

Uvalde ISD Renewal Comparison

	2025-2026	2024-2025
Property: PCAT		
Building Values	\$147,498,370	\$145,690,566
Contents Values	\$27,765,897	\$27,431,147
Deductible:	\$20,000	\$10,000
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	\$641,380	\$650,416
Cyber Liability: PCAT		
Ransomware	\$500,000	\$500,000
Aggregate Limit	\$2,000,000	\$1,000,000
Deductible	\$25,000	\$25,000
Cyber Premium:	\$13,464	\$38,257
General Liability: PCAT		
Per Occurrence	\$1,000,000	\$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:	\$8,669	\$9,159
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:	\$28,002	\$61,873
Auto		
Auto Liability	\$100/\$300/\$100-129 Units	\$100/\$300/\$100-127 Units
Auto Physical Damage	ACV Based on 104 Units	ACV Based on 102 Units
Deductible	\$2,500	
Auto Premium:	\$76,086	\$106,958
Total Premium:	\$767,601	\$866,663