Suburban School Cooperative Insurance Pool Invoice WOODRIDGE SD #68

SUMMARY OF 12/31/2024-25 PREMIUMS AND COVERAGES

Invoice Date: 12/31/24

| General Liability Auto Liability Auto Physical Damage School Board Legal Total Package Policy* Boiler & Machinery Excess Property Excess Property Excess Liability Pollution Legal Liability Preliminary 2024-25 Insurance Premium Surplus Reduction (Excl. Cyber Toolkit Offi 2024-25 Insurance Premium (Excl. Cyber; % Change in Premium 2024-25 Cyber Premium | r) adjusted for GB Fees) Cyber Liability Deduc Aggregate Limit: Ransomware Liability De | 000 000 0 Ded. 000 000 000 000 000 000 000 00x s\$11M Layer & d xs \$21M Layer h Incident Policy Term Limit | 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 | Great American Great American/Old Republic/Munich Great American/Old Republic/Munich Great American Great American Great American Great American/Old Republic/Munich Travelers Property Casualty Co. of America The Travelers Indemnity Co. Everest/Great American/Midvale Ironshore | \$49,030 \$42,322 \$1,175 \$196 \$21,765 \$114,489 \$2,905 \$44,439 \$10,115 \$3,786 \$175,733 (\$8,238) \$167,495 \$147,446 13.6% | A |
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| General Liability Auto Liability Auto Liability Auto Physical Damage School Board Legal Total Package Policy* Boiler & Machinery Excess Property Excess Property Excess Liability Pollution Legal Liability Preliminary 2024-25 Insurance Premium Surplus Reduction (Excl. Cyber Toolkit Offi 2024-25 Insurance Premium (Excl. Cyber) Change in Premium 2024-25 Cyber Premium | \$11,000,0 \$11,000,0 ACV - \$2,500 \$11,000,0 \$250,000,0 \$300,000,0 \$300,000,0 \$15,000,0 \$15,000,0 \$25M Aggregate in \$5i \$25M Aggregate Si \$1,000,000 Aggregate \$10,000,000 Aggregate Cyber Liability Deduc Aggregate Limit: \$1 | 000 000 0 Ded. 000 000 000 000 000 000 000 00x s\$11M Layer & d xs \$21M Layer h Incident Policy Term Limit | 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 | Great American/Old Republic/Munich Great American/Old Republic/Munich Great American Great American Great American Great American/Old Republic/Munich Travelers Property Casualty Co. of America The Travelers Indemnity Co. Everest/Great American/Midvale Ironshore | \$42,322 \$1,175 \$196 \$21,765 \$114,489 \$2,905 \$44,439 \$10,115 \$3,786 \$175,733 (\$8,238) | A |
| Auto Physical Damage ichool Board Legal 'Total Package Policy* 'Tota | ACV - \$2,50(\$11,000,0 \$250,000,(\$300,000,(\$15,000,0) \$25M Aggregate in \$5i \$25M Aggregate in \$5i \$1,000,000 Eac! \$10,000,000 Aggregate set) r) Cyber Liability Deduc Aggregate Limit: \$ | 0 Ded. 000 000 000 000 000 M xs \$11M Layer & M xs \$21M Layer Thickent Policy Term Limit | 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 | Great American Great American/Old Republic/Munich Travelers Property Casualty Co. of America The Travelers Indemnity Co. Everest/Great American/Midvale Ironshore | \$196 \$21,765 \$114,489 \$2,905 \$44,439 \$10,115 \$3,786 \$175,733 (\$8,238) | A |
| ichool Board Legal otal Package Policy* oiler & Machinery xcess Property xcess Liability vollution Legal Liability verliminary 2024-25 Insurance Premium verplus Reduction (Excl. Cyber Toolkit Offi 024-25 Insurance Premium (Excl. Cyber 023-24 Insurance Premium (Excl. Cyber 6 Change in Premium 024-25 Cyber Premium | \$11,000,0 \$250,000, \$300,000, \$300,000, \$15,000,0 \$15,000,00 \$25M Aggregate in \$5i \$25M Aggregate in \$5i \$1,000,000 Aggregate \$10,000,000 Aggregate r) adjusted for GB Fees) Cyber Liability Deduc Aggregate Limit: ! Ransomware Liability Deduc | 000 000 000 000 M xs \$11M Layer & M xs \$21M Layer h Incident Policy Term Limit | 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 31-Dec-24 | Great American/Old Republic/Munich Travelers Property Casualty Co. of America The Travelers Indemnity Co. Everest/Great American/Midvale Ironshore | \$21,765 \$114,489 \$2,905 \$44,439 \$10,115 \$3,786 \$175,733 (\$8,238) \$167,495 \$147,446 | A |
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| excess Property excess Liability Prollution Legal Liability Preliminary 2024-25 Insurance Premium Surplus Reduction (Excl. Cyber Toolkit Offi 2024-25 Insurance Premium (Excl. Cyber) 2023-24 Insurance Premium (Excl. Cyber) 6 Change in Premium 2024-25 Cyber Premium | \$300,000,(\$15,000,0 \$15,000,0 \$15,000,0 \$25M Aggregate in \$5M \$1,000,000 Eacl \$10,000,000 Aggregate set) r) adjusted for GB Fees) Cyber Liability Deduc Aggregate Limit: \$ | 000 000 M xs \$11M Layer & M xs \$21M Layer h Incident Policy Term Limit | 31-Dec-24 31-Dec-24 31-Dec-24 | The Travelers Indemnity Co. Everest/Great American/Midvale Ironshore | \$44,439 \$10,115 \$3,786 \$175,733 (\$8,238) \$167,495 \$147,446 | A |
| Pollution Legal Liability Preliminary 2024-25 Insurance Premium Surplus Reduction (Excl. Cyber Toolkit Offi 2024-25 Insurance Premium (Excl. Cyber 2023-24 Insurance Premium (Excl. Cyber; 6 Change in Premium 2024-25 Cyber Premium | \$15,000,0 ### \$25M Aggregate in \$5i \$25M Aggregate in \$5i \$25M Aggregate in \$5i \$1,000,000 Eaci \$10,000,000 Aggregate #### set ### Cyber Liability Deduct Aggregate Limit: Ransomware Liability Deduct Ransomware Liability Deduct ################################### | 000 M xs \$11M Layer & M xs \$21M Layer h Incident Policy Term Limit | 31-Dec-24 31-Dec-24 | Everest/Great American/Midvale Ironshore | \$10,115 \$3,786 \$175,733 (\$8,238) \$167,495 \$147,446 | A |
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| Preliminary 2024-25 Insurance Premium Surplus Reduction (Excl. Cyber Toolkit Offi 1024-25 Insurance Premium (Excl. Cyber) 1023-24 Insurance Premium (Excl. Cyber) 1024-25 Cyber Premium | \$10,000,000 Aggregate set) r) adjusted for GB Fees) Cyber Liability Deduc Aggregate Limit: Ransomware Liability De | Policy Term Limit | | | \$175,733 (\$8,238) \$167,495 \$147,446 | A |
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| 6 Change in Premium 024-25 Cyber Premium 023-24 Cyber Premium | Cyber Liability Deduc Aggregate Limit: : Ransomware Liability De | | 31-Dec-24 | Courball | | |
| 023-24 Cyber Premium | Aggregate Limit: S | | 31-Dec-24 | Cowholl | | |
| 023-24 Cyber Premium | Ransomware Liability De | \$3,000,000 | | Compell | \$27,908 | В |
| 023-24 Cyber Premium | | | | + \$2,750 Cyber Toolkit (\$5,500 - \$2,750 Offset) | | |
| | | eductible: \$50,000 ublimit: \$500,000 | | | | |
| 6 Change in Premium | , | , , | | | \$29,053 | |
| • | | | | | -3.9% | |
| 024-25 Crisis Coverage | | | 31-Dec-24 | Lloyd's | \$1,336 | С |
| 023-24 Gallagher Crisis Protect Premium 6 Change in Premium | l | | | | \$3,090 -56.8% | |
| | | | | Cowbell | *** | D |
| 024-25 Cyber Premium Optional Covera 024-25 Cyber Premium Optional Covera | | | | Cowbell | \$6,901 \$12,186 | E |
| • | | | | | • | |
| otal 2024-25 Insurance Premium | | | <u> </u> | <u> </u> | \$196,739 | A+B+C |
| otal 2024-25 Insurance Premium otal 2024-25 Insurance Premium | | | | • | \$203,640 \$208,925 | A+B+C+E |
| otal 2024-25 insurance Premium | i - Piease pay tilis a | mount if adding o | puonai coverage u | up to sawi: | \$179,590 | ATDTUTE |
| ներ 2023-24 insurance Premium ն Change in Total Premium - declining op | tional coverage | | | | 9.5% | |
| 6 Change in Total Premium - including op | | M | | | 13.4% | |
| 6 Change in Total Premium - including op | | | | | 16.3% | |
| | | | | ol and send your remittance with a copy of this invoice | by January 1, 202 | 5 to: |
| Suburban School Cooperative Insurance F | Pool, 39206 Treasury Cer | nter, Chicago, IL 6069 | 4-9200 | | | |
| ATING VARIABLES: | PRIOR | CURRENT | % CHANGE | VEHICLE COST (FOR STA | ATE REPORTING P | |
| xposure (5 Year Avg.) | | | | PACKAGE POLICY | | \$ 7 |
| Property Value | \$154,784,099 | \$167,884,712 | 8.5% | EXCESS LIABILITY | | \$ 1 |
| Student Count | 2,949 | 2,923 | -0.9% | TOTAL COST PER VEHIC | LE | \$ 8 |
| Vehicle Value | \$84,048 | \$84,872 | 1.0% | | | |
| oss Base (5 year avg. capped at 75k per year per coverage) | \$3 | \$3 | 1.8% | | | |
| Package includes claims fees, administrative fees | s, crime coverage, and loss f | und contribution. | | | | |