

Renewal
2025



Tips & Tricks: 2025 Renewal Packet


We've put together this document to help you easily work through your Renewal Packet.

Renewal Packet Email

Your 2025 Renewal Packet was emailed to our designated Insurance Contact and contains:



1. A link to your Renewal Application, Renewal Property Schedule, and Renewal Auto Schedule, which are on the Gallagher Submit platform.
2. Attachments with other items you'll need to work through your packet including:
 - Your 7/1/24 Coverage Binder
 - Your Draft Certificates of Insurance (if you have any)
 - Your Renewal Endorsements (if you have any)
 - Your 7 Year Loss Runs & Loss Ratios
 - Armed School Employee Insurability Standards (if you have any)

As your answers on the Renewal Application from last year should be carried over to this year, we did not send your 2024 Renewal Application. Please contact us if you'd like a copy of it.

 *Indicates a tip or trick that'll help you more efficiently work through your Renewal Packet.*

Opening Your Renewal Application & Schedules on Gallagher Submit

To open your Renewal Application and schedules, click on the link to your Renewal Application on Gallagher's Submit platform.

-  Gallagher Submit – Client How to Guide – Take a moment to become familiar with the new Gallagher Submit platform before you start filling out your Renewal Application, update your schedules, and upload your documents. The guide highlights useful tips including:
- How to Access Your Online Portal
 - Reviewing & Completing Your Application
 - Assigning Your Application or a Section of the Application to Others
 -  You can assign others to a specific section of the Application. Please make sure that you only assign one person per section. Multiple users on one section will overwrite each other's answers. We recommend that if you need multiple users to complete one section that you email them the questions and have one person collect and enter the group's answers.
 - Digitally Sign the Application

This platform also allows you to:

- 💡 **Start Now, Resume Later!** Make sure to save your work and then go back to the link to pick up where you left off.
- 💡 **Want to Leave a Comment?** Hover over a question and a message box will appear with “Leave a Comment.”
- 💡 **Want to Fill It Out the Old Way?** You can select “download” to download it to a PDF document.

A Word of Caution

- **Once you submit your Renewal Application, it cannot be reopened.** Please contact us with questions first, then submit your Renewal Application.
- **Your link will be valid through 7/1/25.** Make sure to download all your documents on or before 6/30/25. You will not be able to get any information from the system after 7/1/25.

Your Renewal Application

Please answer all our questions. If you have any questions as you work through your application, please contact us.

Once you complete a section, you will need to “verify” your questions. You can either click on the “verified” box for each question or click on the “Verify Section” box for the section you are working on.

- 💡 **Want a Charter School Insured Under You?** Charter Schools are not covered under the CSDSIP coverage forms unless added specifically by endorsement. If you are required or responsible for obtaining coverage for your Charter School, under the Charter School Demographics section, select “Yes” and answer the questions in that section.

Supplementary Coverage Tabs

In the Gallagher Submit platform, the Primary & Excess Crime, Cyber, and Pollution Applications are set up as separate tabs. Be sure to answer questions on each of these tabs.

- 💡 Since our questions are required fields, if you don’t have a specific Supplementary Coverage please:

- Hover over the first question and add a note in the comment box stating “I do not want this coverage”.
- In the first alphabetical field, put “I do not want this coverage”.
- In the following alphabetical fields, put “N/A”.
- In the number boxes, put “0”.

Coverage Options

In the Gallagher Submit platform, Coverage Options is set up as separate tab. Please see the 7/1/24 Coverage Binder that we included in your Renewal Packet for your coverages, limits, and deductibles in place when you bound coverage last year.

- 💡 **Want a Quote for Different Limits, Deductibles, or Adding an Optional Coverage?** If so, answer yes on this tab and select the quotes that you'd like us to provide you with.
- 💡 **Want Multiple Quotes for Different Limits, Deductibles, or Adding an Optional Coverage?** If so, go back to the "Requests" section, under the Document Review Requests box, click on the Renewal Coverage Options Page. Download this form, save it, select the options that you'd like us to quote you with, and save the form. Then go to the "Documents" section, click on "Upload Documents," and upload your saved form.

Disclosure Options

Once you've completed your Renewal Application, you'll need to sign the Renewal Disclosure Page. To do so, click on the "Requests" section, go to the E-Signature box, and click on the "Renewal Disclosure Page." Review the disclosures and sign the Renewal Application.

Your Renewal Property Schedule

Download your property schedule, make changes, and return it by either emailing it to us or uploading it to Gallagher Submit. Not returning your Property Schedule will cause delays in processing your Renewal Packet.

- 💡 Indicate your changes in **color**, **highlight** or **bold** font for easy identification.
 - We've updated your building values to include the current insurance replacement value. This year, we saw building values increase by 7% building value across our entire Membership.
- 💡 Review the buildings to make sure that all your buildings are on the Schedule.
 - Record any additions, deletions, or remodels to your locations on the Schedule. You can also use our [Location Form](#) to electronically report it to us. Please note that for the first 60 days after your construction or you acquire a new location, you have up to \$25 million (which is limited to your Total Insured Value) per occurrence limit for newly acquired locations. After 60 days, your coverage drops to \$1 million per occurrence. Also, if you report your new location more than 60 days after we needed to add it to your policy, we can only grant coverage effective the date that you report the location. It is important that you report the completion and/or acquisition of your location in a timely manner to prevent a gap in coverage for your new location.
 - Review the occupancy codes listed on the Schedule for accuracy.
 - Review the building values, contents values, and your Total Insured Value listed on the Schedule for adequacy.
 - Review your Flood Zone designations for all your locations to see if you have any buildings in Flood Zone A.
- 💡 If you have any buildings that their Flood Zone starts with an "A," do you purchase National Flood Insurance Program (NFIP) coverage for it? If NFIP coverage is not purchased, our flood coverage does not apply.
 - If you have new building projects, we can provide you with an estimate of what it will cost to insure the new building using our current rates for budgeting purposes.

Your Renewal Auto Schedule

Download your Renewal Auto Schedule, make changes, and return it by either emailing it to us or uploading it to Gallagher Submit. Not returning your Auto Schedule will cause delays in processing your Renewal Packet.

💡 Indicate your changes in **color**, **highlight** or **bold** font for easy identification.

💡 Make sure that all your autos are on the Schedule.

- Add any autos that you purchased, leased, or taken ownership of during the current policy period that are not already listed. Include the year, make, model, designated use, maximum capacity (including driver), and cost for each new auto.
- Do not delete any autos that have not been sold, salvaged, or parted out. Removing them from the Schedule before you've transferred ownership of them may leave you with an uninsured auto.

Review the Schedule for accuracy including the VIN numbers.

💡 **Autos not listed on the Schedule are not covered.** Also, trailers not listed on your Auto Schedule do not have Auto Physical Damage or Auto Terminal Coverage.

💡 **Contribution Saving Trick** – If you are going to sell an auto, sell it before July 1 when your new policy starts. That way we don't charge you contribution for that auto for the upcoming policy period. Conversely, if you are going to buy an auto, take possession of it after July 1. That way we won't charge you contribution for it for this upcoming policy period.

Your Certificates and Endorsements

Please review the attached Certificates of Insurance and unique policy endorsements (if you have any) and let us know if any of these forms should not be reissued this year.

💡 Let us know if we need to update any of the Certificate Holder's names or contact information on the Certificate of Insurance. We send this out on your behalf when coverage is bound so it's helpful to have the most current information.

💡 Your contractual obligations or agreements associated with the forms may have changed over the year. Please forward over the documents if you'd like us to review them prior to the policy renewal.

Submit Your Completed Renewal Application & Schedules

Please return your **fully completed Renewal Application & Schedules as soon as possible**. Proposals are issued on a first-come, first-serve basis.

See next page for additional renewal resources.

Additional Resources

Would you like more help? Check out our [Renewal Resources Webpage](#) for helpful resources including:

- **Our Renewal Workshops** – Come join us for our in-person Renewal Workshop! Check out the Renewal Workshops calendar on the webpage to sign up for one today or if you would prefer an individual meeting, just give us a call to schedule.
- **Our Renewal Resource Documents** – All of our tailor-made Renewal resources are all in one easy-to-find location including our:
 - *Gallagher Submit – Client How to Guide* – Become familiar with the Gallagher Submit system before you start filling out your Renewal Application, update your Schedules, and upload your documents.
 - *Tips & Tricks: 2025 Cyber Application* – If you are considering higher limits or deductibles, this document will help you make an informed decision.
 - *What's Your Risk? – Check Your Coverages, Limits & Deductibles* – If you are considering higher limits or deductibles, this document will help you make an informed decision.
 - *Decoding Your Property Schedule* – Learn what our abbreviations and codes mean, this document will show you what they mean.
 - *Decoding Your Auto Schedule* – Learn what our abbreviations and codes mean, this document will show you what they mean.

