

	Expiring 2022-2023	RECOMMENDED 2023-2024 \$1M W/H Ded w.PCAT Casualty
Property		
Building & Contents Values	\$1,339,746,208	\$1,503,415,491
Sublimits		
Building & Contents	\$250,000,000 Per Occurrence	\$250,000,000 Per Occurrence
Building Ordinance or Law	20% per bldg, Max \$5,000,000 per occurrence	10% per bldg, Max \$1,000,000 per occurrence
Extra Expense	\$5,000,000	\$2,500,000
Flood	\$10,000,000	\$10,000,000
Flood Zones	Zones Prefixed A or V \$2,500,000	Zones Prefixed A or V \$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	\$500,000 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	36,640	41,271
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

	Expiring 2022-2023	RECOMMENDED 2023-2024 w.PCAT Casualty
Auto Fleet		
# Vehicles for Liability	824	824
Cost New for Auto Physical Damage	\$37,682,417	\$37,682,417
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	\$3,294,692	\$4,411,253
Equipment Breakdown	\$64,091	\$90,943
General Liability & Employee Benefits Liability	\$40,961	\$54,557
Educator's Legal Liability	\$47,440	\$63,190
Automobile Liability	\$272,066	\$328,266
Auto Physical Damage	\$153,556	\$185,876
CyberSuite	\$252,024	\$335,686
Crime	\$11,854	\$11,854
Property Valuations	Included	Included
Facility Surveys	Included	Included
Driver Training	Included	Included
SafeBus	Included	Included
Employee Training	Included	Included
Annual Premium	\$4,136,684	\$5,481,625

United ISD

Active Shooter/Workplace Violence

2023 Quote

Description of Coverage

Active Shooter Workplace Violence Policy Aggregate	\$3,000,000
Active Shooter Workplace Violence Expenses Per Incident	\$3,000,000
Funeral and Burial Expenses per insured Person Sub-Limit	\$10,000
Funeral and Burial Expenses Aggregate Sub-Limit	\$500,000
Death Benefit Per Insured Person Sub-Limit	\$50,000
Threat Expenses Per Incident	\$3,000,000
Legal Liability Per Incident	\$3,000,000
Business Interruption Expenses Limits of Liability Per Incident	\$3,000,000
Business Interruption Indemnity Period	12 Months
Business Interruption Waiting Period	6 Hours
Policy Deductible	\$2,500
Total Premium	\$64,625.00