

Aransas Pass ISD Property Review

	2023/2024	2024/2025
TIV	\$105,168,127	\$112,525,942
Loss Limit	\$25,000,000	\$25,000,000
Flood(p/o & ann agg) Not Zones A & V	\$2,500,000	\$2,500,000
Earth Movement (p/o & ann agg)	\$5,000,000	\$5,000,000
Wind/Hail	\$25,000,000	\$25,000,000
DEDUCTIBLES		
All Other Perils	\$100,000	\$100,000
Named Storm	5%, \$1.3M Min	5%, \$1.3M Min
Wind & Hail	1%, \$250K Min	1%, \$250K Min
Cyber Suite	\$25,000	\$25,000
Flood	\$100,000 per occurrence plus Maximum NFIP	\$100,000 per occurrence plus Maximum NFIP
Earth Movement	\$100,000	\$100,000
SUBLIMITS		
Accounts Receivable	\$250,000	\$250,000
Audio Visual Equipment max \$10,000 any one item	\$25,000	\$25,000
Civil or Military Authority	Not Covered	Not Covered
Contingent Time Element –The Lesser of	Not Covered	Not Covered
Contractors Equipment; unscheduled: owned, leased, rented or borrowed any one item	\$100,000 \$25,000	\$100,000 \$25,000
Course of Construction	\$250,000	\$250,000
Course of Construction Soft Costs	\$100,000	\$100,000
Debris Removal ; the lesser of	25% /\$250,000	25% /\$250,000
Electronic Data and Media	\$1,000,000	\$1,000,000
Earthmovement Per Occ & Annual Agg	\$5,000,000	\$5,000,000
Equipment Breakdown	\$100,000,000	\$100,000,000
Errors and Omissions	\$10,000	\$10,000
Employee Dishonesty	\$100,000	\$100,000
Extended Period of Indemnity	Not Covered	Not Covered
Extra Expense/Expediting Expense	\$500,000	\$500,000
Fine Arts	\$25,000	\$25,000
Fire Brigade Charges	\$25,000	\$25,000
Forgery & Alteration	\$50,000	\$50,000
Fungus, Molds, Mildew, Spores, Yeast (per occ/ann aggr)	\$25,000	\$25,000
Ingress/Egress	Not Covered	Not Covered
Leasehold Interest	\$100,000	\$100,000
Limited Pollution Coverage (Annual Aggregate)	\$100,000	\$100,000
Lock Replacement	\$25,000	\$25,000
Miscellaneous Unnamed Locations	\$250,000	\$250,000
Money & Securities Inside Premises	\$50,000	\$50,000
Money & Securities Outside Premises	\$50,000	\$50,000
Newly Acquired Property	30 Days max \$1,000,000	30 Days max \$1,000,000
Ordinance or Law:		
Coverage A:	Incl in Bldg. Limit	Incl in Bldg. Limit
Coverage B:	10% per bldg, max \$1M per occ	10% per bldg, max \$1M per occ
Coverage C:	Included with Coverage B	Included with Coverage B
Coverage D:	Incl in the TE, if Cov'd	Incl in the TE, if Cov'd
Coverage E:	Included in the building limit	Included in the building limit
Ordinary Payroll	Not Covered	Not Covered
Plants, Lawns, trees or shrubs	\$25,000	\$25,000
Any one plant, lawn, tree or shrub	\$1,000	\$1,000
Professional Fees	\$25,000	\$25,000
Reclaiming, restoring or repairing land improvements	\$100,000	\$100,000
Reward Reimbursement	\$25,000	\$25,000
Royalties	Not Covered	Not Covered
Service Interruption - 72 hr Qualifying Period	\$50,000	\$50,000
Spoilage	\$100,000	\$100,000
Time Element Monthly Limitation	N/A	N/A

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Transit	\$50,000	\$50,000
Unscheduled Outdoor Property	\$100,000	\$100,000
Underground pipes, flues & drains	\$100,000	\$100,000
Valuable Papers & Records	\$50,000	\$50,000
Am,Risc CCP Section 2 Property - Separate 10% min \$100K d/a	\$100,000	\$100,000
Sinkhole Loss Extension	As Per Schedule	As Per Schedule
Cyber Suite (annual aggregate)	\$1,000,000	\$1,000,000
Audio Visual Equipment	\$25,000 Per Occ subject to \$10K Max any one item	\$25,000 Per Occ subject to \$10K Max any one item
Band Equipment, Uniforms & Musical Instruments	\$250K per occ subject to \$10K max any one item	\$250K per occ subject to \$10K max any one item
SPECIFIC TERMS/CONDITIONS		
Coinsurance	N/A	N/A
Limitation, TE:	N/A	N/A
Valuation, PD:	RCV	RCV
Valuation, TE:	ALS	ALS
Limits Apply	per schedule by building, NOT blanket	per schedule by building, NOT blanket
Percent Deductibles	Per Occ, Per location	Per Occ, Per location
Roof Coverings to be ACV if installed or replaced prior to	2011	2012
	Cosmetic Roof Damage Restriction AR CRD applies	Cosmetic Roof Damage Restriction AR CRD applies
STANDARD TERMS/CONDITIONS		
	Any add or ret premium under \$500 shall be waived except for new perils or coverage added.	Any add or ret premium under \$500 shall be waived except for new perils or coverage added.
	This quote is subject to acceptance both sides with NO COVER GIVEN	This quote is subject to acceptance both sides with NO COVER GIVEN
	Severe cancellation penalties apply to CAT exposed property	Severe cancellation penalties apply to CAT exposed property
TOTAL PREMIUM:	\$1,108,615.00	\$1,241,621.00