Outlook

Fwd: KDE HB 500 Response - Erlanger-Elsmere Independent School District

From Jenny Coldiron <jenny.coldiron@erlanger.kyschools.us>
Date Tue 8/4/2026 11:16 AM
To Carlton, Jessica - Division of District Support <jessica.carlton@education.ky.gov>
Cc Engel, Matt <matt.engel@erlanger.kyschools.us>; Jennifer Lala <jlala@higusa.com>

1 attachment (26 KB)
Erlanger Elsmere School Insurance Reporting Excel Sheet DCCR.xlsx;

You don't often get email from jenny.coldiron@erlanger.kyschools.us. Learn why this is important

Good morning Jessica - attached is our insurance spreadsheet. Our insurance company, Houchens, requested that the below email accompany the attachment.

Thanks and have a great day!

Jenny

---------- Forwarded message ---------
From: **Jennifer Lala** <jlala@higusa.com>
Date: Mon, Aug 3, 2026 at 4:11 M
Subject: KDE HB 500 Response - Erlanger-Elsmere Independent School District
To: Jenny Coldiron <jenny.coldiron@erlanger.kyschools.us>
Cc: Matt Engel <matt.engel@erlanger.kyschools.us>

Good afternoon,

It is our honor to serve as your risk advisor and insurance carrier partner. As part of that relationship, Houchens Insurance Group (HIG) has compiled the district's building-level insurance information into the enclosed District Insurance Report, ready for submission in connection with House Bill 500. **After reviewing and signing the attached spreadsheet, please forward this email along with your attachment to KDE. The email below is critical in providing KDE an explanation of the included response.**

House Bill 500 directs the Kentucky Department of Insurance to review each Kentucky school district's compliance with 702 KAR 3:030, which provides:

"A local board of education shall procure insurance coverage, which reflects the estimated replacement cost, actual cash values, and the amount of fire and extended insurance coverage

provided for each building and its contents owned by the local board of education which is not surplus to its needs as shown by the approved facilities plan. "

We are pleased to confirm that your insurance carrier meets all required Kentucky Department of Education (KDE) requirements set out in 702 KAR 3:030. Each requirement is addressed on the enclosed spreadsheet as follows:

702 KAR 3:030 Requirements Fulfilled

1. Building identification - each building is identified by its official name as it appears on the district's facilities plan (e.g., "County High School " or "County High School Annex ").

2. Primary purpose or use - each building's principal function is identified on the spreadsheet (e.g., General Classroom Purpose, Administration, Fitness).

3. Full legal address - the complete legal address of each building is listed; where multiple buildings share a single address, all are listed together under that address.

4. Insurance carrier - the carrier issuing the property policy for each building is identified on the spreadsheet.

5. Policy number - the applicable policy number for each building's coverage is identified.

6. Insurance limit - the property insurance limit carried for each individual building is identified. As detailed further below, these limits are specific to each district and are not shared across districts.

7. Appraised value – the value of each building is either based on the 2026-27 KDE per square foot requirement or provided by the school district.

8. Appraisal date and appraising entity – the value used for each building is based on the 2026-27 KDE price per square foot requirement or provided by the school district.

9. Replacement cost basis / agreed amount endorsement - for any building not insured on a replacement cost basis, the policy carries an agreed amount endorsement, and the required certification signed by the local superintendent and board chairman (confirming that replacement cost coverage would not be fiscally responsible) is on file. Where this exception applies, the agreed amount endorsement dollar figure is identified on the spreadsheet.

10. Deductible(s) - the applicable deductible(s) for each policy are identified.

11. Contents coverage - the total amount of contents coverage carried for each building is identified.

12. Ordinance and Law coverage - the total amount of Ordinance and Law coverage is identified.

13. Debris Removal coverage - the total amount of Debris Removal coverage is identified.

14. Extra Expense coverage - the total amount of Extra Expense coverage is identified.

15. Coinsurance - the applicable coinsurance percentage is identified.

16. Steam boiler - Please review each building for the presence of a steam boiler and identify the locations with steam boilers.

The applicable boiler coverage (mechanical breakdown coverage) is provided by Obsidian Insurance with limits of $100,000,000 per occurrence. Various sub limited coverages are also included.

NOTE

Property insurance limits are not shared, pooled, or aggregated between districts. Each school district maintains its own, separate property coverage and its own dedicated limit, consistent with the requirements of 702 KAR 3:030 . The limits reported for your District belong exclusively to your property values and are not reduced or affected by the coverage or claims experience of any other district.

The enclosed spreadsheet reflects the building replacement values identified in the KDE annual replacement cost guidelines, policy, and limit information available to HIG for each building on your district's approved facilities plan. Any buildings not identified by KDE are valued by the district. Should the Kentucky Department of Insurance or KDE request any supporting documentation, additional detail, or clarification, we are glad to provide it promptly.

IMPORTANT: HIG does not have records of the location of each steam boiler within the district, but we have included the mechanical breakdown and general liability coverage limits as requested by KDE should the building contain a steam boiler. Please review the "Steam Boiler" column and determine if you need to identify that a steam boiler is at the location.

It remains our honor to work alongside your District, and we are grateful for the opportunity to support your team through this compliance process. Please do not hesitate to contact us with any questions regarding the enclosed report.

Thank you,

Houchens Insurance Group
EDUCATION

Jennifer C. Lala, CISR

Client Advisor I

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In the event that there is a discrepancy between our advice and the policy, only the policy will determine coverage. The agency is not allowed to determine coverage for a specific claim. Only the adjuster has authority to determine what will be paid.

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This email originated from an Erlanger-Elsmere Schools Google account.