Galveston ISD
Liability/Auto Renewal Comparison

	2025-26			2026-27				
COVERAGE	**LIMIT**	**DEDUCTIBLE**	**COST**	**LIMIT**	**DEDUCTIBLE**	**COST**	**DIFFERENCE**	
AUTO LIABILITY	$100/$300/$300	$ 5,000	$ 139,147	$100/$300/$300	$ 10,000	$ 127,123	**(12,024)**	-9%
AUTO PHYSICAL DAMAGE	ACV	$ 5,000	$ 37,218	ACV	$ 5,000	$ 45,751	**8,533**	23%
CATASTROPHIC APD	ACV	$ 50,000	$ -	ACV	$ 50,000	$ -		
SCHOOL LIABILITY	$ 1,000,000	$ 25,000	$ 115,040	$ 1,000,000	$ 25,000	$ 132,230	**17,190**	15%
General Liability	$ 1,000,000	$ -	$ -	$ 1,000,000	$ -			
Employee Benefits Liability	$ 100,000	$ -	$ -	$ 100,000	$ -			
Privacy/Information Security	$ 500,000	$ -	$ 8,000	$ 500,000	$ -	$ 8,000	**-**	0%
Violent Acts								
NET CONTRIBUTION			**$ 299,405**			**$ 313,104**	**$ 13,699**	5%