

**Huntsville ISD
Renewal Comparison**

COVERAGE	2024-25		2025-26		DEDUCTIBLE	COST	DEDUCTIBLE	COST	DIFFERENCE
	LIMIT	DEDUCTIBLE	LIMIT	COST					
<i>All Perils except Weather Perils</i>	\$ 200,000,000	\$ 50,000	\$ 200,000,000	\$ 545,813	\$ 100,000	\$ 628,437	82,624	15%	
<i>Weather Perils except NWS</i>	\$ 200,000,000	\$ 1,000,000	\$ 200,000,000	\$ -	2%/\$1M min	\$ -			
<i>Named/Numbered Windstorm (NWS)</i>			\$ 25,000,000		2%/\$1M min				
<i>Flood</i>	\$ 2,000,000	\$ 50,000	\$ 2,000,000	\$ -	\$ 50,000	\$ -	-		
<i>Earthquake</i>	\$ 2,000,000	\$ 50,000	\$ 2,000,000	\$ -	\$ 50,000	\$ -	-		
<i>Crime</i>	\$ 100,000	\$ 10,000	\$ 100,000	\$ -	\$ 10,000	\$ -	-		
<i>Equipment Breakdown</i>	\$ 100,000,000	\$ 25,000	\$ 100,000,000	\$ -	\$ 50,000	\$ -			
<i>Sublimits for Single Ply Roofs</i>	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ -	2%/\$1M min	\$ -			
<i>Auto Liability</i>	100/300/100	\$ 2,500	100/300/100	\$ 78,018	\$ 2,500	\$ 68,525	\$ (9,493)	-12%	
<i>Auto Physical Damage</i>	ACV	\$ 2,500	ACV	\$ 45,111	\$ 2,500	\$ 37,111	\$ (8,000)	-18%	
<i>Catastrophic Auto Physical Damage</i>	ACV	\$ 50,000	ACV	\$ -	\$ 50,000	\$ -			
<i>School Liability</i>	\$ 1,000,000	\$ 5,000	\$ 1,000,000	\$ 28,324	\$ 5,000	\$ 29,705	1,381	5%	
<i>General Liability</i>	\$ 1,000,000	\$ -	\$ 1,000,000	\$ -	\$ -	\$ -			
<i>Privacy & Information Security</i>	\$ 500,000	\$ -	\$ 500,000	\$ 8,000	\$ -	\$ 8,000	-	0%	
NET CONTRIBUTION				\$ 705,266		\$ 771,778	\$ 66,512	9%	

Total Insured Value 2024-25

415,742,683

Total Insured Value 2025-26

316,028,282