Crosby ISD
Property / Windstorm & Crime Insurance Renewal

Coverage	07/01/2025 to 07/01/2026	07/01/2026 to 07/01/2027
Total Insured Values:	**$275,121,362**	**$275,121,362**
Program Limit of Liability:	**$50,000,000**	**$50,000,000**
Sub-Limits:		
Valuation	110% Margin Clause	Blanket Limits
Earthquake - Annual Aggregate	$10,000,000	$10,000,000
Flood All Locations - Annual Aggregate	$10,000,000	$10,000,000
Flood Zones A & V - Annual Aggregate	Included in above	$10,000,000
Accounts Receivable	$1,000,000	$2,500,000
Control of Damaged Property	$100,000	$1,000,000
Course of Construction	$1,000,000 - $100,000 Soft Costs	$5,000,000 - Soft Cost Included
Debris Removal	$5,000,000	$5,000,000
Ordinance or Law - Coverage A	INCLUDED	INCLUDED
Ordinance or Law - Coverage B & C	$5,000,000	$10,000,000
Electronic Data Processing Equipment	INCLUDED	INCLUDED
Errors and Omissions	$500,000	$5,000,000
Extra Expense / Expediting Costs	$5,000,000	$5,000,000
Fine Arts	$250,000	$5,000,000 - $100,000 per item
Fungus Cleanup	$15,000	$250,000
Landscaping	$100,000	$500,000 - $25,000 any one item
Miscellaneous Locations Coverage	$100,000	$5,000,000
Mobile Equipment	$100,000 - $25,000 any one item	Included per SOV
New Locations	$1,000,000 - 90 Days reporting	$10,000,000 - 90 Days reporting
Unscheduled Outdoor Property		$2,500,000
Professional Fees	$100,000	$750,000
Fire Brigade Charges	$500,000	$2,500,000
Transit	$100,000	$1,000,000
Valuable Papers and Records	$1,000,000	$5,000,000
Electronic Data and Media	$2,000,000	$2,500,000
Library Books (Unscheduled) not to exceed $100 per Book	$500,000	$500,000
Band Equipment, Uniforms and Musical Instruments	$500,000	$500,000 - Unscheduled
Audio Visual Equipment	$100,000	$250,000
Rented Equipment and Rented Mobile Equipment		$100,000
Unscheduled Tracks and Fields		$5,000,000
Spoilage (not caused by Equipment Breakdown)	$25,000	$1,000,000
Equipment Breakdown	$100,000,000	$100,000,000
Crime Coverages	$100,000	$100,000
Deductibles: (Per Occurrence unless noted otherwise)		
All Other Perils / All Other Wind & Hail / Earthquake	$100,000	$100,000
Named Windstorm	3% of the Total Insurable Values at each location, minimum deductible of $100,000 Per Occurrence.	2% Per Unit/Building, minimum deductible of $100,000 per Occurrence.
Flood	$100,000 Per Occurrence for all locations, EXCEPT; $500,000 Per Building, plus $500,000 Contents per Building, plus $100,000 per Occurrence for locations that are wholly or partially within High Hazard Flood Zones (Zones prefixed with A or V or within Zone B, X500 or X-shaded plus $100,000	$100,000 Per Occurrence EXCEPT: $500,000 Per Building, plus $500,000 Contents per Building, plus $100,000 Time Element per Occurrence for locations that are situated wholly or partially within High Hazard Flood Zones (Zones prefixed with A or V)
Sports Equipment and Mobile Equipment		$10,000
Audio Visual Equipment, EDP	$5,000	$5,000
Band Equipment, Uniforms, Musical Instruments	$1,000	$1,000
Equipment Breakdown	$10,000	$10,000
Crime Coverages	$5,000 ($25K FIT)	$5,000 ($25K FIT)
Total Premium:	**$1,556,063**	**$1,399,555**
Option 2: Increase Limit from $50M to $60M		$1,520,703

This exhibit is intended as a reference only. The actual policy documents and coverage forms shall govern and supersede any representations made herein.