



Illinois School District Agency (ISDA)

Target Classes of Business

- ✓ Illinois Public School Districts

Program Coverage Features

- ISDA provides coverage that is customized to the risk appetite of its Members. Deductibles are determined based on the size and needs of the school district and not provided in a "one size fits all" manner.
- Coverage for earthquake and flood can be provided up to the full insured valuation of the individual member.
- Cyber Liability can be provided up to a \$1,000,000 limit per member.
- Appraisal services are available at a low cost to allow ISDA Members to be secure in the knowledge that the school buildings are adequately covered in the event of a catastrophic loss.

Claims Services

The Sandner Group, a division of One80 offers a Claims Portal that is designed to provide complete claim information from initial filing to reserves and payments. The Portal provides you with ability to file claims and review assignment information, including the claim number, adjuster name and contact numbers.

Specific features provide you with key data elements that allow you to hone in on injury types, causes, location risk assessments, and claim history.

Key Benefits include:

- Dashboard provides a visual snapshot of claims including payments.
- Claim Filing makes filing and processing quick and simple.
- Financial Summary allows you to track reserves and payments.
- Reports are a fast and easy way to review your status and trends

It also provides the following coverages:

- ✓ **Student Accident Coverage**
Helps cover medical costs for PreK–12 students who are injured while attending regular school sessions, while traveling to and from school, or while participating in most school sanctioned activities. With a limit of \$5,000,000, this excess coverage also includes an accidental death benefit of up to \$12,000 and an accidental dismemberment benefit of up to \$11,000. ISDA's Student Accident Coverage facilitates Member school districts' support for their students' participation in school activities. This coverage provides public high schools with the coverage needed to comply with Rocky's Law, which mandates that districts provide catastrophic accident coverage for Illinois High School Association (IHSA) sanctioned events.
- ✓ **School Board Legal Liability (SBLL)**
The volume of SBLL claims continues to increase, approaching the same high level of general liability claims; therefore, SBLL is considered a "must have" core coverage. Because lawsuits can be initiated a number of years after an alleged act, the ISDA SBLL program covers former, present and future school board members, administrators, employees, and volunteers. This "claims made" coverage provides critical protection for school districts.
- ✓ **Property Valuations Regular Appraisals and Annual Updates**
Help determine the level of adequate coverage and appropriate contributions. Many member districts subscribe to the ISDA's accurate, low-cost property appraisal service to assure appropriate property coverage at the time of a loss.

Contact Us:

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