

| Property                                 |  |                  |
|--|--|------------------|
| Carrier                                  | EMC  | KICS             |
| Total Insured Value (Including contents) | \$121,026,536  | \$123,247,149    |
| All Other Perils Deductible              | \$25,000   | \$50,000         |
| Wind/Hail Deductible                     | 1% and/or \$25,000   | \$150,000        |
| Valuation of Buildings                   | Replacement Cost   | Replacement Cost |
| Valuation of Roofs                       | Actual Cash Value if older than 15 years, otherwise Replacement cost | Replacement Cost |
|  | ACV= Replacement Cost - (Depreciation x Age)                         |                  |
| General Liability                        |  |                  |
| Carrier                                  | EMC  | KICS             |
| Each Occurrence                          | \$1,000,000  | \$2,000,000      |
| General Aggregate                        | \$2,000,000  | \$4,000,000      |
| Personal & Advertising Limit             | \$1,000,000  | \$2,000,000      |
| Products/completed Operations Aggregate  | \$2,000,000  | \$4,000,000      |
| Medical Expenses                         | \$10,000   | \$5,000          |
| Employee Benefits Liability              |  |                  |
| Carrier                                  | EMC  | KICS             |
| Each Employee                            | \$1,000,000  | \$2,000,000      |
| General Aggregate                        | \$2,000,000  | \$4,000,000      |
| Deductible                               | \$1,000  | \$1,000          |
| Sexual Abuse Liability                   |  |                  |
| Carrier                                  | EMC  | KICS             |
| Each Act Limit                           | \$4,000,000  | \$2,000,000      |
| General Aggregate                        | \$4,000,000  | \$4,000,000      |
| Educators Legal Liability/Linebacker     |  |                  |
| Carrier                                  | EMC  | KICS             |
| Each Claim Limit                         | \$1,000,000  | \$2,000,000      |
| General Aggregate                        | \$2,000,000  | \$4,000,000      |
| Deductible                               | \$2,500  | \$2,500          |
| Automobile                               |  |                  |
| Carrier                                  | EMC  | KICS             |
| Combined Single Limit                    | \$1,000,000  | \$2,000,000      |
| Comprehensive Deductible                 | \$1,000  | \$1,000          |
| Collision Deductible                     | \$1,000  | \$1,000          |
| Crime                                    |  |                  |
| Carrier                                  | EMC  | KICS             |
| Employee Theft                           | varies by employee \$10,000, \$900,000                               | \$900,000        |
| Computer Fraud                           | varies by employee \$10,000, \$900,000                               | \$900,000        |
| Funds Transfer Fraud                     | varies by employee \$10,000, \$900,000                               | \$900,000        |

|                                      |  |                     |
|--------------------------------------|--|---------------------|
| Forgery/Alteration                   | varies by employee \$10,000, \$900,000 | \$900,000           |
| Deductible                           | \$20,000                               | \$0                 |
|                                      |  |                     |
| <b>Umbrella</b>                      |  |                     |
| <b>Carrier</b>                       | <b>EMC</b>                             | <b>KICS</b>         |
| Each Occurrence Limit                | \$5,000,000                            | \$3,000,000         |
| Aggregate Limit                      | \$5,000,000                            | \$3,000,000         |
|                                      |  |                     |
| <b>Cyber Liability</b>               |  |                     |
| <b>Carrier</b>                       | <b>EMC</b>                             | <b>KICS</b>         |
| Incident Response Cost               | \$1,000,000                            | \$2,000,000         |
| Legal Review Cost                    | \$1,000,000                            | \$2,000,000         |
| IT and Forensic Cost                 | \$1,000,000                            | \$2,000,000         |
| Privacy Breach Management            | \$1,000,000                            | \$2,000,000         |
| Network Security Liability           | \$1,000,000                            | \$2,000,000         |
| PCI Fines, Penalties and Assessments | \$1,000,000                            | \$2,000,000         |
| Cyber Extortion                      | \$1,000,000                            | \$2,000,000         |
| Retroactive Date                     | Unlimited                              | Full Prior Acts     |
|                                      |  |                     |
| <b>Pollution</b>                     |  |                     |
| <b>Carrier</b>                       | <b>EMC</b>                             | <b>KICS</b>         |
| Per School District Limit            | \$15,000 (part of inland marine)       | \$1,000,000         |
|                                      |  |                     |
| <b>Premium Quoted</b>                | <b>\$456,625</b>                       | <b>\$426,808.97</b> |
| <b>Cyber Policy</b>                  | \$17,510                               | Included            |
| <b>Total Cost Comparison</b>         | <b>\$474,135</b>                       | <b>\$426,808.97</b> |