



**United ISD
2026 – 2027
Renewal Comparison**

	2025-2026 \$1M W/H Ded w.PCAT Casualty Renewal	2026-2027 \$1M W/H Ded w.PCAT Casualty Renewal
Property		
Building & Contents Values	\$1,771,926,517	\$1,909,794,293
Sublimits		
Building & Contents	\$250,000,000 Per Occurrence	\$250,000,000 Per Occurrence
Building Ordinance or Law	20% per bldg, Max \$5,000,000 per occurrence	20% per bldg, Max \$5,000,000 per occurrence
Extra Expense	\$5,000,000	\$5,000,000
Flood (Annual Aggregate)	\$10,000,000	\$10,000,000
Flood Zones A or V (Annual Aggregate)	\$2,500,000	\$2,500,000
Unscheduled Outdoor Property	\$100,000	\$100,000
Contractor's Equipment	\$500,000	\$500,000
Equipment Breakdown	\$100,000,000	\$150,000,000
Active Assailant (Annual Aggregate)	\$5,000,000	\$5,000,000
Deductibles		
Wind & Hail	\$1,000,000 Per Occurrence	\$1,000,000 Per Occurrence
All Other Perils	\$250,000	\$100,000
Equipment Breakdown	\$5,000	\$10,000
Flood - Not A or V	\$250,000	\$250,000
Flood - A or V	Maximum NFIP plus \$250,000 per occurrence	Maximum NFIP per Building, if available, whether purchased or not, or \$500,000 per Building and \$500,000 Contents per Building for Locations in Zones prefixed with A or V; Plus \$100,000 per occ
Active Assailant		\$10,000 each event

	2025-2026 \$1M W/H Ded w.PCAT Casualty Renewal	2026-2027 \$1M W/H Ded w.PCAT Casualty Renewal
General Liability		
ADA	37,423	37,423
Limits		
Each Occurrence	\$1,000,000	\$1,000,000
General Aggregate	\$1,000,000	\$1,000,000
Law Enforcement Liability	\$1,000,000	\$1,000,000
Deductibles		
General Liability	\$0	\$0
Law Enforcement Liability	\$10,000	\$10,000
Auto Fleet		
# Vehicles for Liability	892	892
Cost New for Auto Physical Damage	\$43,136,211	\$43,136,211
Limits		
Auto Liability & Property Damage Per Accident	\$100/\$300/\$100	\$100/\$300/\$100
Non-Owned & Hired Liability	BI/PD Limit	BI/PD Limit
Medical Payments		
Per Person	\$5,000	\$5,000
Per Accident	\$50,000	\$50,000
Deductibles		
Bodily Injury & Property Damage	\$2,500	\$2,500
Non-Owned & Hired Liability	\$2,500	\$2,500
Auto Physical Damage		
Comprehensive & Collision Coverage	ACV	ACV
Newly Acquired Vehicles	ACV	ACV
Garagekeepers Legal Liability	\$50,000	\$50,000
Hired Car Physical Damage	\$100,000	\$100,000
Deductibles		
Comprehensive & Collision Coverage	\$2,500	\$2,500
Newly Acquired Vehicles	\$2,500	\$2,500
Garagekeepers Legal Liability	\$2,500	\$2,500
Hired Car Physical Damage	\$2,500	\$2,500

	2025-2026 \$1M W/H Ded w.PCAT Casualty Renewal	2026-2027 \$1M W/H Ded w.PCAT Casualty Renewal
Educator's Legal Liability Limits		
Cov A - Prof Educational Services	\$3,000,000	\$3,000,000
Cov B - Employment Practices Liability	Combined w/Cov A	Combined w/Cov A
Cov C - Non Pecuniary Defense	\$100,000 per Claim/ \$300,000 Aggregate	\$100,000 per Claim/ \$300,000 Aggregate
Deductibles		
Coverage A	\$25,000	\$25,000
Coverage B	\$25,000	\$25,000
Coverage C	\$25,000	\$25,000
Premium Summary		
Property	\$3,807,920	\$3,041,894
Equipment Breakdown	\$90,801	\$34,580
Active Assailant	\$81,342	\$117,226
General Liability & Employee Benefits Liability	\$67,300	\$66,086
Educator's Legal Liability	\$102,667	\$100,816
Automobile Liability	\$416,077	\$401,938
Auto Physical Damage	\$254,464	\$246,733
CyberSuite	\$92,358	\$113,198
Crime	\$13,276	\$13,276
Property Valuations	Included	Included
Facility Surveys	Included	Included
Driver Training	Included	Included
SafeBus	Included	Included
Employee Training	Included	Included
Annual Premium*	\$4,926,205	\$4,135,747

**please note additional surplus lines, fees and taxes may apply. Please refer to policies for a full list of policy terms, conditions, and deductibles.*