



La Vernia ISD

2026–2027 Insurance Renewal Options

Policy period: September 1, 2026 – August 30, 2027



Property Insurance

2026–2027 Renewal Options

Coverage trigger: typically triggered by direct physical loss or damage to covered property caused by a covered cause of loss during the policy period.

Coverage Item	Option 1 (Chubb/RSUI)	Option 1a (American Family / DETSIF with Option 1)	Option 2 (TPS / DETSIF)
Building Values	\$124,122,300	\$124,122,300	\$124,122,300
Contents Values	\$17,224,289	\$17,224,289	\$17,224,289
Deductible	\$50,000	\$50,000	\$50,000
Wind/Hail Deductible	5% to \$500,000	\$500,000	\$500,000
Frozen Pipes Deductible	\$100,000	\$50,000	\$50,000
Electronic Data	\$2,000,000	\$2,100,000	\$2,000,000
Band Equipment	\$500,000	\$500,000	\$500,000
Miscellaneous Equipment	\$500,000	\$500,000	\$500,000
Property Premium	\$250,093	\$2,919	\$363,656
Wind/Hail Buy-Down	\$125,000	—	—
		Band & Misc Eqmt: \$10K AV & EDP: \$15K	



General Liability

2026–2027 Renewal Options

Coverage trigger: typically triggered by a covered occurrence, claim, or suit alleging bodily injury, property damage, or personal / advertising injury during the covered period.

Coverage Item	Option 1a (American Family / DETSIF with Option 1)	Option 2 (TPS / DETSIF)
Per Occurrence	\$1,000,000	\$1,000,000
General Aggregate	\$3,000,000	\$2,000,000
Medical Payments	\$10,000	Excluded
Deductible	\$25,000	—
Law Enforcement Liability	\$1,000,000	\$1,000,000
Deductible	\$25,000	\$10,000
Liability Premium	\$14,538	\$5,272



Crime Coverage

2026–2027 Renewal Options

Coverage trigger: typically triggered by a covered dishonest act, theft, fraud, forgery, alteration, or money-and-securities loss that results in direct financial loss.

Coverage Item	Option 1a (American Family / DETSIF with Option 1)	Option 2 (TPS / DETSIF)
Employee Dishonesty	\$100,000	\$100,000
Money & Securities	\$100,000	\$50,000
Forgery & Alteration	\$100,000	\$50,000
Fraud	\$100,000	\$50,000
Deductible	\$500	\$5,000
Crime Premium	\$589	\$560



Educators Legal Liability

2026–2027 Renewal Options

Coverage trigger: typically by a covered claim alleging a wrongful act in the administration, governance, or educational operations of the district.

Coverage Item	Option 1a (American Family / DETSIF with Option 1)	Option 2 (TPS / DETSIF)
Each Occurrence	\$1,000,000	\$1,000,000
Annual Aggregate	\$3,000,000	\$1,000,000
Retro-Active Date	09.01.2022	09.01.2022
Deductible	\$10,000	\$10,000
ELL Premium	\$28,503	\$23,158



Auto Coverage

2026–2027 Renewal Options

Coverage trigger: typically triggered by a covered auto accident involving a covered vehicle; physical damage coverage applies to covered loss to scheduled vehicles.

Coverage Item	Option 1a (American Family / DETSIF with Option 1)	Option 2 (TPS / DETSIF)
Auto Liability	\$1,000,000	100/300/100 — 67 Units
Auto Physical Damage	ACV — 67 Units	ACV — 67 Units
Auto Premium	\$58,081	\$58,679



Workers' Compensation

2026–2027 Renewal Options

Coverage trigger: typically triggered by an employee injury or occupational illness arising out of and in the course and scope of employment.

Coverage Item	Option 1a (American Family / DETSIF with Option 1)	Option 2 (TPS / DETSIF)
Workers' Compensation Premium	\$103,954	\$103,954



Cyber Insurance

2026–2027 Renewal Options

Coverage trigger: typically triggered by a privacy or security event during the policy period that results in a covered loss.

Coverage Item	Option 1 (Chubb/RSUI)	Option 1a (American Family / DETSIF with Option 1)	Option 2 (TPS / DETSIF)
Ransomware	—	\$1,000,000	\$1,000,000
Aggregate Limit	—	\$1,000,000	\$1,000,000
Deductible	—	\$25,000	\$25,000
Cyber Premium	—	\$4,000	\$3,605

Examples: data breach, ransomware, phishing, funds transfer fraud, network outage, and cyber extortion.



Summary of 2026–2027 Renewal Options

Policy period: September 1, 2026 – August 30, 2027

Option 1 + Option 1a

Chubb/RSUI property option plus
American Family / DETSIF supporting lines

\$587,677

Property cost: \$375,093
Supporting lines: \$212,584

Option 2

TPS / DETSIF option
across the renewal package

\$558,884

Single package option