



Coverages	7/1/24 - 7/1/25		7/1/25 - 7/1/26	
	School Program		School Program	
	Limit/Exposure	Premium	Limit/Exposure	Premium
Property Insurance	WSI	\$111,214.60	WSI	\$120,776.23
Blanket Limit - Buildings & Business Personal Property	\$131,997,864		\$134,635,822	2%
- See Attached Statement of Values				
-Deductible (Including Wind/Hail); Mandatory Increase	\$5,000		\$25,000	Wind & hail per location
- WSI New Roof Limitation - See Below	Not applicable		Applies	
Agreed Values - Replacement Cost - Special Peril	Yes		Yes	
Business Income / Extra Expense	\$2,000,000		\$2,000,000	location, rent, transit
Ordinance or Law				
-Coverage A - Loss to Undamaged Portion of Building	Building Limit		Building Limit	
-Coverage B - Demolition Costs	\$1,000,000		\$1,000,000	
-Coverage C - Increased Cost of Construction	Included in Covg B		Included in Covg B	increase in code
Equipment Breakdown Coverage	Included		Included	
School Property Enhancement Endorsement	Included		Included	
Property Off Premises & In Transit	Included Honor Roll		Included Honor Roll	
Deductible	\$1,000		\$1,000	10%
General Liability Insurance	WSI	\$19,778.00	WSI	\$22,281.00
General Aggregate Limit	\$3,000,000		\$3,000,000	12.5%
Products-Completed Operations Aggregate Limit	\$3,000,000		\$3,000,000	Nuclear
Personal & Advertising Injury Aggregate Limit	\$1,000,000		\$1,000,000	Verdicts
Each Occurrence Limit	\$1,000,000		\$1,000,000	
Damages to Premises Rented to You	\$1,000,000		\$1,000,000	
Medical Expenses	\$10,000		\$10,000	
Medical Expense -Students & Day Care Attendees	Excluded		Excluded	
Abuse or Molestation Liability-Per Occurrence/Aggregate	\$1,000,000/\$2,000,000		\$1,000,000/\$2,000,000	
Employee Benefits Liability - Each Employee	\$1,000,000		\$1,000,000	
Employee Benefits Liability Aggregate	\$2,000,000		\$2,000,000	
-Deductible Each Employee	No Deductible		No Deductible	
Employee Benefit Retroactive Date	7/1/2009		7/1/2009	
Adverse/Violent Event Response Coverage	\$300,000		\$300,000	
- Deductible	\$2,500		\$2,500	
Inland Marine Insurance	WSI	\$274.00	WSI	\$274.00
Computer Equipment & Portable Computers	Included Property		Included Property	
Buildings & Grounds Equipment (Kubota/Toros)	\$54,000		\$54,000	
Miscellaneous - Radios/Cameras@\$50,000./Four Wheeler-\$2,000.	\$50,000		\$50,000	
Mobile Equipment-Caterpillar	\$75,000		\$75,000	
Football Score Board (Not specifically scheduled)	Included Property		Included Property	
-Deductible	\$500		\$500	
Crime Insurance Coverages	WSI	\$1,178.00	WSI	\$791.00
Employee Dishonesty	\$500,000		\$500,000	
Forgery & Alteration	\$250,000		\$250,000	
Money & Securities- Inside & Outside Premises	\$250,000		\$250,000	
Computer Including Funds Transfer Fraud	\$250,000		\$250,000	
-Crime Deductible	\$500		\$500	

Coverages	7/1/24 - 7/1/25		7/1/25 - 7/1/26	
	School Program		School Program	
	Limit/Exposure	Premium	Limit/Exposure	Premium
Auto Insurance Coverages	WSI	\$21,996.00	WSI	\$21,580.00
Combined Liability Limit - Bodily Injury / Property Damage	\$1,000,000		\$1,000,000	
Personal Injury Protection	Statutory		Statutory	
Uninsured & Underinsured Motorist Coverage	\$1,000,000		\$1,000,000	
Hired & Non-Owned Liability Insurance	Included		Included	
Comprehensive & Collision Physical Damage Deductibles	See Schedule		See Schedule	
Full Glass Coverage	Yes		Yes	
Replacement Cost Buses - 10+ years or newer	Included		Included	
Garagekeepers Liability Coverage	\$75,000		\$75,000	
-Deductible (Ea Auto Ded/Max. Per claim)	\$500/\$2,500		\$500/\$2,500	

Educators Legal Liability	WSI	\$15,816.00	WSI	\$17,178.00
Educators Legal Liability Retroactive Date	7/1/1986		7/1/1986	
Per Claim Limit	\$1,000,000		\$1,000,000	
Aggregate Limit	\$3,000,000		\$3,000,000	
-Deductible	\$5,000		\$5,000	

Excess Liability	WSI	\$6,653.00	WSI	\$7,738.00
Per Occurrence Limit / Aggregate Limit	\$2,000,000		\$2,000,000	
Underlying Primary Coverage included below:				
General Liability, Educators Legal Liability, Auto Liability & Employers Liability				

Cyber Liability Insurance	Lloyds of London	\$12,960.37	Lloyds of London	\$14,714.11
Cyber Liability Insurance*	\$1,000,000		\$1,000,000	
-Deductible	\$15,000		\$10,000	
*Specific Sublimits may apply				

Workers Compensation Insurance	Technology Ins Co	\$121,433.00	Technology Ins Co	\$93,880.00
Experience Modification Factor	1.31		0.97	
Employers Liability	\$1,000,000		\$1,000,000	
Payroll - 8868 - School Professional Employees	\$15,635,439		\$16,104,502	
Payroll - 9101 - School All Other Employees	\$1,346,251		\$1,386,639	
Payroll - 7382 - Bus Drivers	\$429,385		\$442,287	
Payroll - 7380 - Chauffeurs, Drivers & their helpers	Available Upon Request		\$0	
Payroll - 8385 - Garage Mechanic	If Any Basis		\$0	

TOTAL ANNUAL PREMIUM		\$311,302.97		\$299,212.34
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Optional Quotes
Cyber Liability - \$2,000,000. Limit - Estimated Additional premium: \$5,641.44
Limitation on Coverage for Roof Surfacing - Windstorm or Hail
- Roof over 10 years old on Frame Construction Buildings - will be valued at Actual Cash Value
- Roof over 20 years old on Other Than Frame Construction Buildings - will be valued using Actual Cash Value
Required to Bind:
2025 Statement of Values - Review-sign-date prior to binding (Any new locations ?)
2025 Cyber Liability application - Review-sign-date prior to binding (Required within 30 days of binding)
Outstanding Loss Control Recommendations from Fall of 2023 still need to be reviewed and completed
Auto coverage do NOT include recent changes (Adding Driver Education Vehicles); See Vehicle Schedule - Physical Damage Deductibles increased.