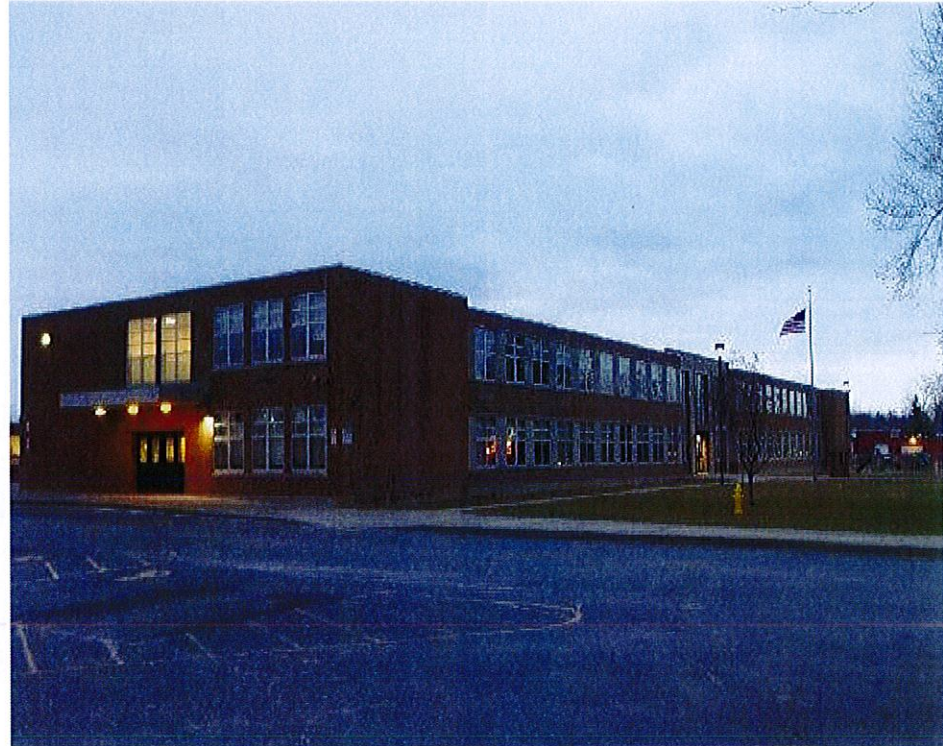
Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: Blasdell Elementary School
Building Name: Blasdell Elementary School
Property ID #: 010501
Street Address: 3780 South Park Avenue
City: Blasdell
State: NY
Postal Zip Code: 14219
Country: USA
GPS Coordinates: Long: W 78° 823187' Lat: N 42° 795472'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Elementary Schools
of Stories: 2
Square Footage: 85,150
Year Built: 1959
ISO Class: 4-Masonry Non-Combustible
Fire Alarms: Yes
Intrusion Alarm: Yes
Fire Hydrant within 1,000 ft: Yes
Elevators: Yes
Sprinklers: No
Occupied: Yes
Defibrillator: Yes
Above Ground Storage Tanks: No
Outdoor Security System: No



ADDITIONAL NOTES

Polished granite panels at front façade; fixed metal lettering over main entryway; metal frame canopies at entryways; metal coping with drip edge; cast concrete water table, spandrels and window sills. Structurally identical to Cloverbank Elementary.

SUMMARY DATA	
BUILDING RCN:	\$17,464,300
CONTENTS RCN:	\$1,281,400
INLAND MARINE RCN:	\$242,100
SITE IMPROVEMENTS RCN:	\$115,900
LOCATIONAL TOTAL RCN:	\$19,103,700
BUILDING ACV:	\$10,740,500
"RCN" = Replacement Cost New / "ACV" = Actual Cash Value	

Exhibit A2:

Property Building Summary Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

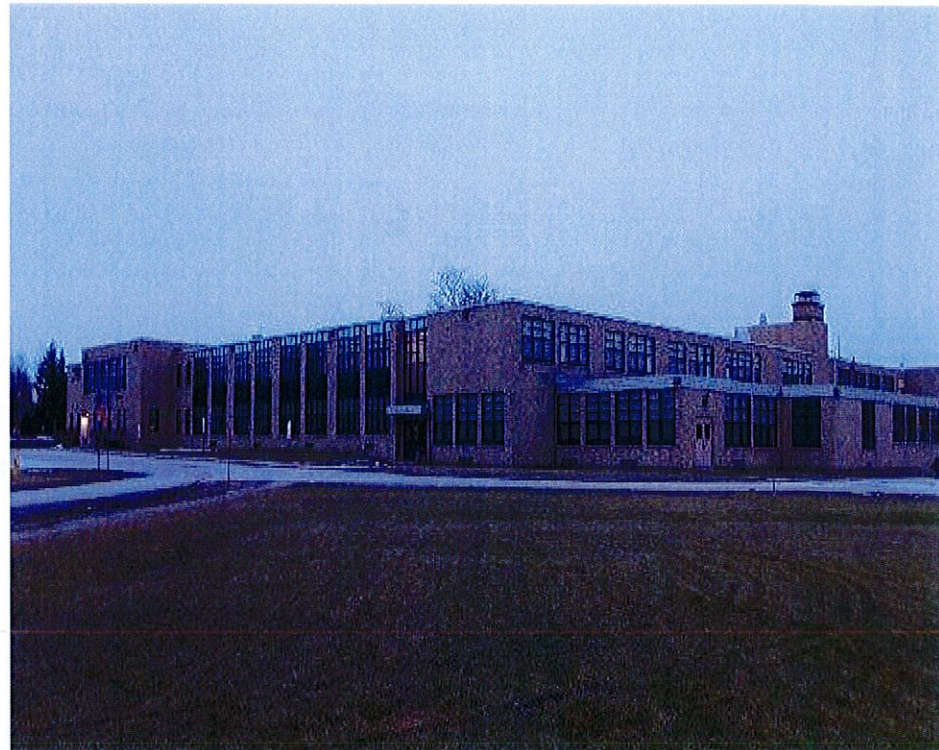
Site Name: Frontier Middle School
Building Name: Frontier Middle School
Property ID #: 010601
Street Address: 2751 Amsdell Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 895718' Lat: N 42° 737409'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Middle (Junior High) Schools
of Stories: 3
Square Footage: 180,135
Year Built: 1965
ISO Class: 4-Masonry Non-Combustible
Fire Alarms: Yes
Intrusion Alarm: Yes
Fire Hydrant within 1,000 ft: Yes
Elevators: Yes
Sprinklers: No
Occupied: Yes
Defibrillator: Yes
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Structural additions in 1998 and 2000; cast concrete sills; metal fascia, coping and drip edge; metal frame canopies at entryways; fixed lettering at front façade.



SUMMARY DATA

BUILDING RCN:	\$37,432,000
CONTENTS RCN:	\$2,777,000
INLAND MARINE RCN:	\$389,400
SITE IMPROVEMENTS RCN:	\$274,800
LOCATIONAL TOTAL RCN:	\$40,873,200
BUILDING ACV:	\$24,143,600

"RCN" = Replacement Cost New / "ACV" = Actual Cash Value

Exhibit A2:

Property Building Summary
Report Values as of February 2016

Inspected: 2/29/2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: Frontier Middle School
Building Name: Storage Shed
Property ID #: 010602
Street Address: 2751 Amsdell Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 896886' Lat: N 42° 736416'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Storage Shed
of Stories: 1
Square Footage: 120
Year Built: 2000
ISO Class: 1-Frame
Fire Alarms: No
Intrusion Alarm: No
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: No
Defibrillator: No
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Storage structure at athletic field.



SUMMARY DATA	
BUILDING RCN:	\$2,600
CONTENTS RCN:	\$1,500
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$0
LOCATIONAL TOTAL RCN:	\$4,100
BUILDING ACV:	\$2,200
<small>"RCN" = Replacement Cost New / "ACV" = Actual Cash Value</small>	

Inspected: 2/29/2016

Exhibit A2: Property Building Summary Report Values as of February 2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: Big Tree Elementary School
Building Name: Big Tree Elementary School
Property ID #: 010701
Street Address: 4460 Bayview Road
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 830230' Lat: N 42° 765095'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Elementary Schools
of Stories: 1
Square Footage: 87,900
Year Built: 1993
ISO Class: 4-Masonry Non-Combustible
Fire Alarms: Yes
Intrusion Alarm: Yes
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: Yes
Occupied: Yes
Defibrillator: Yes
Above Ground Storage Tanks: No
Outdoor Security System: No



ADDITIONAL NOTES

Partial fireproofing on sections of exposed steel frame and decking; brick and concrete block belt courses; masonry canopies at entryways; metal coping with drip edge.

SUMMARY DATA	
BUILDING RCN:	\$18,406,300
CONTENTS RCN:	\$1,566,800
INLAND MARINE RCN:	\$200,000
SITE IMPROVEMENTS RCN:	\$121,800
LOCATIONAL TOTAL RCN:	\$20,294,900
BUILDING ACV:	\$14,448,900
"RCN" = Replacement Cost New / "ACV" = Actual Cash Value	

Inspected: 2/29/2016

Exhibit A2:
Property Building Summary Report
Values as of February 2016



BUILDING DETAIL REPORT

MEMBER DATA

Member: Frontier Central School District
Member ID: 01

LOCATION DATA

Site Name: Hamburg Community Center
Building Name: Hamburg Community Center
Property ID #: 010801
Street Address: 4540 Southwestern Boulevard
City: Hamburg
State: NY
Postal Zip Code: 14075
Country: USA
GPS Coordinates: Long: W 78° 829244' Lat: N 42° 761966'

SUPPLEMENTAL UNDERWRITING DATA

Occupancy Class: Community Recreation Centers
of Stories: 1
Square Footage: 40,373
Year Built: 2002
ISO Class: 4-Masonry Non-Combustible
Fire Alarms: Yes
Intrusion Alarm: Yes
Fire Hydrant within 1,000 ft: Yes
Elevators: No
Sprinklers: No
Occupied: Yes
Defibrillator: Yes
Above Ground Storage Tanks: No
Outdoor Security System: No

ADDITIONAL NOTES

Structure originally housed special education and vocational classrooms, now leased to the Town of Hamburg Department of Youth, Recreation and Senior Services; with community rooms and gymnasium.



<u>SUMMARY DATA</u>	
BUILDING RCN:	\$8,615,600
CONTENTS RCN:	\$32,300
INLAND MARINE RCN:	\$0
SITE IMPROVEMENTS RCN:	\$43,900
LOCATIONAL TOTAL RCN:	\$8,691,800
BUILDING ACV:	\$7,409,400
<small>"RCN" = Replacement Cost New / "ACV" = Actual Cash Value</small>	

Exhibit B: Vehicle Schedule

Frontier CSD
5120 Orchard Avenue
Hamburg, NY 14075



Policy Number: CAPFRT001

Effective Date: 07/01/2017

Expiration Date: 07/01/2018

NYSIR SCHEDULE OF VEHICLES

Seq.#	Vehicle Key	Class	Year	Make	Model	VIN	Full Glass	Rent Reimb	Tow Labo	Cost New	Comp Ded.	Coll Ded.	Annual Premium
Garage Location: 1 4432 Bayview Rd.													
1	11	06182	2007	Thomas	Bus #110	4UZAADG87CX60340	No	No	No	\$77,041	\$500	\$1,000	\$419
2	18	06184	2008	Thomas	Bus #117	4UZABRDJ78CZ06125	No	No	No	\$91,564	\$500	\$1,000	\$553
3	23	06184	2009	Thomas	Bus #122	4UZABRDJ19CZ84899	No	No	No	\$94,727	\$500	\$1,000	\$553
4	24	06184	2009	Thomas	Bus #123	4UZABRDJ49CZ84900	No	No	No	\$94,727	\$500	\$1,000	\$553
5	25	06184	2009	Thomas	Bus #124	4UZABRDJ69CZ84901	No	No	No	\$94,727	\$500	\$1,000	\$553
6	27	06184	2009	Thomas	Bus #126	4UZABRDJ99CZ84911	No	No	No	\$94,727	\$500	\$1,000	\$553
7	28	06184	2009	Thomas	Bus #127	4UZABRDJ89CZ84902	No	No	No	\$96,832	\$500	\$1,000	\$553
8	29	06183	2009	Thomas	Bus #128	4UZABRDJ79CAH8447	No	No	No	\$91,031	\$500	\$1,000	\$501
9	33	06183	2010	Thomas	Bus #132	4UZABRDJ9ACAK2700	No	No	No	\$103,071	\$500	\$1,000	\$501
10	34	06183	2010	Thomas	Bus #133	4UZABRDJ0ACAP3177	No	No	No	\$94,884	\$500	\$1,000	\$501
11	35	06183	2010	Thomas	Bus #134	4UZABRDJ6ACAP3183	No	No	No	\$94,884	\$500	\$1,000	\$501
12	37	06183	2010	Thomas	Bus #136	4UZABRDJ4ACAP3179	No	No	No	\$96,634	\$500	\$1,000	\$501
13	38	06183	2010	Thomas	Bus #137	4UZABRDJ0ACAP3180	No	No	No	\$94,884	\$500	\$1,000	\$501
14	39	06183	2010	Thomas	Bus #138	4UZABRDJ4ACAP3182	No	No	No	\$94,634	\$500	\$1,000	\$501
15	40	06183	2010	Thomas	Bus #139	4UZABRDJ2ACAP3181	No	No	No	\$94,884	\$500	\$1,000	\$501
16	41	06183	2010	Thomas	Bus #140	4UZABRDJ8ACAP3187	No	No	No	\$91,566	\$500	\$1,000	\$501
17	42	06183	2010	Thomas	Bus #141	4UZABRDJ6ACAP3186	No	No	No	\$91,916	\$500	\$1,000	\$501
18	43	06183	2010	Thomas	Bus #142	4UZABRDJ4ACAP3185	No	No	No	\$91,416	\$500	\$1,000	\$501
19	44	06183	2010	Thomas	Bus #143	4UZABRDJ2ACAP3184	No	No	No	\$91,666	\$500	\$1,000	\$501
20	45	06183	2011	Thomas	Bus #144	4UZABPDT0BCAT6654	No	No	No	\$94,367	\$500	\$1,000	\$501
21	46	06183	2011	Thomas	Bus #145	4UZABPDT9BCAT6853	No	No	No	\$93,367	\$500	\$1,000	\$501
22	47	06183	2011	Thomas	Bus #146	4UZABPDT7BCAT6852	No	No	No	\$93,617	\$500	\$1,000	\$501
23	48	06183	2011	Thomas	Bus #147	4UZABRDT5BCAT6859	No	No	No	\$105,939	\$500	\$1,000	\$501
24	49	06184	2011	Thomas	Bus #148	4UZABRDT7BCAR8239	No	No	No	\$97,871	\$500	\$1,000	\$553
25	50	06184	2011	Thomas	Bus #149	4UZABRDT3BCAR8240	No	No	No	\$97,871	\$500	\$1,000	\$553
26	51	06184	2011	Thomas	Bus #150	4UZABRDT5BCAR8241	No	No	No	\$97,871	\$500	\$1,000	\$553
27	52	06184	2011	Thomas	Bus #151	4UZABRDT7BCAR8242	No	No	No	\$97,271	\$500	\$1,000	\$553
28	53	06184	2011	Thomas	Bus #152	4UZABRDT9BCAR8243	No	No	No	\$97,121	\$500	\$1,000	\$553
29	54	06184	2011	Thomas	Bus #153	4UZABRDT0BCAR8244	No	No	No	\$96,871	\$500	\$1,000	\$553
30	55	06184	2012	Thomas	Bus #154	4UZABRDT3CCAZ9440	No	No	No	\$106,649	\$500	\$1,000	\$553
31	56	06184	2012	Thomas	Bus #155	4UZABRDT5CCAZ9441	No	No	No	\$106,649	\$500	\$1,000	\$553

Exhibit B: Vehicle Schedule

Frontier CSD
5120 Orchard Avenue
Hamburg, NY 14075



Policy Number: CAPFRT001

Effective Date: 07/01/2017

Expiration Date: 07/01/2018

NYSIR SCHEDULE OF VEHICLES

Seq.#	Vehicle Key	Class	Year	Make	Model	VIN	Full Glass	Rent Reimb	Tow Labo	Cost New	Comp Ded.	Coll Ded.	Annual Premium
32	57	06184	2012	Thomas	Bus #156	4UZABRDT9CCA29393	No	No	No	\$106,649	\$500	\$1,000	\$553
33	58	06184	2012	Thomas	Bus #157	4UZABRDT0CCA29394	No	No	No	\$106,649	\$500	\$1,000	\$553
34	59	06184	2012	Thomas	Bus #158	4UZABRDT3CCA29390	No	No	No	\$106,649	\$500	\$1,000	\$553
35	60	06184	2012	Thomas	Bus #159	4UZABRDT3CCBR6006	No	No	No	\$113,679	\$500	\$1,000	\$553
36	61	06183	2012	Thomas	Bus #160	4UZABPDT2CCBR9730	No	No	No	\$102,046	\$500	\$1,000	\$501
37	62	06183	2012	Thomas	Bus #161	4UZABPDT6CCBR9729	No	No	No	\$102,046	\$500	\$1,000	\$501
38	63	06183	2012	Thomas	Bus #162	4UZABPDT2CCBR9727	No	No	No	\$102,046	\$500	\$1,000	\$575
39	64	06183	2012	Thomas	Bus #163	4UZABPDT4CCBR9728	No	No	No	\$102,046	\$500	\$1,000	\$575
40	65	06183	2014	Thomas	Bus #164	4UZABEDT5ECFB8158	No	No	No	\$102,928	\$500	\$1,000	\$644
41	66	06183	2014	Thomas	Bus #165	4UZABRDT7ECFB8159	No	No	No	\$102,928	\$500	\$1,000	\$644
42	67	06183	2014	Thomas	Bus #166	4UZABRDT3ECFB8160	No	No	No	\$102,928	\$500	\$1,000	\$644
43	68	06184	2014	Thomas	Bus #167	4UZABRDT7ECFB8162	No	No	No	\$102,928	\$500	\$1,000	\$708
44	69	06184	2014	Thomas	Bus #168	4UZABRDT5ECFB8161	No	No	No	\$102,928	\$500	\$1,000	\$708
45	70	06184	2014	Thomas	Bus #169	4UZABRDT9ECFB8163	No	No	No	\$102,004	\$500	\$1,000	\$708
46	71	06184	2014	Thomas	Bus #170	4UZABRDT0ECFB8164	No	No	No	\$102,004	\$500	\$1,000	\$708
47	72	06184	2014	Thomas	Bus #171	4UZABRDT1RCFB8903	No	No	No	\$115,362	\$500	\$1,000	\$708
48	73	06184	2015	Thomas	Bus #172	4UZABRDT5FCFV7385	No	No	No	\$105,136	\$500	\$1,000	\$759
49	74	06184	2015	Thomas	Bus #173	4UZABRDT9FCFV7387	No	No	No	\$105,136	\$500	\$1,000	\$759
50	75	06184	2015	Thomas	Bus #174	4UZABRDT0FCFV7388	No	No	No	\$105,136	\$500	\$1,000	\$759
51	76	06184	2015	Thomas	Bus #175	4UZABRDT7FCFV7386	No	No	No	\$105,136	\$500	\$1,000	\$759
52	77	06184	2015	Thomas	Bus #176	4UZABRDT2FCFV7389	No	No	No	\$105,136	\$500	\$1,000	\$759
53	78	06183	2015	Thomas	Bus #177	4UZABRDT6FCFV7402	No	No	No	\$106,137	\$500	\$1,000	\$695
54	79	06183	2015	Thomas	Bus #178	4UZABRDT6FCFV8559	No	No	No	\$121,860	\$500	\$1,000	\$695
55	80	06183	2015	Thomas	Bus #179	4UZABRDT8FCFV7403	No	No	No	\$106,137	\$500	\$1,000	\$695
56	81	06183	2002	Chevrolet	Bus #340	1GBJG31F521210308	No	No	No	\$38,215	\$500	\$1,000	\$423
57	96	07906	1973	Ford	Tractor #531	C376067	No	No	No	\$3,969	\$500	\$1,000	\$164
58	98	21499	2000	Chevrolet	Truck #571	1GBJK34FXF427214	No	No	No	\$35,206	\$500	\$1,000	\$692
59	101	21499	2005	Ford	Plow Truck #578	1FDWVF37P85EB03590	No	No	No	\$39,486	\$500	\$1,000	\$692
60	102	01499	2006	Ford	E-150 Mail Truck#	1FTRE14W86DA07891	No	No	No	\$13,688	\$500	\$1,000	\$585
61	103	68499	2007	Big Tex	Trailer #580	16VNX162762C31109	No	No	No	\$2,080	\$500	\$1,000	\$97
62	104	01499	2007	Chevrolet	Van Mail Truck #5	1GCFG15X871183685	No	No	No	\$14,409	\$500	\$1,000	\$585
63	105	31479	2008	Ford	Dump #591	3FRXF75D28V664095	No	No	No	\$87,224	\$500	\$1,000	\$931

Exhibit B: Vehicle Schedule

Frontier CSD
5120 Orchard Avenue
Hamburg, NY 14075



Policy Number: CAPFRT001
Effective Date: 07/01/2017
Expiration Date: 07/01/2018

NYSIR SCHEDULE OF VEHICLES

Seq.#	Vehicle Key	Class	Year	Make	Model	VIN	Full Glass	Rent Reimb	Tow Labo	Cost New	Comp Ded.	Coll Ded.	Annual Premium
64	106	07906	2008	Jacobsen	Mower #592	7052901903	No	No	No	\$60,697	\$500	\$1,000	\$458
65	107	31479	2009	International	Dump #593	1HTWAAAR19J122094	No	No	No	\$115,600	\$500	\$1,000	\$1,029
66	108	01499	2011	Ford	E-150 Cargo Van	1FTNE1EW4BDA12416	No	No	No	\$16,600	\$500	\$1,000	\$612
67	109	01499	2011	Ford	E-150 Cargo Van	1FTNE1EW2BDA12415	No	No	No	\$16,600	\$500	\$1,000	\$612
68	110	01479	2013	Ford	Dump #603	1FDRF3HT3DEA20141	No	No	No	\$47,534	\$500	\$1,000	\$854
69	112	06184	2015	Thomas	Bus #180	4UZABRDT4FCF29768	No	No	No	\$107,977	\$500	\$1,000	\$759
70	113	06184	2015	Thomas	Bus #181	4UZABRDT0FCW29816	No	No	No	\$107,977	\$500	\$1,000	\$759
71	114	06184	2015	Thomas	Bus #182	4UZABRDT9FCW9815	No	No	No	\$107,977	\$500	\$1,000	\$759
72	115	06184	2015	Thomas	Bus #183	4UZABRDT1FCW9761	No	No	No	\$107,977	\$500	\$1,000	\$759
73	116	06184	2015	Thomas	Bus #184	4UZABRDT3FCW9762	No	No	No	\$107,977	\$500	\$1,000	\$759
74	117	06183	2015	Thomas	Bus #185	4UZABPDT5GCGR8155	No	No	No	\$109,134	\$500	\$1,000	\$695
75	118	06183	2015	Thomas	Bus #186	4UZABPDT3GCGR8154	No	No	No	\$109,134	\$500	\$1,000	\$695
76	119	06183	2015	Thomas	Bus #187	4UZABPDT1GCGR8153	No	No	No	\$109,134	\$500	\$1,000	\$695
77	120	68499	2016	Kristi	Trailer	4DKUS1511GS010547	No	No	No	\$3,600	\$500	\$1,000	\$101
78	121	06184	2017	Thomas	Bus #188	4UZABRDT6HCHM0538	No	No	No	\$107,316	\$500	\$1,000	\$759
79	122	06184	2017	Thomas	Bus #189	4UZABRDT5HCHP3353	No	No	No	\$107,316	\$500	\$1,000	\$759
80	123	06184	2017	Thomas	Bus #190	4UZABRDT0HCHP3356	No	No	No	\$107,316	\$500	\$1,000	\$759
81	124	06184	2017	Thomas	Bus #192	4UZABRDT7HCHP3354	No	No	No	\$107,316	\$500	\$1,000	\$759
82	125	06184	2017	Thomas	Bus #191	4UZABRDT9HCHP3355	No	No	No	\$107,316	\$500	\$1,000	\$759
83	126	06183	2017	Thomas	Bus #300	4UZABPDT9HCHM0540	No	No	No	\$108,365	\$500	\$1,000	\$695
84	127	06183	2017	Thomas	Bus #301	4UZABPDT0HCHM0541	No	No	No	\$108,365	\$500	\$1,000	\$695
85	128	06183	2017	Thomas	Bus #400 w/WC	4UZABRDT9HCHP3615	No	No	No	\$128,043	\$500	\$1,000	\$695
86	129	06184	2017	IC	Bus #193	4DRBUC8N2HB500753	No	No	No	\$108,609	\$500	\$1,000	\$759
87	130	06184	2017	IC	Bus #194	4DRBUC8N4HB500754	No	No	No	\$108,609	\$500	\$1,000	\$759
88	131	06184	2017	IC	Bus #195	4DRBUC8N6HB500755	No	No	No	\$108,609	\$500	\$1,000	\$759
89	132	06184	2017	IC	Bus #196	4DRBUC8N8HB500756	No	No	No	\$108,609	\$500	\$1,000	\$759
90	133	06184	2017	IC	Bus #197	4DRBUC8NXHB500757	No	No	No	\$108,609	\$500	\$1,000	\$759
91	134	06184	2017	IC	Bus #198	4DRBUC8N1HB500758	No	No	No	\$108,609	\$500	\$1,000	\$759
92	135	06184	2017	IC	Bus #199	4DRBUC8N3HB500759	No	No	No	\$108,609	\$500	\$1,000	\$759
93	136	06184	2017	IC	Bus #401	4DRBUC8N9HB501219	No	No	No	\$131,671	\$500	\$1,000	\$759
94	137	06184	2017	IC	Bus #402	4DRBUC8N5HB501220	No	No	No	\$131,671	\$500	\$1,000	\$759
95	138	31499	2017	International	Cube Truck	1HTMMMMM2HH204292	No	No	No	\$91,055	\$500	\$1,000	\$1,292

Exhibit B: Vehicle Schedule

Frontier CSD
5120 Orchard Avenue
Hamburg, NY 14075



Policy Number: CAPFRT001
Effective Date: 07/01/2017
Expiration Date: 07/01/2018

NYSIR SCHEDULE OF VEHICLES

Seq.#	Vehicle Key	Class	Year	Make	Model	VIN	Full Glass	Rent Reimb	Tow Labo	Cost New	Comp Ded.	Coll Ded.	Annual Premium
96	139	07906	2017	Case	Tractor	FNH321FHNHHP00016	No	No	No	\$98,434	\$500	\$1,000	\$978
97	140	06184	2018	IC	Bus #1	4DRBUC8NXJB641544	No	No	No	\$106,912	\$500	\$1,000	\$759
98	141	06184	2018	IC	Bus #2	4DRBUC8N1JB641545	No	No	No	\$106,912	\$500	\$1,000	\$759
99	142	06184	2018	IC	Bus #3	4DRBUC8N3JB641546	No	No	No	\$106,912	\$500	\$1,000	\$759
100	143	06184	2018	IC	Bus #4	4DRBUC8N5JB641547	No	No	No	\$106,912	\$500	\$1,000	\$759
101	144	06184	2018	IC	Bus #5	4DRBUC8N7JB641548	No	No	No	\$106,912	\$500	\$1,000	\$759
102	145	06184	2018	IC	Bus #6	4DRBUC8N9JB641549	No	No	No	\$106,912	\$500	\$1,000	\$759
103	146	06184	2018	IC	Bus #7	4DRBUC8N5JB641550	No	No	No	\$106,912	\$500	\$1,000	\$759
104	147	06183	2017	Chevrolet	Bus #8	1GB6GUBG2H1218250	No	No	No	\$59,425	\$500	\$1,000	\$526
105	148	06182	2017	Chevrolet	Van #9	1HA3GRBF3HN001278	No	No	No	\$53,195	\$500	\$1,000	\$488
106	149	06181	2017	Ford	Van	1FMZK1CM0HKB03713	No	No	No	\$26,670	\$500	\$1,000	\$396
107	150	06182	2017	Chevrolet	Bus #403 w/WC	1GB6GUBG3H1217737	No	No	No	\$71,676	\$500	\$1,000	\$572
108	151	07906	1999	Case	Loader	JJG0261752	No	No	No	\$0			\$155

Exhibit C: Loss Information

The
WRIGHT

The Wright Insurance Group
NYSIR - NY Schools Insurance Reciprocal
 Loss Period: 7/1/2015 To: 2/28/2018



Loss Run Valued as of 3/6/2018

FRT ---- FRONTIER CSD

Prepared by Wright Risk Management Company, Inc.

CLAIM NUMBER	CAUSE OF LOSS CLAIMANT	LOCATION DAMAGES/INJURIES POB Injury/Other Description	CLAIM STATUS	LOSS DATE	PAID TO DATE	OUTSTANDING RESERVE	TOTAL INCURRED	
			LOB	DATE ENTERED				
			Type Of Loss	DATE CLOSED				
FRT-2016-003-001	Slip and Fall on Premises Mary Ellen Murray	Senior Center	OPEN	9/12/2016	Indemnity	\$0.00	\$50,000.00	
			CGL	12/9/2016	Expense	\$10,406.04	\$11,691.08	
		Knee	GL					
			Subtotal for the claim				\$10,406.04	\$61,691.08
FRT-2016-004-001	Libel/Slander John Pirro	Blasdell School	OPEN	11/9/2016	Indemnity	\$0.00	\$10,000.00	
			CGL	12/12/2016	Expense	\$4,326.00	\$6,674.00	
			GL					
			Subtotal for the claim				\$4,326.00	\$16,674.00
FRT-2017-003-001	Employment Discrimination (GENDER) Lindsay Guarino		OPEN	9/19/2017	Indemnity	\$0.00	\$10,000.00	
			SBL	9/19/2017	Expense	\$3,138.50	\$16,861.50	
			BL					
			Subtotal for the claim				\$3,138.50	\$26,861.50
Subtotal for all OPEN					\$17,870.54	\$105,226.58	\$123,097.12	
FRT-2015-001-001	Insured Struck Parked Vehicle Shaheen Hassanali		CLOSED	9/15/2015	Indemnity	\$1,578.42	\$0.00	
			CAP	9/16/2015	Expense	\$105.00	\$0.00	
			AL	10/2/2015				
			Subtotal for the claim				\$1,683.42	\$0.00
FRT-2015-002-001	Injured in Gym Stephen Zipp	Big Tree ES	CLOSED	10/5/2015	Indemnity	\$0.00	\$0.00	
			CGL	10/16/2015	Expense	\$965.00	\$0.00	
		Lower Leg	GL	3/2/2016				
			Subtotal for the claim				\$965.00	\$0.00

Exhibit C: Loss Information

The
WRIGHT

The Wright Insurance Group
NYSIR - NY Schools Insurance Reciprocal
Loss Period: 7/1/2015 To: 2/28/2018



Loss Run Valued as of 3/6/2018

FRT FRONTIER CSD

Prepared by Wright Risk Management Company, Inc.

CLAIM NUMBER	CAUSE OF LOSS CLAIMANT	LOCATION DAMAGES/INJURIES POB Injury/Other Description	CLAIM STATUS	LOSS DATE		PAID TO DATE	OUTSTANDING RESERVE	TOTAL INCURRED	
			LOB	DATE ENTERED	DATE CLOSED				
			Type Of Loss						
FRT-2015-003-001	Water Damage Frontier CSD		CLOSED	10/9/2015	Indemnity	\$0.00	\$0.00	\$0.00	
				CPR	11/24/2015	Expense	\$708.16	\$0.00	\$708.16
				PA	1/5/2016				
			Subtotal for the claim					\$708.16	\$0.00
FRT-2015-004-001	Insured Struck Adverse Vehicle Backing Up Jacob Rohr		CLOSED	12/8/2015	Indemnity	\$1,017.25	\$0.00	\$1,017.25	
				CAP	12/14/2015	Expense	\$105.00	\$0.00	\$105.00
				AL	12/18/2015				
			Subtotal for the claim					\$1,122.25	\$0.00
FRT-2015-005-001	Struck by Falling/Flying Object Elizabeth Makula-Gazy		CLOSED	10/2/2015	Indemnity	\$266.00	\$0.00	\$266.00	
				CGL	2/23/2016	Expense	\$0.00	\$0.00	\$0.00
				GL	2/26/2016				
			Subtotal for the claim					\$266.00	\$0.00
FRT-2015-006-001	Breach of Duty Tirado	Teeth	CLOSED	2/26/2016	Indemnity	\$0.00	\$0.00	\$0.00	
				CGL	3/2/2016	Expense	\$965.00	\$0.00	\$965.00
				GL	4/26/2017				
			Subtotal for the claim					\$965.00	\$0.00
FRT-2015-007-001	Insured Struck Parked Vehicle Terrence & Michele Vanderlip		CLOSED	4/4/2016	Indemnity	\$2,438.34	\$0.00	\$2,438.34	
				CAP	4/4/2016	Expense	\$125.00	\$0.00	\$125.00
				AL	4/22/2016				
			Subtotal for the claim					\$2,563.34	\$0.00

Exhibit C: Loss Information

The
WRIGHT

The Wright Insurance Group
NYSIR - NY Schools Insurance Reciprocal
Loss Period: 7/1/2015 To: 2/28/2018



Loss Run Valued as of 3/6/2018

FRT ----- FRONTIER CSD

Prepared by Wright Risk Management Company, Inc.

CLAIM NUMBER	CAUSE OF LOSS CLAIMANT	LOCATION DAMAGES/INJURIES POB Injury/Other Description	CLAIM STATUS LOB Type Of Loss	LOSS DATE DATE ENTERED DATE CLOSED	PAID TO DATE	OUTSTANDING RESERVE	TOTAL INCURRED
FRT-2015-008-001	Employment Discrimination (GENDER) Mary Ann Costello		CLOSED	4/5/2016 Indemnity	\$0.00	\$0.00	\$0.00
			SBL	4/5/2016 Expense	\$8,907.78	\$0.00	\$8,907.78
			BL	12/21/2016			
			Subtotal for the claim			\$8,907.78	\$0.00
FRT-2015-009-001	Insured Struck Parked Vehicle Frontier CSD		CLOSED	4/13/2016 Indemnity	\$0.00	\$0.00	\$0.00
			CAP	4/22/2016 Expense	\$0.00	\$0.00	\$0.00
			AP	4/25/2016			
			Subtotal for the claim			\$0.00	\$0.00
FRT-2015-009-002	Insured Struck Parked Vehicle J Battista Construction		CLOSED	4/13/2016 Indemnity	\$0.00	\$0.00	\$0.00
			CAP	4/22/2016 Expense	\$0.00	\$0.00	\$0.00
			AL	7/22/2016			
			Subtotal for the claim			\$0.00	\$0.00
FRT-2015-010-001	Special Ed Jeffrey Patronik		CLOSED	4/28/2016 Indemnity	\$0.00	\$0.00	\$0.00
			SBL	4/28/2016 Expense	\$0.00	\$0.00	\$0.00
			BL	5/15/2017			
			Subtotal for the claim			\$0.00	\$0.00
FRT-2016-001-001	Insured Struck Parked Vehicle Kathleen Slattery		CLOSED	10/25/2016 Indemnity	\$1,515.61	\$0.00	\$1,515.61
			CAP	10/26/2016 Expense	\$125.00	\$0.00	\$125.00
			AL	11/7/2016			
			Subtotal for the claim			\$1,640.61	\$0.00

Exhibit C: Loss Information

The
WRIGHT

The Wright Insurance Group
NYSIR - NY Schools Insurance Reciprocal
Loss Period: 7/1/2015 To: 2/28/2018



Loss Run Valued as of 3/6/2018

FRT ----- FRONTIER CSD

Prepared by Wright Risk Management Company, Inc.

CLAIM NUMBER	CAUSE OF LOSS CLAIMANT	LOCATION DAMAGES/INJURIES POB Injury/Other Description	CLAIM STATUS	LOSS DATE		PAID TO DATE	OUTSTANDING RESERVE	TOTAL INCURRED
			LOB	DATE ENTERED	DATE CLOSED			
			Type Of Loss					
FRT-2016-002-001	Breach of Duty Justin Tilley		CLOSED	9/13/2016	Indemnity	\$0.00	\$0.00	\$0.00
			CGL	11/18/2016	Expense	\$0.00	\$0.00	\$0.00
			GL	4/26/2017				
			Subtotal for the claim					\$0.00
FRT-2016-005-001	Adverse Vehicle Struck Insured in Rear Frontier CSD		CLOSED	12/29/2016	Indemnity	\$385.05	\$0.00	\$385.05
			CAP	1/4/2017	Expense	\$525.52	\$0.00	\$525.52
			AP	2/8/2017				
			Subtotal for the claim					\$910.57
FRT-2016-006-001	Windstorm Frontier CSD	1-1	CLOSED	3/8/2017	Indemnity	\$730.00	\$0.00	\$730.00
			CPR	3/10/2017	Expense	\$0.00	\$0.00	\$0.00
			PA	3/31/2017				
			Subtotal for the claim					\$730.00
FRT-2016-007-001	Windstorm Frontier CSD	1-1	CLOSED	3/14/2017	Indemnity	\$0.00	\$0.00	\$0.00
			CPR	3/16/2017	Expense	\$0.00	\$0.00	\$0.00
			PA	3/21/2017				
			Subtotal for the claim					\$0.00
FRT-2016-008-001	Insured Struck Parked Vehicle Jackie Antonelli		CLOSED	4/7/2017	Indemnity	\$774.36	\$0.00	\$774.36
			CAP	4/11/2017	Expense	\$130.00	\$0.00	\$130.00
			AL	4/18/2017				
			Subtotal for the claim					\$904.36

**Exhibit C:
Loss Information**

The
WRIGHT

The Wright Insurance Group
NYSIR - NY Schools Insurance Reciprocal
Loss Period: 7/1/2015 To: 2/28/2018



Loss Run Valued as of 3/6/2018

FRT ----- FRONTIER CSD

Prepared by Wright Risk Management Company, Inc.

CLAIM NUMBER	CAUSE OF LOSS CLAIMANT	LOCATION DAMAGES/INJURIES POB Injury/Other Description	CLAIM STATUS	LOSS DATE	PAID TO DATE	OUTSTANDING RESERVE	TOTAL INCURRED		
			LOB	DATE ENTERED					
			Type Of Loss	DATE CLOSED					
FRT-2016-009-001	Insured Struck Parked Vehicle Darress Snodgrass		CLOSED	5/13/2017	Indemnity	\$1,000.56	\$0.00	\$1,000.56	
				CAP	5/16/2017	Expense	\$110.00	\$0.00	\$110.00
				AL	5/23/2017				
			Subtotal for the claim					\$1,110.56	\$0.00
FRT-2017-001-001	Water Damage Frontier CSD	6-1	CLOSED	8/3/2017	Indemnity	\$9,187.38	\$0.00	\$9,187.38	
				CPR	8/25/2017	Expense	\$472.52	\$0.00	\$472.52
				PA	10/11/2017				
			Subtotal for the claim					\$9,659.90	\$0.00
FRT-2017-002-001	Special Ed David Girdlestone		CLOSED	8/31/2017	Indemnity	\$0.00	\$0.00	\$0.00	
				SBL	8/31/2017	Expense	\$0.00	\$0.00	\$0.00
				BL	11/29/2017				
			Subtotal for the claim					\$0.00	\$0.00
Subtotal for all CLOSED					\$32,136.95	\$0.00	\$32,136.95		
Total for the Subscriber:					\$50,007.49	\$105,226.58	\$155,234.07		

**Exhibit D:
Schedule of Employees**

Unit	Full time	Part time	
Central Office Administrators	4	0	
Frontier Central Administrative & Supervisory Association	15	0	
Managerial/Confidential	14	1	
Frontier Central Teachers' Association	400	6	
Frontier Central Employees' Association	232	126	
Frontier Central Registered Nurses' Association	9	1	
Other individual contracts	5	1	
Total Regular Employees	679	135	814
Periodic – substitutes, lifeguards, GED teachers & coaches	0	235	235
Total	679	370	1,049

Exhibit E:

Form SA-129 New York State Attendance Report

Data Area: Official

Data Timestamp: 03/08/2018 16:33:28.000725

District Name: FRONTIER CSD

State Aid: 2017-2018

District Code: 141604

Today's Date:03/08/2018

SA-129 ATTENDANCE REPORT

SEMESTER ONE		A	B	C	D	E	F	TOTAL
		HALF DAY KINDERGARTEN AM	HALF DAY KINDERGARTEN PM	FULL DAY KINDERGARTEN - GRADE 3	GRADES 4-6	GRADES 7-8	GRADES 9-12	
1.	POSSIBLE AGGREGATE ATTENDANCE			125,294	99,397	69,395	119,347	413,433
2.	AGGREGATE ATTENDANCE			120,720	95,589	66,032	112,768	395,109
3.	ADJUSTED AGGREGATE ATTENDANCE	0	0	120,720	95,589	66,032	112,768	395,109
4.	CALCULATED ADJUSTED AGGREGATE ATTENDANCE	0	0	120,720	95,589	66,032	112,768	395,109
5.	ACTUAL SESSION			88.000	88.000	89.000	84.000	
6.	NET SESSION	0.000	0.000	88.000	88.000	89.000	84.000	
7.	AVERAGE DAILY ATTENDANCE	0.00	0.00	1,371.81	1,086.23	741.93	1,342.47	4,542.44
8.	CALCULATED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,371.81	1,086.23	741.93	1,342.47	4,542.44
9.	UNADJUSTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,371.81	1,086.23	741.93	1,342.47	4,542.44
10.	CALCULATED UNADJUSTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,371.81	1,086.23	741.93	1,342.47	4,542.44
11.	CALCULATED WEIGHTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,371.81	1,086.23	927.41	1,678.08	5,063.53
12.	CALCULATED AVERAGE DAILY MEMBERSHIP	0.00	0.00	1,423.79	1,129.51	779.71	1,420.79	4,753.80

Exhibit E: Form SA-129 New York State Attendance Report

		A	B	C	D	E	F	
SEMESTER TWO		HALF DAY KINDERGARTEN AM	HALF DAY KINDERGARTEN PM	FULL DAY KINDERGARTEN - GRADE 3	GRADES 4-6	GRADES 7-8	GRADES 9-12	TOTAL
13.	POSSIBLE AGGREGATE ATTENDANCE			126,758	100,275	69,546	111,164	407,743
14.	AGGREGATE ATTENDANCE			120,677	95,407	65,139	103,617	384,840
15.	ADJUSTED AGGREGATE ATTENDANCE	0	0	120,677	95,407	65,139	103,617	384,840
16.	CALCULATED ADJUSTED AGGREGATE ATTENDANCE	0	0	120,677	95,407	65,139	103,617	384,840
17.	ACTUAL SESSION			89,000	89,000	89,000	80,000	
18.	NET SESSION	0.000	0.000	89,000	89,000	89,000	80,000	
19.	AVERAGE DAILY ATTENDANCE	0.00	0.00	1,355.92	1,071.98	731.89	1,295.21	4,455.00
20.	CALCULATED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,355.92	1,071.98	731.89	1,295.21	4,455.00
21.	UNADJUSTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,355.92	1,071.98	731.89	1,295.21	4,455.00
22.	CALCULATED UNADJUSTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,355.92	1,071.98	731.89	1,295.21	4,455.00
23.	CALCULATED WEIGHTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,355.92	1,071.98	914.86	1,619.01	4,961.77
24.	CALCULATED AVERAGE DAILY MEMBERSHIP	0.00	0.00	1,424.24	1,126.68	781.41	1,389.55	4,721.88

		A	B	C	D	E	F	
YEARLY TOTALS		HALF DAY KINDERGARTEN AM	HALF DAY KINDERGARTEN PM	FULL DAY KINDERGARTEN - GRADE 3	GRADES 4-6	GRADES 7-8	GRADES 9-12	TOTAL
25.	TOTAL POSSIBLE AGGREGATE ATTENDANCE	0	0	252,052	199,672	138,941	230,511	821,176
26.	TOTAL AGGREGATE ATTENDANCE	0	0	241,397	190,996	131,171	216,385	779,949
27.	TOTAL ADJUSTED AGGREGATE ATTENDANCE	0	0	241,397	190,996	131,171	216,385	779,949

Exhibit E: Form SA-129 New York State Attendance Report

28.	TOTAL ACTUAL SESSION	0.000	0.000	177.000	177.000	178.000	164.000	
29.	TOTAL NET SESSION	0.000	0.000	177.000	177.000	178.000	164.000	
30.	TOTAL AVERAGE DAILY ATTENDANCE	0.00	0.00	1,363.82	1,079.07	736.91	1,319.42	4,499.22
31.	GROUPED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,363.82	1,079.07	736.91	1,319.42	
32.	TOTAL UNADJUSTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,363.82	1,079.07	736.91	1,319.42	4,499.22
33.	GROUPED UNADJUSTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,363.82	1,079.07	736.91	1,319.42	
34.	TOTAL WEIGHTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,363.82	1,079.07	736.91	1,319.42	4,499.22
35.	GROUPED WEIGHTED AVERAGE DAILY ATTENDANCE	0.00	0.00	1,363.82	1,079.07	736.91	1,319.42	
36.	TOTAL AVERAGE DAILY MEMBERSHIP	0.00	0.00	1,424.02	1,128.09	780.56	1,405.55	4,738.22
37.	GROUPED AVERAGE DAILY MEMBERSHIP	0.00	0.00	1,424.02	1,128.09	780.56	1,405.55	
38.	CALCULATED 1/2 K AVERAGE DAILY ATTENDANCE	0.00						
39.	CALCULATED K-3 AVERAGE DAILY ATTENDANCE	1,363.82						
40.	CALCULATED K-6 AVERAGE DAILY ATTENDANCE	1,079.07						
41.	CALCULATED SECONDARY AVERAGE DAILY ATTENDANCE	2,056.33						
		A	B	C	D	E	F	
	NUMBER OF DAYS	HALF DAY KINDERGARTEN AM	HALF DAY KINDERGARTEN PM	FULL DAY KINDERGARTEN - GRADE 3	GRADES 4-6	GRADES 7-8	GRADES 9-12	TOTAL
42.	OF SCHOOL WHICH ATTENDANCE WAS	0.000	0.000	177.000	177.000	178.000	164.000	

Exhibit E: Form SA-129 New York State Attendance Report

KEPT

43.	ON WHICH REGENTS AND/OR BASIC COMPETENCY EXAMS WERE TAKEN								13
44.	WHERE CLOSED FOR SUPERINTENDENT'S CONFERENCE DAYS			3	3	3			3
45.	WHERE EXTRAORDINARY CONDITIONS RESULTED IN SCHOOL CLOSINGS WHICH WERE EXCUSED BY THE COMMISSIONER								
46.	WERE CLOSED TO 1/2 K, TEACHER WORKSHOPS, ETC								
47.	TOTAL DAYS OF SESSION (SUM OF 42 THROUGH 46)	0.000	0.000	180.000	180.000	181.000	180.000	0.000	

	A	B	C	D	E	F	TOTAL
RELIGIOUS HOLIDAY ADJUSTED	HALF DAY KINDERGARTEN AM	HALF DAY KINDERGARTEN PM	FULL DAY KINDERGARTEN - GRADE 3	GRADES 4-6	GRADES 7-8	GRADES 9-12	

SEMESTER ONE DATE

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Exhibit E: Form SA-129 New York State Attendance Report

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TOTAL	0	0	0	0	0	0
NUMBER OF DAYS EXCLUDED	0	0	0	0	0	0

	A	B	C	D	E	F	
RELIGIOUS HOLIDAY ADJUSTED	HALF DAY KINDERGARTEN AM	HALF DAY KINDERGARTEN PM	FULL DAY KINDERGARTEN - GRADE 3	GRADES 4-6	GRADES 7-8	GRADES 9-12	TOTAL

SEMESTER TWO DATE

TOTAL	0	0	0	0	0	0
NUMBER OF DAYS EXCLUDED	0	0	0	0	0	0

Exhibit F: Schedule of Insurance



NYSIR SCHEDULE OF INSURANCE

SCHOOL DISTRICT: Frontier CSD
 CONTACT PERSON/TITLE Ms. Carolyn A. Robertson , Assistant Superintendent for Business
 CUSTOMER SERVICE REP: Justine Kouril 516-750-9449 Ext. 1449 Or 1 (800) 476-9747

COVERAGE	POLICY #	OCCURRENCE LIMITS	AGGREGATE	DEDUCTIBLE	ANNUAL PREMIUM	POLICY PERIOD
Commercial Property : SSPFRT001						
Building & Contents (Total Insured Value)		\$181,901,352		\$2,500	\$0	07/01/2017 - 07/01/2018
Extra Expense (Including Loss of Income)		See Note #1		See Note #2	\$0	07/01/2017 - 07/01/2018
Ordinance or Law (Coverage A)		See Note #3			\$0	07/01/2017 - 07/01/2018
Ordinance or Law (Combined Coverage Limit B & C)		\$5,000,000			\$0	07/01/2017 - 07/01/2018
Pollution Cleanup and Removal		\$100,000	\$100,000		\$0	07/01/2017 - 07/01/2018
Property in Transit		\$100,000			\$0	07/01/2017 - 07/01/2018
Exterior Signs		\$50,000			\$0	07/01/2017 - 07/01/2018
Valuable Papers		\$50,000			\$0	07/01/2017 - 07/01/2018
Accounts Receivable		\$50,000			\$0	07/01/2017 - 07/01/2018
Primary Flood Coverage		\$25,000	\$25,000	\$250	\$0	07/01/2017 - 07/01/2018
Backup of Sewers & Drains		Included			\$0	07/01/2017 - 07/01/2018
Subtotal for Commercial Property :					\$85,052.00	



NYSIR SCHEDULE OF INSURANCE

SCHOOL DISTRICT: Frontier CSD

CONTACT PERSON/TITLE Ms. Carolyn A. Robertson , Assistant Superintendent for Business

CUSTOMER SERVICE REP: Justine Kouril

516-750-9449

Ext. 1449 Or 1 (800) 476-9747

COVERAGE	POLICY #	OCCURRENCE LIMITS	AGGREGATE	DEDUCTIBLE	ANNUAL PREMIUM	POLICY PERIOD
Commercial Inland Marine : SSPFRT001						
A/V Equipment		\$334,630		\$500		07/01/2017 - 07/01/2018
Building & Grounds Equipment		\$60,698		\$500		07/01/2017 - 07/01/2018
EDP Equipment		\$823,500		\$500		07/01/2017 - 07/01/2018
Fine Arts		\$15,000		\$500		07/01/2017 - 07/01/2018
Miscellaneous Property		\$580,000		\$500		07/01/2017 - 07/01/2018
Musical Instruments		\$877,292		\$500		07/01/2017 - 07/01/2018
Radios / Cameras		\$50,000		\$500		07/01/2017 - 07/01/2018
Telecom / Transmission Towers		\$17,800		\$500		07/01/2017 - 07/01/2018
Valuable Papers & Records		\$100,000		\$500		07/01/2017 - 07/01/2018
Subtotal for Commercial Inland Marine :					\$3,903.00	
Commercial Boiler & Machinery : SSPFRT001						
Equipment Breakdown (See Note #5)		\$100,000,000		\$2,500	\$9,095	07/01/2017 - 07/01/2018
Combined Loss of Income & Extra Expense		\$1,500,000		\$0	\$0	07/01/2017 - 07/01/2018
Computer Equipment		Included			\$0	07/01/2017 - 07/01/2018
Data Restoration		\$100,000		\$0	\$0	07/01/2017 - 07/01/2018
Spoilage		\$500,000		\$0	\$0	07/01/2017 - 07/01/2018
Service Interruption		\$250,000		24 Hours	\$0	07/01/2017 - 07/01/2018
Subtotal for Commercial Boiler & Machinery :					\$9,095.00	

Exhibit F: Schedule of Insurance



NYSIR SCHEDULE OF INSURANCE

SCHOOL DISTRICT: Frontier CSD

CONTACT PERSON/TITLE Ms. Carolyn A. Robertson , Assistant Superintendent for Business

CUSTOMER SERVICE REP: Justine Kouril

516-750-9449

Ext. 1449 Or 1 (800) 476-9747

COVERAGE	POLICY #	OCCURRENCE LIMITS	AGGREGATE	DEDUCTIBLE	ANNUAL PREMIUM	POLICY PERIOD
Commercial General Liability : SSPFRT001						
Bodily Injury / Property Damage		\$1,000,000	Unlimited	\$0	\$53,818	07/01/2017 - 07/01/2018
Products Completed Operations		\$1,000,000	\$1,000,000	\$0	\$0	07/01/2017 - 07/01/2018
Personal Injury & Advertising Injury		\$1,000,000	Unlimited	\$0	\$0	07/01/2017 - 07/01/2018
Fire Damage Legal Liability		\$1,000,000	Unlimited		\$0	07/01/2017 - 07/01/2018
Medical Expense - Per Person		\$10,000			\$0	07/01/2017 - 07/01/2018
Employee Benefits Liability		\$1,000,000	\$3,000,000	\$1,000	\$0	07/01/2017 - 07/01/2018
New York CyberOne Coverage		\$250,000	\$250,000	\$5,000	\$0	07/01/2017 - 07/01/2018
New York Data Compromise Coverage		\$250,000	\$250,000	\$5,000		07/01/2017 - 07/01/2018
Limited Pollution Liability Extension		\$1,000,000	\$1,000,000		\$850	07/01/2017 - 07/01/2018
Subtotal for Commercial General Liability :					\$54,668.00	

Exhibit F: Schedule of Insurance



NYSIR SCHEDULE OF INSURANCE

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 CUSTOMER SERVICE REP: Justine Kouril 516-750-9449 Ext. 1449 Or 1 (800) 476-9747

COVERAGE	POLICY #	OCCURRENCE LIMITS	AGGREGATE	DEDUCTIBLE	ANNUAL PREMIUM	POLICY PERIOD
Commercial Automobile : CAPFRT001						
Combined Bodily Injury / Property Damage Liability		\$1,000,000		\$0	\$211	07/01/2017 - 07/01/2018
Personal Injury Protection		\$100,000			\$16	07/01/2017 - 07/01/2018
OBEL		\$25,000			\$4	07/01/2017 - 07/01/2018
Medical Payments		\$10,000			\$3	07/01/2017 - 07/01/2018
Supplementary Uninsured Motorists		\$100,000			\$36	07/01/2017 - 07/01/2018
Garage Liability		\$1,000,000			\$0	07/01/2017 - 07/01/2018
Garagekeepers Liability		\$80,000			\$0	07/01/2017 - 07/01/2018
Non-Ownership Liability		\$1,000,000			\$226	07/01/2017 - 07/01/2018
Hired Auto Liability		\$1,000,000			\$32	07/01/2017 - 07/01/2018
Comprehensive Coverage				Per Schedule	\$66	07/01/2017 - 07/01/2018
Collision Coverage				Per Schedule	\$83	07/01/2017 - 07/01/2018
Full Glass Coverage (Private Passenger Vehicles)		Per Schedule		Per Schedule	\$0	07/01/2017 - 07/01/2018
Rental Reimbursement		Per Schedule		Per Schedule	\$0	07/01/2017 - 07/01/2018
Towing (Per Disablement)		Per Schedule		Per Schedule	\$0	07/01/2017 - 07/01/2018
Hired Autos Physical Damage		\$50,000		\$250	\$425	07/01/2017 - 07/01/2018
Subtotal for Commercial Automobile :					\$66,175.00	
School Board Legal Liability : SBLFRT001						
School Board Legal Liability Policy (See Note #6)		\$1,000,000	\$3,000,000	\$2,500	\$25,107	07/01/2017 - 07/01/2018
Subtotal for School Board Legal Liability :					\$25,107.00	

Exhibit F: Schedule of Insurance



NYSIR SCHEDULE OF INSURANCE

SCHOOL DISTRICT: Frontier CSD
 CONTACT PERSON/TITLE Ms. Carolyn A. Robertson , Assistant Superintendent for Business
 CUSTOMER SERVICE REP: Justine Kouril 516-750-9449 Ext. 1449 Or 1 (800) 476-9747

COVERAGE	POLICY #	OCCURRENCE LIMITS	AGGREGATE	DEDUCTIBLE	ANNUAL PREMIUM	POLICY PERIOD
Excess Catastrophe Liability : ECLFRT001						
Education Excess Catastrophe Liability Policy		\$10,000,000	See Note # 7		\$29,280	07/01/2017 - 07/01/2018
Subtotal for Excess Catastrophe Liability :					\$29,280.00	
Total for NYSIR :					\$273,280.00	

Note #1: Limit Per Occurrence is the actual loss sustained within policy limit or applicable sublimits.

Note #2: No waiting period deductible.

Note #3 Ordinance or Law Coverage A limit is 110% of the applicable building limit.

Note #4: Any available National Flood Insurance Program (NFIP) limits will be applied as the deductible for any location in a flood zone designated as any "A" and/or any "V" in accordance with the Federal Emergency Management Agency (FEMA) Flood Insurance Rating Map (FIRM) applicable at the time of loss.

Note #5 \$5,000 deductible applies for Electrical Generating Equipment.

Note #6 Includes Employment Practices Liability. Deductible does not apply to claim expenses.

Note #7: General Aggregate Limit for Excess Catastrophe Liability policy is Unlimited except for School Board Legal Liability. The School Board Legal Liability Aggregate is equal to the Occurrence Limit. This policy provides additional limits of insurance above NYSIR scheduled underlying liability policy limits.

This Schedule of Insurance is for general informational purposes only. For complete coverage terms and conditions refer to the actual policies of insurance issued or consult with your NYSIR insurance representative.

Exhibit F: Schedule of Insurance

Northern Insuring Agency, Inc.
171 Margaret Street, PO Box 789
Plattsburgh, New York 12901
Phone: 518.561.7000
Fax: 518.561.0210

May 3, 2017

Travelers Casualty & Surety Co. Of America
POLICY NUMBER: 106328392

Frontier CSD
5120 Orchard Avenue
Hamurg, NY 14075

COVERAGE SUMMARY FOR July 1, 2017

This letter is to confirm that the captioned numbered policy is issued in the following amounts stated below and is subject to all the covenants and conditions of said policy.

Employee Theft Form O (per loss)
Includes Faithful Performance
\$3,000,000 Deductible \$1,000

Forgery or Alteration Form B
(Includes Credit Debit Charge Card Forgery)
\$100,000 Deductible \$500

Theft, Disappearance & Destruction Coverage Form C
(Money & Securities In & Out)
\$50,000 Deductible \$500

Computer Fraud Coverage Form F
\$3,000,000 Deductible \$1,000

Computer Restoration Expense Form F2
\$100,000 Deductible \$500

Funds Transfer Fraud Form G
\$3,000,000 Deductible \$1,000

Social Engineering Fraud
\$100,000 Deductible \$5,000

Total Premium for 2017-2018 Term: \$4,731