Huntsville ISD
Renewal Comparison

	2025-26			2026-27				
COVERAGE	**LIMIT**	**DEDUCTIBLE**	**COST**	**LIMIT**	**DEDUCTIBLE**	**COST**	**DIFFERENCE**	
All Perils except Weather Perils	$ 200,000,000	$ 100,000	$ 628,437	$ 200,000,000	$ 100,000	$ 643,737	**15,300**	**2%**
Weather Perils except NWS	$ 200,000,000	2%/$1M min	$ -	$ 200,000,000	2%/$1M min	$ -		
Named/Numbered Windstorm (NWS)	$ 25,000,000	2%/$1M min		$ 25,000,000	2%/$1M min			
Flood	$ 2,000,000	$ 50,000	$ -	$ 2,000,000	$ 50,000	$ -	**-**	
Earthquake	$ 2,000,000	$ 50,000	$ -	$ 2,000,000	$ 50,000	$ -	**-**	
Crime	$ 100,000	$ 10,000	$ -	$ 100,000	$ 10,000	$ -	**-**	
Equipment Breakdown	$ 100,000,000	$ 50,000	$ -	$ 100,000,000	$ 50,000	$ -		
Sublimits for Single Ply Roofs	$ 1,000,000	2%/$1M min	$ -	$ 1,000,000	2%/$1M min	$ -		
Auto Liability	100/300/100	$ 2,500	$ 68,525	100/300/100	$ 2,500	$ 82,916	**$ 14,391**	**21%**
Auto Physical Damage	ACV	$ 2,500	$ 37,111	ACV	$ 2,500	$ 40,333	**$ 3,222**	**9%**
Catastrophic Auto Physical Damage	ACV	$ 50,000	$ -	ACV	$ 50,000	$ -		
School Liability	$ 1,000,000	$ 5,000	$ 29,705	$ 1,000,000	$ 5,000	$ 35,081	**5,376**	**18%**
General Liability	$ 1,000,000	$ -		$ 1,000,000	$ -			
Privacy & Information Security	$ 500,000	$ -	$ 8,000	$ 500,000	$ -	$ 8,000	**-**	**0%**
NET CONTRIBUTION			**$ 771,778**			**$ 810,067**	**$ 38,289**	**5%**