



2015 Property & Casualty Insurance Renewal Option

Coverage Provider	Expiring PCAT	Option 1 PCAT	Option 2 AmRisc
Property			
Building & Contents Values	\$ 151,784,045	\$ 155,433,142	\$ 155,433,142
Sublimits			
Equipment Breakdown	\$ 100,000,000	\$ 100,000,000	\$ 60,000,000
Earth Movement	\$ 1,000,000	\$ 1,000,000	\$ 5,000,000
Flood - Excluding Zones A & V, B, shaded X	\$ 1,000,000	\$ 1,000,000	\$ 5,000,000
Flood - Zones A & V, B, shaded X	n/a	n/a	\$ 1,000,000
Increased Cost of Construction	\$ 2,000,000	\$ 2,000,000	\$ 1,000,000
Extra Expense	\$ 2,000,000	\$ 2,000,000	\$ 500,000
Debris Removal	\$ 250,000	\$ 250,000	\$ 250,000
Outdoor Property	\$ 2,000,000	\$ 2,000,000	\$ 250,000
Newly Acquired or Constructed Buildings	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Electronic Data Processing Equipment	\$ 2,000,000	\$ 2,000,000	\$ 1,000,000
Miscellaneous Equipment	\$ 500,000	\$ 500,000	\$ 250,000
Employee Dishonesty	\$ 100,000	\$ 100,000	\$ 100,000
Deductibles			
All Other Perils - per occurrence	\$ 25,000	\$ 25,000	\$ 25,000
Wind & Hail - Named Storm	2%	2%	2%
	per location	per location	per building
Wind & Hail - All Other	n/a	n/a	\$ 25,000
Equipment Breakdown	\$ 5,000	\$ 5,000	\$ 25,000
Earth Movement	\$ 25,000	\$ 25,000	\$ 50,000
Flood - Excluding Zones A & V, B, shaded X	\$ 100,000	\$ 100,000	\$ 50,000
Flood - Zones A & V, B, shaded X *	n/a	n/a	\$ 100,000
* Maximum NFIP plus \$100,000 per occurrence			
Electronic Data Processing Equipment	\$ 5,000	\$ 5,000	\$ 25,000
Miscellaneous Equipment	\$ 1,000	\$ 1,000	\$ 25,000
Employee Dishonesty	\$ 1,000	\$ 1,000	\$ 25,000
Annual Property Premium	\$ 443,209	\$ 436,146	\$ 545,008

Markets Approached

- ACE-Westchester
- AmRisc
- Aspen
- Axis
- Colony
- Ironshore
- James River
- Lexington
- LIU
- London
- Markel
- OneBeacon
- RSUI
- Scottsdale
- Swiss Re
- WKF&C

Casualty Coverages

	Limits	Deductibles
General Liability	\$ 1,000,000	\$ 1,000
Employee Benefit Liability	\$ 1,000,000	\$ 1,000
Educators Legal Liability	\$ 3,000,000	\$ 50,000
Automobile Liability	\$ 1,000,000	\$ 1,000
Non-Owned & Hired Car Liability	included	
Uninsured/Underinsured Motorist Coverage	\$30k/\$60k/\$25k	\$ 1,000
Automobile Medical Payments Coverage	\$5k/\$50k	\$ 1,000
Automobile Physical Damage		
Comprehensive & Collision Coverage	Per Schedule	\$ 1,000
Newly Acquired Vehicles	ACV	\$ 1,000
Hired Car Physical Damage	\$ 100,000	\$ 1,000

Casualty Premium

	Expiring PCAT	Renewal PCAT
Based on current exposures	\$ 60,235	\$ 53,730