



Aransas Pass ISD Property & Casualty Insurance 2024 Renewal Summary

	Expiring 2023-2024	Renewal 2024-2025
Property		
Building & Contents Values	\$105,168,127	\$112,525,942
Loss Limit	\$25,000,000	\$25,000,000
Sublimits		
Building Ordinance or Law	10% per building, Max \$1M per occ	10% per building, Max \$1M per occ
Extra Expense	\$500,000	\$500,000
Flood	\$2,500,000	\$2,500,000
Flood - Zones A & V	Excluded	Excluded
Equipment Breakdown	\$100,000,000	\$100,000,000
Deductibles		
Wind & Hail	1% per occ, per loc, minimum \$250,000	1% per occ, per loc, minimum \$250,000
Named Storm Wind & Hail	5% per occ, per location, min \$1,300,000	5% per occ, per location, min \$1,300,000
All Other Perils	\$100,000	\$100,000
Equipment Breakdown	\$5,000	\$5,000
Flood - Not Zone A or V	Maximum NFIP plus \$100,000 per occ	Maximum NFIP plus \$100,000 per occ
General Liability		
ADA	1,540	1,700
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	None
Law Enforcement Liability	\$5,000	\$10,000
Auto Fleet		
# Vehicles for Liability	29	25
Cost New for Auto Physical Damage	\$1,246,337	\$1,051,327
Limits		
Bodily Injury per person/per accident	\$100,000/\$300,000	\$100,000/\$300,000
Property Damage	\$100,000	\$100,000
Non-Owned & Hired Liability	Included	Included
Auto Physical Damage	ACV	ACV
Catastrophic Comprehensive Coverage	N/A	\$1,051,327
Deductibles		
Bodily Injury & Property Damage	\$1,000	\$1,000
Non-Owned & Hired Liability	\$1,000	\$1,000
Auto Physical Damage	\$1,000	\$1,000
Catastrophic Comprehensive	N/A	\$15,000

	Expiring 2023-2024	Renewal 2024-2025
Employee Benefits Liability		
Limits		
Each Employee	\$1,000,000	\$1,000,000
Deductibles	\$1,000	None
Educator's Legal Liability		
Limits		
Cov A - Prof Educational Services	\$1,000,000	\$1,000,000
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	\$15,000	\$15,000
Coverage B	\$15,000	\$15,000
Coverage C	\$15,000	\$15,000
Cyber Loss & Liability		
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		
Ransomware	\$100,000	\$100,000
Premium Summary		
	Expiring 2023-2024	Renewal 2024-2025
Property	\$1,108,615	\$1,241,621
Equipment Breakdown	\$3,965	\$5,063
General Liability & Employee Benefits Liability	\$1,131	\$2,351
Educator's Legal Liability	\$6,394	\$11,232
Automobile Liability	\$8,073	\$12,013
Auto Physical Damage	\$7,610	\$9,810
Cyber Loss & Liability	\$10,593	\$11,319
Law Enforcement Liability	Included	Included
Driver Training	Included	Included
SafeBus	Included	Included
Employee Training	Included	Included
Flood	\$48,755	\$48,755
Annual Premium	\$1,195,136	\$1,342,164