



Judson ISD Property & Casualty Insurance

2020 Renewal Summary

		Expiring	Renewal
		9/1/2019 - 2020	9/1/2020 - 2021
			
General Liability			
Limits	ADA	21,150	21,600
	Each Occurrence	\$1,000,000	\$1,000,000
	General Aggregate	\$1,000,000	\$1,000,000
	Law Enforcement Liability	Included	Included
Deductibles			
	General Liability	\$1,000	\$1,000
	Law Enforcement Liability	\$5,000	\$5,000
Auto Fleet			
Limits	# Vehicles for Liability	306	291
	Cost New for Auto Physical Damage	\$18,446,854	\$17,677,779
	Combined Single Limit (Bodily Injury & Property Damage)	\$1,000,000	\$1,000,000
	Uninsured/Underinsured Motorist	30/60/25	30/60/25
	Non-Owned & Hired Liability	Included	Included
	Auto Physical Damage	Included	Included
Deductibles			
	Bodily Injury & Property Damage	\$1,000	\$1,000
	Uninsured/Underinsured Motorist	\$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	\$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	\$10,000	\$10,000
	Coverage B	\$10,000	\$10,000
	Coverage C	\$10,000	\$10,000
Cyber Suite			



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Limits		
Per Occurrence	\$1,000,000	\$1,000,000
General Aggregate	\$1,000,000	\$1,000,000
Deductibles		
Per Occurrence	\$10,000	\$10,000
Sublimits		
Cyber Extortion	\$25,000	\$25,000
Computer Fraud	\$25,000	\$25,000
Misdirected Payment Fraud	\$25,000	\$25,000
Data Compromise Liability	Included in General Aggregate Limit	Included in General Aggregate Limit
Network Security Liability	Included in General Aggregate Limit	Included in General Aggregate Limit
Premium Summary		
General Liability & Employee Benefits Liability	\$15,517	\$17,433
Educator's Legal Liability	\$63,839	\$71,717
Automobile Liability	\$214,182	\$224,051
Auto Physical Damage	\$51,940	\$54,759
CyberSuite	\$13,579	\$16,451
Property Valuations	Included	Included
Facility Surveys	Included	Included
Driver Training	Included	Included
Employee Legal Liability Web-Based Training	Included	Included
Annual Premium	\$359,057	\$384,411

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