
Summary of Insurance
for
Willard Community Center
2014

Provided by:

Bradley T. Dolson, CIC
INSPRO, Inc.
4000 Pine Lake Road
P.O. Box 6847
Lincoln, NE 68506

INSPRO
INSURANCE
EMPLOYEE OWNED

www.insproins.com

ACCOUNT SERVICE TEAM

ACCOUNT EXECUTIVE: Bradley T. Dolson, CIC

Brad has overall account responsibility for all facets of your insurance program, and is directly responsible to **Willard Community Center** for future planning and account administration.

PRESIDENT/CEO: Jeffrey C. Greenwald

Jeff has responsibility for the overall agency operations. We strive to offer the best service possible, however, in the event a problem arises and your expectations are not met, please call Jeff with your concerns.

COMMERCIAL LINES ACCOUNT MANAGER: Karen L. Osterbrock, CISR
kosterbrock@insproins.com

Karen is prepared to assist you with policy changes such as removing or adding vehicles, covering new equipment, etc. **Karen** will also be able to answer questions about billing and account status.

CLAIMS REPRESENTATIVE: Scott L. Wagner, CIC, CISR
swagner@insproins.com
Direct Phone: (402) 484-4896 Direct Fax: (402) 484-3936
Within Nebraska: (800) 946-7776
Outside Nebraska: (800) 373-9770

In the unfortunate event that you have a claim, our purpose is to be certain that covered claims are paid promptly and fairly. Call **Scott** with an initial report of your claim or facsimile copy to (402)-483-7977. **Scott** will also assist you with questions about the status of any open claim.

Mail: INSPRO Insurance, Inc.
4000 Pine Lake Road
P.O. Box 6847
Lincoln, NE 68506

Phone: (402) 483-4500
(800) 946-7776 Within Nebraska or (800) 373-9770 Outside Nebraska

Fax: (402) 483-7977

Web: www.insproins.com



Refer to your insurance policy for any terms, conditions, exclusions or other provisions that may apply.

INSPRO Insurance Values

Mission Statement

INSPRO Insurance, guided by our core values, will be a leader in our marketplace by providing the best consultation, service and protection for our clients while actively participating in and making contributions to our communities.

Core Values

Partner

INSPRO considers our clients, insurance carriers and our staff to be partners in our mutual success, placing their interests at an equal priority with our own.

Client Focus

INSPRO understands that we must focus on and understand our clients' needs. We must deliver service and expertise that exceeds their expectations and protects their interests.

Integrity

INSPRO expects every member of our staff to act with integrity. We will always try to do the right thing, we will treat others with respect, we will behave in an ethical manner and we will remain professional in all of our actions.

Employee Value

INSPRO will employ talented, motivated and committed employees as they are essential to our success. We will provide a challenging and professional work environment for our staff, which will include opportunities for advanced education, personal and professional development.

Growth

INSPRO is committed to growing and expanding the resources we make available to our clients. We are committed to responsible growth and will make intelligent, meaningful advances in our company's capabilities so we can continue to serve our partners to further their best interest.

Gratitude

Every INSPRO associate is aware that having the opportunity to serve our clients is the sole reason for our company's existence. We appreciate those opportunities and are grateful to every one of our clients for the confidence they place in us.



Willard Community Center
Policy #NPP100062400
06/14/2014 to 06/14/2015
NPP100062400

COMMERCIAL PROPERTY

Location #1 - 1245 South Folsom lincoln NE

BDG #	BUILDING DESCRIPTION	COVERAGE	LIMIT	CO-INSURANCE	CAUSE OF LOSS	VAL	DED
1	Community Center	Building	\$960,000	90%	SPC	FRC	\$2,500
1	Community Center	Personal Property Of The Insured	\$180,000	90%	SPC	RC	\$2,500

Location #2 - 1030 West Q St. Lincoln NE

BDG #	BUILDING DESCRIPTION	COVERAGE	LIMIT	CO-INSURANCE	CAUSE OF LOSS	VAL	DED
1	Community Center	Building	\$10,000	90%	SPC	FRC	\$2,500



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Willard Community Center
Policy #NPP100062400
06/14/2014 to 06/14/2015
NPP100062400

COMMERCIAL GENERAL LIABILITY

COVERAGE	LIMIT
Policy Year Annual Aggregate	\$3,000,000
Bodily Injury and Property Damage Liability	\$1,000,000
Sexual Abuse Per Occurrence	\$100,000
Social Work, Foster Care and Counseling Liability Per Occurrence	\$1,000,000
Medical Liability	Not Provided
Personal & Advertising Injury Liability Policy Year Annual Aggregate	\$1,000,000
Medical Payments Per Person, Per Occurrence, Policy Year Annual Aggregate	\$5,000/\$25,000/\$75,000
Fire and Water Damage Legal Liability	\$100,000



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Willard Community Center
 Policy #NCA100062500
 06/14/2014 to 06/14/2015
 First Nonprofit Insurance Agency

COMMERCIAL AUTOMOBILE

COVERAGE	LIMIT
Combined Single Limit	\$1,000,000
Medical Payments	\$5,000
Uninsured Motorists – Bodily Injury	\$1,000,000
Underinsured Motorists – Bodily Injury	\$1,000,000
Hired & Non-Owned Liability	\$1,000,000
PHYSICAL DAMAGE COVERAGES	
Specified Perils – See Schedule	
Comprehensive – See Schedule	
Collision – See Schedule	

Additional Coverages:

COVERAGE	LIMIT
Rental Reimbursement ~ \$30.00 for any One Day and 30 days of coverage	\$900

VEHICLE SCHEDULE

VEH #	VEH YEAR	VEHICLE MAKE & IDENTIFICATION NUMBER	VEHICLE MODEL	COMP DED	COLL DED
1	1998	Ford 1FBSS31L6WHA43253	E350 15 passenger	\$500	\$1,000
2	2005	Ford 1FBSS31L95HA75824	F-350 Van 15-Passeng	\$500	\$1,000



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Willard Community Center
Policy #NCA100062500
06/14/2014 to 06/14/2015
First Nonprofit Insurance Agency

CRIME

COVERAGE	LIMIT	DEDUCTIBLE
Employee Theft Blanket	\$10,000	\$500



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Willard Community Center
Policy #82239306
06/14/2014 to 06/14/2015
Chubb Group of Insurance Companies

DIRECTORS AND OFFICERS

COVERAGE	MAXIMUM LIMIT OF LIABILITY FOR ALL CLAIMS EACH POLICY YEAR	DEDUCTIBLE
Directors and Officers Liability	\$1,000,000	\$5,000

EMPLOYMENT PRACTICES LIABILITY

COVERAGE	MAXIMUM LIMIT OF LIABILITY FOR ALL CLAIMS EACH POLICY YEAR	DEDUCTIBLE
Employment Practices Liability	\$1,000,000	\$2,500



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Willard Community Center
 Policy #WC009248204
 06/14/2014 to 06/14/2015
 First Comp

WORKERS COMPENSATION COVERAGE

A. Workers Compensation Insurance - Applies to the Workers Compensation Law of the states listed here:
NE

NOTICE: If, at the effective date of this policy, you (your company insured by this policy) have work or jobs in any state that is not listed on this policy as a covered state, coverage will **NOT** be afforded unless you notify your agent within 30 days of the policy effective date.

B. Employers Liability – Applied to Work in Each State Listed in Section A.	LIMIT
Each Accident	\$100,000
Disease – Policy Limit	\$500,000
Disease – Each Employee	\$100,000

C. Other States Insurance – Applies to All States Except Those Listed Here:
No Coverage for Other States

WORKERS' COMPENSATION CLASSIFICATION SCHEDULE

State: NE

CODE	CLASSIFICATION DESCRIPTION	RATE	ANN. PAYROLL
8869	Child Day Care Center: All Employees Including Clerical, Salesperson, & Drivers	1.41	\$360,000

EXPERIENCE MODIFICATION FACTOR	
2014 – 2015	.91
2013 – 2014	.91
2012 – 2013	.93
2011 – 2012	.94

Coverage Election for Owners and Officers:

NAME	TITLE/RELATIONSHIP	INCL/EXCL
Board of Directors		E



Refer to your insurance policy for any terms, conditions, exclusions or other provisions that may apply.

- **Self-employed individuals, sole proprietors, partners and LLC members** who are engaged in the business on a full-time basis may elect to be covered by Workers Compensation. To elect coverage, a written election form must be on file.
- **Executive officers of Nebraska corporations** who own 25% or more of the common stock are not considered employees for Workers Compensation unless they elect to be covered. To elect coverage, a written election form must be on file.
- **Executive officers of Nebraska nonprofit corporations** who receive annual compensation of \$1,000 or less are not considered employees for Workers Compensation unless they elect to be covered. To elect coverage, a written election form must be on file.



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Willard Community Center
Policy #NCA100062500
06/14/2014 to 06/14/2015
First Nonprofit Insurance Agency

ADDITIONAL INTERESTS

NAME	INTEREST
West Gate Bankl	Loss payee
City of Lincoln	Additional Insured
Lincoln Public Schools	Additional Insured



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Willard Community Center

PREMIUM SUMMARY

TYPE OF COVERAGE	EXPIRING PREMIUM	RENEWAL PREMIUM
Package	\$8,082	\$8,087*
Commercial Automobile	\$2,490	\$2,588
Workers Compensation	\$5,102	\$5,324
Commercial Umbrella	\$1,988	\$1,988
Management Liability	\$1,500	\$1,632
Total Premium:	\$19,162	\$19,619

***does not include premium for 1030 West Q Street**



Refer to your insurance policy for any terms, conditions, exclusions or other provisions that may apply.

Premium Audit Tips

Your policy was issued with an estimated premium based on your estimated payroll, sales or subcontractor cost during the policy term. After the policy expires, an audit will determine the actual expenditures made during the previous term, using that information to calculate the earned premium for the term. If the earned premium is less than the estimated premium, the difference will be refunded. If more, you will be billed additional premium.

Questions Commonly Asked	Answers	Premium Audit Tips
What records will I need to provide for a premium audit?	Payroll and disbursement journals, general ledger, cash receipt journal, checkbooks, and state and federal tax reports may be used.	Maintain up to date records for the policy term and keep copies of filed tax forms applicable during the term.
Are holiday, vacation, sick time wages or housing allowances included in Work Comp premium calculation?	Yes	Severance and third-party disability payments may be excluded. Keep separate records for these payments.
Are tips included in Work Comp premium calculation?	Tips are excluded provided your records separate tips from regular wages.	For each employee earning tips, maintain records of tips/wages pd..
Are overtime payments included in Work Comp premium calculation?	Wages paid for overtime are included as payroll at the employee's regular pay rate, provided that overtime wages are recorded separately. Overtime wages that are recorded separate are included at 2/3 of the total amt.	For each employee paid overtime, maintain record of regular wages and overtime payments.
When can an employee's payroll be split among more than one classification code?	Employee payroll is assigned to the basic classification that best describes your business. The payroll for an employee can be split if the classification can be applied to your business and you maintain a payroll breakdown for the employee by job classification. Certain job classifications cannot be split for one employee.	Maintain records that reflect the employee's actual time working within each job classification. Estimated or percentage allocation of payroll is not permitted. If records don't show the entire payroll applicable to each classification, the entire payroll of the individual employee must be assigned to the highest rated classification that represents any part of their work.
Can corporate officers be excluded from Work Comp coverage?	Some states' Work Comp laws may permit officers to elect exclusion from Work Comp.	Send us any required exclusion forms immediately and advise of any new officers during the policy term.
What happens if you're a partnership and incorporate during the policy term?	Changing your legal entity status during the policy term may impact your coverage and/or premium under your state's Work Comp Law.	Advise us immediately if your legal entity status or ownership of your business changes.
Who is an independent contractor?	An independent contractor is one who makes a business of providing a specific service for a pre-determined price to several different customers under their own terms.	Maintain copies of contracts and invoices showing breakdown of labor and material, business cards and certificates of insurance.
Will I be charged for Independent/ Sub-contracted work?	You may be liable for employees of uninsured independent contractors/subcontractors. A premium charge may occur for independent/subcontracted work without valid certificates.	Obtain and keep valid certificates of insurance showing General Liability and Work Comp coverage for all independent/subcontracted work.
What is a valid certificate of insurance?	A valid certificate of insurance identifies the policy which is effective during your policy period, lists the carrier, policy number and policy term, shows the independent/subcontractor as "Insured" and your company as "Certificate Holder".	Make sure the independent/subcontractor's policy term is effective during the time the work was performed and paid for. Get proof of coverage for the previous or subsequent term as needed.

INSPRO PAYMENT TERMS

Agency Bill

- All invoices are due and payable by the effective date.
- Past due statements will be mailed at the beginning of each month. They are due and payable immediately upon receipt to ensure coverage remains in force.

Direct Bill

- Payments made directly to the insurance carrier are your responsibility.
- Payments should be made to the address shown on the payment notice by the due date to avoid policy cancellation.
- INSPRO will not follow up or contact you for late payments or cancellations.

Premium Finance Plans

- INSPRO will assist you in making arrangements for premium finance if necessary.
- Payments are to be made directly to the finance company according to the payment schedule.
- INSPRO will not follow up or contact you for late payments or cancellations.

Audits

- Audit invoices are due and payable upon receipt.
- Issues concerning the audit must be brought to our attention immediately.

