



Unified School District #244 – Insurance Renewal Comparison

	2025-2026	2026-2027	Difference
Property: (Replacement Cost)			
<u>Blanket – 90% Co-Insurance</u>			10% Rate Decrease
Building Value	\$89,930,767.00	\$89,930,767.00	
Business Personal Property Value	\$12,914,539.00	\$12,914,539.00	
Property in the Open Value	\$4,612,996.00	\$4,612,996.00	
*\$25,000 Deductible (per occurrence)			
*\$75,000 Wind/Hail (per location, per building)	*\$75k – Schools*	*\$75k – Schools*	
*Includes Boiler/Machinery & Glass			
Total Insured Property Blanket	\$107,458,302.00	\$107,458,302.00	
Property Off-Premise / Transit Limit	\$15,000.00	\$15,000.00	
Equipment Breakdown	Included	Included	
Property Premium	\$363,180.00	\$324,310.00	(\$38,870.00)
Inland Marine:			
Scheduled Equipment-Total Limit	\$175,070.00	\$169,570.00	
Contractors Equip. (Leased /Rented)	\$25,000.00	\$25,000.00	
Commercial Articles (Instruments)	\$184,501.00	\$164,101.00	
Scheduled Property Floater (Band Uniforms)	\$36,000.00	\$36,000.00	
➤ Deductible	\$500.00	\$500.00	
Inland Marine Premium	\$1,686.00	\$1,615.00	(\$71.00)
General Liability:			
Liability Limit (per occurrence)	\$1,000,000.00	\$1,000,000.00	
Aggregate Limit (policy term)	\$2,000,000.00	\$2,000,000.00	
Medical Expense Limit (any one person)	\$10,000.00	\$10,000.00	
Elite Extension Coverages	Included	Included	
Class Codes:			
#47469 – Faculty Corp. Punishment (Faculty)	255	100	
#47473 – Schools, Public-High (Students)	246	239	
#47471 – Schools, Public-Elem (Students)	548	537	
#47474 – Schools, Trade-Vocation (Students)	0	1	
#41716 – Day Care Cen/21 st Century (Average)	46	50	
#44194 – Grandstands/Bleachers (Exposure)	4	4	

#87500 – Employee Benefits (# of Employees)	249	205	
#87777 – Abuse or Molestation Liability	\$750.00	\$750.00	
#87818 – Violent Event Response	\$420.00	\$420.00	
#41716 – Day Care Cen/E.Learning Ctr (Average)	46	50	
*See attached change...	+\$30.00		
General Liability Premium	\$5,417.00	\$6,759.00	+\$1,342.00
Crime/Fidelity:			
\$500 Deductible – Minimum			
Employee Theft – Blanket (per employee)	\$10,000.00	\$10,000.00	
Robbery (Inside Premise)	\$2,000.00	\$2,000.00	
(Outside Premise)	\$2,000.00	\$2,000.00	
Excess Limits Each:	\$40,000.00	\$40,000.00	
(BOE Clerk, Payroll Clerk, Acct. Payables Clerk)			
Faithful Performance of Duty (per employee)	\$10,000.00	\$10,000.00	
Crime/Fidelity Premium	\$420.00	\$420.00	—
Commercial Auto:			
Liability Limit	\$1,000,000.00	\$1,000,000.00	
Number of Autos Insured	32	32	
16 Vehicles – 9-month Rating			
(17 Buses; 5 Vans-Transits; 9 P. Passenger, & 1 Trailer)			
*See attached change...	+\$1,842.00		
Commercial Auto Premium	\$32,104.00	\$31,432.00	(\$672.00)
Workers Compensation:			
MOD Rate	1.53	0.86	(0.67)
Employer Liability Limits			
Bodily Injury by Accident – Each Accident	\$1,000,000.00	\$1,000,000.00	
Bodily Injury by Disease – Each Employee	\$1,000,000.00	\$1,000,000.00	
Bodily Injury by Disease – Policy Limit	\$1,000,000.00	\$1,000,000.00	
<u>Employee Classification:</u>			
#7380 – Drivers NOC (Payroll)	\$179,825.00	\$250,133.00	
#8868 – School: Professional (Payroll)	\$9,597,770.00	\$11,657,722.00	
#9101 – School: All Other (Payroll)	\$551,795.00	\$500,000.00	
#8869 – Child Day Care (Payroll)	\$289,120.00	\$377,000.00	
> \$2,000 Deductible (Per Claimant)			
*See attached change...	+\$2,539.00		
Workers Compensation Premium	\$93,599.00	\$60,602.00	(\$32,997.00)

Linebacker: Retroactive Date – 09/09/1992			
Liability Limit (each loss)	\$1,000,000.00	\$1,000,000.00	
Aggregate Limit (policy term)	\$2,000,000.00	\$2,000,000.00	
➤ Deductible (each claim)	\$5,000.00	\$5,000.00	
Linebacker Premium	\$7,076.00	\$7,076.00	—
Cyber Liability:			
Cyber Suite Annual Aggregate Limit	\$250,000.00	\$250,000.00	
First Party & Third Party Limit	\$250,000.00	\$250,000.00	
Identity Recovery Limit	\$25,000.00	\$25,000.00	
Coverage Attack Limit	Included	Included	
Network Security Defense/Liability Limit	Included	Included	
Electronic Media Liability Limit	Included	Included	
➤ Deductible	\$2,500.00	\$2,500.00	
Cyber Liability Premium	\$1,485.00	\$1,485.00	—
Umbrella Liability:			
Limit of Liability	\$1,000,000.00	\$1,000,000.00	
➤ Self-Insured Retention	\$10,000.00	\$10,000.00	
Umbrella Liability Premium	\$3,230.00	\$3,206.00	(\$24.00)
Property Wind/Hail Deductible Buy-Down:			
Limit of Building/Personal Property Value	\$94,831,646.00	\$94,831,646.00	<i>Per Location</i>
➤ \$75k Buy-Down Deductible To \$25k	Yes	Yes	<i>Per Building</i>
➤ *Excludes Property-In-Open			
W/H Deductible Buy-Down Premium	\$17,431.78	\$16,260.58	(\$1,171.20)
TOTAL:	\$526,969.78	\$453,165.58	(\$73.804.20)

Overall Decrease for 2026-2027 – 14%

****See 26/27 Insurance Proposal for Additional Optional Coverages for Consideration****

THIS DOCUMENT SUMMARIZES THE PROPOSAL FOR YOUR INSURANCE. THIS IS NOT A CONTRACT.
THE TERMS OF THE POLICY FORMS WILL CONTROL THE INSURANCE CONTRACT WITHOUT REGARD TO ANY STATEMENT
MADE IN THIS PROPOSAL.