

United ISD
2024/2025

	2023-2024 \$1M W/H Ded w.PCAT Casualty	2024-2025 \$1M W/H Ded w.PCAT Casualty
Property		
Building & Contents Values	\$1,503,415,491	\$1,709,853,308
Sublimits		
Building & Contents	\$250,000,000 Per Occurrence	\$250,000,000 Per Occurrence
Building Ordinance or Law	10% per bldg, Max \$1,000,000 per occurrence	10% per bldg, Max \$1,000,000 per occurrence
Extra Expense	\$2,500,000	\$5,000,000
Flood	\$10,000,000	\$10,000,000
Flood Zones A or V	\$2,500,000	\$2,500,000
Unscheduled Outdoor Property	\$100,000	\$100,000
Contractor's Equipment	\$500,000	\$500,000
Equipment Breakdown	\$100,000,000	\$100,000,000
Deductibles		
Wind & Hail	\$1,000,000 Per Occurrence	\$1,000,000 Per Occurrence
All Other Perils	\$250,000	\$250,000
Equipment Breakdown	\$5,000	\$5,000
Flood - Not A or V	\$250,000	\$250,000
Flood - A or V	Maximum NFIP plus \$250,000 per occurrence	Maximum NFIP plus \$250,000 per occurrence
General Liability		
ADA	41,271	37,423
Limits		
Each Occurrence	\$1,000,000	\$1,000,000
General Aggregate	\$1,000,000	\$1,000,000
Law Enforcement Liability	\$1,000,000	\$1,000,000
Deductibles		
General Liability	\$1,000	\$1,000
Law Enforcement Liability	\$10,000	\$10,000

	2023-2024 w.PCAT Casualty	2024-2025 w.PCAT Casualty
Auto Fleet		
# Vehicles for Liability	824	885
Cost New for Auto Physical Damage	\$37,682,417	\$42,453,515
Limits		
Auto Liability & Property Damage Per Accident	\$100/\$300/\$100	\$100/\$300/\$100
Non-Owned & Hired Liability	Included	Included
Auto Physical Damage	ACV	ACV
Deductibles		
Bodily Injury & Property Damage	\$1,000	\$1,000
Non-Owned & Hired Liability	\$1,000	\$1,000
Auto Physical Damage	\$1,000	\$1,000
Educator's Legal Liability		
Limits		
Cov A - Prof Educational Services	\$3,000,000	\$3,000,000
Cov B - Employment Practices Liability	Combined w/Cov A	Combined w/Cov A
Cov C - Non Monetary Damages	\$100,000 per Claim/ \$300,000 Aggregate	\$100,000 per Claim/ \$300,000 Aggregate
Deductibles		
Coverage A	\$25,000	\$25,000
Coverage B	\$25,000	\$25,000
Coverage C	\$25,000	\$25,000
Cyber		
Limits		
Per Occurrence	\$1,000,000	\$1,000,000
General Aggregate	\$1,000,000	\$1,000,000
Deductibles		
Per Occurrence	\$25,000	\$25,000
Sublimits		
Cyber Extortion	\$25,000	\$25,000
Computer Fraud	\$25,000	\$25,000
Ransomware	\$100,000	\$100,000

Premium Summary		
Property	\$4,411,253	\$4,518,706
Equipment Breakdown	\$90,943	\$100,037
General Liability & Employee Benefits Liability	\$54,557	\$60,013
Educator's Legal Liability	\$63,190	\$69,509
Automobile Liability	\$328,266	\$610,000
Auto Physical Damage	\$185,876	Incl. Above.
CyberSuite	\$335,686	\$369,255
Crime	\$11,854	\$11,854
Active Shooter/Workplace Violence	\$64,417	\$70,859
Property Valuations	Included	Included
Facility Surveys	Included	Included
Driver Training	Included	Included
SafeBus	Included	Included
Employee Training	Included	Included
Annual Premium	\$5,546,042	\$5,810,232