

Uvalde ISD Renewal Comparison

	2026-2027	2025-2026
Property: PCAT		
Building Values	\$215,425,654	\$147,498,370
Contents Values	\$30,677,350	\$27,765,897
Deductible:	\$20,000	\$20,000
Wind & Hail Deductible:	2% per building, \$500,000 minimum, per occurrence	2% per building, \$500,000 minimum, per occurrence
Electronic Data	\$2,000,000	\$2,000,000
Band Equipment	\$500,000	\$500,000
Misc. Equipment	\$500,000	\$500,000
Property Premium incl. Legacy	\$767,435	\$641,380
Cyber Liability: PCAT		
Ransomware	\$2,000,000	\$500,000
Aggregate Limit	\$2,000,000	\$2,000,000
Deductible	\$25,000	\$25,000
Cyber Premium:	\$16,120	\$13,464
General Liability: PCAT		
Per Occurrence	\$2,000,000	\$1,000,000
General Aggregate	\$2,000,000	\$2,000,000
Medical Payments	Excluded	Excluded
Deductible:	\$0	\$0
Law Enforcement Liability	\$1,000,000	\$1,000,000
Deductible	\$10,000	\$10,000
Liability Premium:	\$7,586	\$8,669
Crime: PCAT		
Employee Dishonesty	\$100,000	\$100,000
Money & Securities	\$50,000	\$50,000
Forgery & Alteration	\$50,000	\$50,000
Fraud	\$50,000	\$50,000
Deductible:	\$5,000	\$5,000
Crime Premium:	Included	Included
Educators Legal Liability: PCAT		
Each Occurrence	\$1,000,000	\$1,000,000
Annual Aggregate	\$1,000,000	\$1,000,000
Retro-active Date	Full Prior Acts	Full Prior Acts
Deductible:	\$25,000	\$25,000
ELL Premium:	\$24,502	\$28,002
Auto		
Auto Liability	\$100/\$300/\$100-129 Units	\$100/\$300/\$100-129 Units
Auto Physical Damage	ACV Based on 104 Units	ACV Based on 104 Units
Deductible	\$2,500	\$2,500
Auto Premium:	\$76,087	\$76,086
Total Premium:	\$891,730	\$767,601

Optional:

Wind & Hail Buyback Deductible	2026-2027	2025-2026
\$500,000 min to \$100,000 min.	\$28,215.41	\$63,458.45