

**Galveston ISD  
Renewal Indication**

|                                     | 2023-24      |            |            | 2024-25           |                 |                 |                |      |
|-------------------------------------|--------------|------------|------------|-------------------|-----------------|-----------------|----------------|------|
| COVERAGE                            | LIMIT        | DEDUCTIBLE | COST       | LIMIT             | DEDUCTIBLE      | COST            | DIFFERENCE     |      |
| <i>AUTO LIABILITY</i>               | 100/300/100  | \$ 2,500   | \$ 80,883  | 100/300/100       | <b>\$ 5,000</b> | \$ 104,086      | <b>23,203</b>  | 29%  |
| <i>AUTO PHYSICAL DAMAGE</i>         | ACV          | \$ 2,500   | \$ 28,214  | ACV               | <b>\$ 5,000</b> | \$ 35,263       | <b>7,049</b>   | 25%  |
| <i>Catastrophic APD</i>             | ACV          | \$ 50,000  | \$ -       | ACV               | \$ 50,000       | \$ -            | -              |      |
| <i>SCHOOL LIABILITY</i>             | \$ 1,000,000 | \$ 25,000  | \$ 117,659 | \$ 1,000,000      | \$ 25,000       | \$ 115,201      | <b>(2,458)</b> | -2%  |
| <i>General Liability</i>            | \$ 1,000,000 | \$ -       | \$ -       | \$ 1,000,000      | \$ -            | \$ -            | -              |      |
| <i>Privacy/Information Security</i> | \$ 250,000   | \$ -       | \$ 3,500   | <b>\$ 500,000</b> | \$ -            | <b>\$ 8,000</b> | <b>4,500</b>   | 129% |
| <b>NET CONTRIBUTION</b>             |              |            | \$ 230,256 |                   |                 | \$ 262,550      | <b>32,294</b>  | 14%  |
|                                     |              |            |            |                   |                 |                 |                |      |