

Sonora ISD

The information provided is a summary only and is not intended to fully convey all of the policy coverages or exclusions

	2024-2025 REVISED	2025-2026	2025-2026
Company	PEAT	PEAT	Trident Public Risk
Property Premium	\$ 403,864	\$ 415,692	\$ 445,000
Total Insurable Values (TIV)	\$ 80,782,567	\$ 93,733,044	\$ 93,733,044
Band Equip, Contractor Equip, and Computer Equip	included	included	included
Wind/Hail Deductible	2%	2%	2%
Minimum Wind/Hail Deductible	\$ 250,000	\$ 250,000	\$ 500,000
Maximum Wind/Hail Deductible	\$ 1,615,651	\$ 1,874,661	\$ 1,874,661
All Other Perils Deductible	\$ 10,000	\$ 10,000	\$ 25,000
Premium to \$100 of Value	\$ 0.500	\$ 0.443	\$ 0.475
Liability Coverage			
General Liability	\$ 1,500	\$ 1,411	\$ 2,500
School Board Legal Liability	\$ 2,786	\$ 2,620	\$ 3,500
Auto Liability	\$ 14,435	\$ 13,690	\$ 16,000
Auto Physical Damage	\$ 7,308	\$ 6,875	\$ 8,500
Crime	included	included	\$ 1,000
Cyber Liability	\$ 7,836	\$ 7,872	\$ 5,200
Armed Educators/Active Shooter	\$ 4,208	\$ 4,602	included
Total Liability	\$ 38,073	\$ 37,070	\$ 36,700
Total Premium Property and Liability	\$ 441,937	\$ 452,762	\$ 481,700

Company Financial Ratings

Fully Funded Risk Pool

Fully Funded Risk Pool

"A" Rated Insurance
Carriers

Notes

TPS declined to quote

Travelers Declined

The Hartford Declined

Chubb declined to quote the property