



DeSoto ISD

2025 Proposal



Property Coverage

Member #: 057-906

Effective Dates: 09/01/2025-09/01/2026

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DeSoto ISD

2025 Property Insurance Renewal Summary

| | 2024 (Exposures as of 9.1.2024) | 2024 (Exposures as of 9.1.2025) | 2025 Renewal Option |
|--|--|--|--|
| Property Coverage Provider | PCAT | PCAT | PCAT |
| Changes: | | | |
| Total Buildings & Contents Values | \$463,107,959 | \$467,812,944 | \$467,812,944 |
| Property Coverage Type | Blanket | Blanket | Blanket |
| Wind & Hail Deductible | 5% per building, \$500,000 minimum, per occurrence | 5% per building, \$500,000 minimum, per occurrence | 3% per building, \$500,000 minimum, per occurrence |
| Property - All Other Perils Deductible | \$250,000 | \$250,000 | \$250,000 |
| Contribution Summary: | | | |
| Property | \$1,654,857 | \$1,671,496 | \$1,671,496 |
| Equipment Breakdown | \$31,069 | \$31,343 | \$31,343 |
| Annual Contribution: | \$1,685,926 | \$1,702,839 | \$1,702,839 |
| | | 1.0% | 0.0% |
| | | This is the contribution change based solely on exposure changes. | No Change |