

**Suburban School Cooperative Insurance Pool Invoice**  
**PROSPECT HGTS SD #23**

**SUMMARY OF 12/31/2025-26 PREMIUMS AND COVERAGES**

Invoice Date: 12/31/25

<b>COVERAGE</b>	<b>LIMIT OF LIABILITY</b>	<b>EFFECTIVE DATE</b>	<b>INSURANCE COMPANY</b>	<b>PREMIUM</b>
Property/Crime	\$1,000,000 - Ded (\$2,500 Prop, \$10,000 Crime)	31-Dec-25	Great American	\$23,501
General Liability	\$11,000,000	31-Dec-25	Great American/Old Republic/Obsidian/Munich	\$27,109
Auto Liability	\$11,000,000	31-Dec-25	Great American/Old Republic/Obsidian/Munich	\$686
Auto Physical Damage	ACV - \$2,500 Ded.	31-Dec-25	Great American	\$114
School Board Legal	\$11,000,000	31-Dec-25	Great American/Old Republic/Obsidian/Munich	\$13,942
Total Package Policy*				\$65,352
Boiler & Machinery	\$250,000,000	31-Dec-25	Chubb	\$1,001
Excess Property	\$300,000,000	31-Dec-25	The Travelers Indemnity Co.	\$22,592
Excess Liability	\$15,000,000	31-Dec-25	Everest/Great American/Midvale	\$5,603
	w/ \$25M Aggregate in \$5M xs \$11M Layer & \$25M Aggregate in \$5M xs \$21M Layer			
Pollution Legal Liability	\$1,000,000 Each Incident \$10,000,000 Aggregate Policy Term Limit	31-Dec-25	Ironshore	\$2,098
Preliminary 2025-26 Insurance Premium				\$96,646
Surplus Reduction (Excl. Cyber Toolkit Offset)				(\$1,338)
<b>2025-26 Insurance Premium (Excl. Cyber)</b>				<b>\$95,309 A</b>
2024-25 Insurance Premium (Excl. Cyber; adjusted for GB Fees)				\$91,092
% Change in Premium				4.6%
<b>2025-26 Cyber Premium</b>	Cyber Liability Deductible: \$25,000 Aggregate Limit: \$4,000,000	31-Dec-25	Cowbell + \$2,862 Cyber Toolkit (\$5,724 - \$2,862 Offset)	<b>\$24,063 B</b>
	Ransomware Liability Sublimit: \$4,000,000			
2024-25 Cyber Premium				\$27,948
% Change in Premium				-13.9%
<b>2025-26 Crisis Coverage</b>		31-Dec-25	Lloyd's	<b>\$700 C</b>
2024-25 Crisis Coverage Premium				\$691
% Change in Premium				1.3%
<b>Total 2025-26 Insurance Premium - Please pay this amount:</b>				<b>\$120,072 A + B + C</b>
Total 2024-25 Insurance Premium				\$119,732
% Change in Total Premium				0.3%
<i>Due and payable upon receipt of invoice. Please make checks payable to Suburban School Cooperative Ins. Pool and send your remittance with a copy of this invoice by January 1, 2026 to: Suburban School Cooperative Insurance Pool, 39206 Treasury Center, Chicago, IL 60694-9200</i>				
<b>RATING VARIABLES:</b>	<b>PRIOR</b>	<b>CURRENT</b>	<b>% CHANGE</b>	
Exposure (5 Year Avg.)				<b>VEHICLE COST (FOR STATE REPORTING PURPOSES):</b>
Property Value	\$66,610,482	\$69,837,630	4.8%	PACKAGE POLICY \$ 782
Student Count	1,513	1,518	0.4%	EXCESS LIABILITY \$ 112
Vehicle Value	\$40,000	\$40,000	0.0%	TOTAL COST PER VEHICLE \$ 894
Loss Base (5 year avg. capped at \$75k per year per coverage)	\$0	\$0	N/A	

\*Package includes claims fees, administrative fees, crime coverage, and loss fund contribution.