

Galveston I.S.D.  
 Summary of Casualty Insurance Renewal  
 Term: 4/1/22 through 3/31/23

<b>Coverage - through TASB</b>	<b>21-22</b>	<b>22-23</b>	<b>Increase</b>
Auto Liability	\$ 72,932	\$ 80,843	\$ 7,911
Auto Physical Damage	\$ 24,910	\$ 28,170	\$ 3,260
School Liability (see ** below)	\$ 91,999	\$ 95,910	\$ 3,911
Privacy & Information Security	\$ 2,500	\$ 3,500	\$ 1,000
<b>Total</b>	<b>\$ 192,341</b>	<b>\$ 208,423</b>	<b>\$ 16,082</b>

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>
Auto Liability	\$100k/\$300K/\$100K	\$ 1,000
Auto Physical Damage	Actual Cash Value	\$ 1,000
Professional Legal Liability**	\$ 1,000,000	\$ 25,000
General Liability**	\$ 1,000,000	\$ -
Employee Benefits Liability**	\$ 100,000	\$ -
Privacy & Information Security	\$ 250,000	\$ -

There were no changes in coverage limits or deductibles from the prior year.

Per TASB: The cost for cyber increased by \$1,000. School liability experienced a small increase based on our funding plan for the coverage term. Auto increased due to the addition of 6 new vehicles during the year.