

## PROPERTY &amp; CASUALTY SCHEDULE OF INSURANCE

## Southwest Texas Junior College

## Schedule of Coverages

Subject of Insurance	Insurance Carrier	Annual Premium
Property	PCAT	\$399,780.00
Equipment Breakdown	PCAT	\$7,651.00
Crime	PCAT	INCL
PKG - General Liability	Hudson Insurance Co	\$131,259.32
PKG - ELL	Hudson Insurance Co	INCL
PKG - SAM Liability	Hudson Insurance Co	INCL
PKG - Umbrella Liability	Hudson Excess Insurance Co	INCL
PKG - Auto Liability	Hudson Insurance Co	INCL
Auto Physical Damage (APD)	Great Lakes Insurance Co SE	\$75,231.23
LEL	Indian Harbor Insurance Co	\$18,548.64
EPLI	Indian Harbor Insurance Co	\$38,612.73
Cyber Liability	Cowbell/Spinnaker Insurance Co	\$19,321.00
Workers' Compensation	Insurance Company of the West (ICW)	\$68,311.00
<b>TOTAL</b>		<b>\$758,714.92</b>

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**Schedule of Locations**

Location Number	Address	City	State	ZIP Code
1	2401 Garner Field Road	Uvalde	TX	78801
	Various Locations – Statement of Values on File	Uvalde	TX	78801

**Property**

**Blanket Property Coverage**

Blanket #	Description	Limit
1	Blanket Building	\$120,040,678
2	Blanket Business Personal Property	\$29,097,140

**Coverage Applicable to All Locations**

Subject of Insurance	Limit	Deductible
Equipment Breakdown	\$100,000,000	\$10,000
Employee Dishonesty	\$100,000	\$1,000
Wind Hail Deductible - 5% per Bldg. - \$500,000 minimum per occurrence		

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**General Liability**

General Liability Coverage - Occurrence	Limit
Each Occurrence	\$1,000,000
General Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Medical Expense	\$0
Deductible	\$5,000
Employee Benefits Injury	\$1,000,000

**Educators/Scholastic Legal Liability**

Coverage Description	Limit	Deductible
Scholastic Legal Liability - Claims Made	\$1,000,000	\$5,000
Includes: School Violence and Crisis Management - \$25,000		
Includes: Non-Monetary Defense - \$50,000		
Includes: Consent to Settle with 70/30 Soft Hammer Clause		

**Sexual or Physical Abuse/Molestation**

Coverage Description	Limit	Deductible
Sexual Abuse or Molestation Liability - Claims Made	\$1,000,000	\$5,000

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**Umbrella Liability**

Coverage Description	Limit	Deductible
Umbrella Liability	\$1,000,000	\$10,000

**Auto Liability**

Auto Liability Coverage	Limit
Auto Liability	\$1,000,000
Uninsured / Underinsured	\$100,000
PIP	Included
Hired & Non-Owned Auto	\$1,000,000
Based on # of units rated: 103	
Composite Rate Applies (10 or More Autos)	

**Auto Physical Damage**

Auto Physical Damage Coverage	Limit
TIV	\$1,777,757
Loss Limit	\$1,500,000
Towing & Storage Limit	\$10,000
Deductible	\$1,000 each loss, each automobile, all perils but \$2,500 each loss, each automobile, all perils values \$100,000 and over

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**LEL Coverage**

Coverage Description	Limit	Deductible
Legal Liability - Police Professional Liability	\$1,000,000	\$10,000
Includes: Line of Duty death coverage - \$50,000/\$100,000		
Includes: Punitive Damages		

**EPLI Coverage**

Coverage Description	Limit	Deductible
Employment Practices Liability	\$1,000,000	\$25,000

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**Cyber Liability Coverage**

Coverage Description	Limit	Deductible
Cyber Liability	\$1,000,000	\$25,000
Security Breach Expense	\$1,000,000	\$25,000
Security Breach Liability	\$1,000,000	\$25,000
Restoration of Electronic Data	\$1,000,000	\$25,000
Extortion Threats	\$50,000	\$25,000
Public Relations Expense	\$50,000	\$25,000
Business Income & Extra Expense	\$1,000,000	
Computer & Funds Transfer Fraud	\$1,000,000	\$25,000
Social Engineering	\$250,000	\$25,000
Ransom Payment	\$500,000	\$25,000

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**Workers' Compensation**

Coverage Description	Limit
Employers Liability - Each Accident	\$1,000,000
Employers Liability - Disease (Policy Limit)	\$1,000,000
Employers Liability - Disease (Each Employee)	\$1,000,000

**Workers' Compensation Schedule of Exposures - State: TX**

Class Code	Classification Description	Estimated Annual Payroll
8868	College: Professional Employees	\$14,256,327
8810	Clerical Office Employees NOC	\$3,477,329
9101	College: All Other Employees & Drivers	\$1,737,043
7380	Drivers and/or Chauffeurs NOC-Commercial	If Any
7720	Police Officers & Drivers	\$134,000