

Galveston ISD
 Summary of Casualty Insurance Renewal
 Term: 4/1/23 through 3/31/24

| Coverage - through TASB | 2022-23 | 2023-24 | Increase |
|--------------------------------|-------------------|-------------------|------------------|
| Auto Liability | \$ 80,843 | \$ 80,883 | \$ 40 |
| Auto Physical Damage | \$ 28,170 | \$ 28,214 | \$ 44 |
| School Liability (see** below) | \$ 95,910 | \$ 117,659 | \$ 21,749 |
| Privacy/Information Security | \$ 3,500 | \$ 3,500 | \$ - |
| Total | \$ 208,423 | \$ 230,256 | \$ 21,833 |
| | | | |

| <u>Coverage</u> | <u>Limits</u> | <u>Deductible</u> |
|--------------------------------|---------------|-------------------|
| Auto Liability | 100/300/100 | \$ 2,500 |
| Auto Physical Damage | ACV | \$ 2,500 |
| Professional Legal Liability** | ACV | \$ 25,000 |
| General Liability* | \$ 1,000,000 | \$ - |
| Employee Benefits Liability** | \$ 1,000,000 | \$ - |
| Privacy/Information Security | \$ 250,000 | \$ - |

Auto deductible increased due to claim frequency from \$1,000 to \$2,500

School liability increased due to open claim with large reserve