













	Expiring	Expiring	Renewal Option #1	Renewal Option #2	Renewal Option #3
	9/1/2018 Exposures @ 2018 Rates	9/1/2019 Exposures @ 2018 Rates	9/1/2019 - 2020	9/1/2019 - 2020	9/1/2019 - 2020
					
General Liability					
Limits	ADA 21,383	21,150	21,150	21,150	21,150
Each Occurrence	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Deductibles					
General Liability	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Law Enforcement Liability	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Auto Fleet					
# Vehicles for Liability	303	306	306	306	306
Cost New for Auto Physical Damage	\$18,262,673	\$18,446,854	\$18,446,854	\$18,446,854	\$18,446,854
Limits					
Combined Single Limit (Bodily Injury & Property Damage)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Uninsured/Underinsured Motorist	30/60/25	30/60/25	30/60/25	30/60/25	30/60/25
Deductibles					
Bodily Injury & Property Damage	\$1,000	\$1,000	\$1,000	\$10,000	\$25,000
Educator's Legal Liability					
Limits					
Cov A - Prof Educational Services	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Cov B - Employment Practices Liability	Combined w/Cov A	Combined w/Cov A	Combined w/Cov A	Combined w/Cov A	Combined w/Cov A
Cov C - Non Monetary Damages	\$100,000 per claim / \$300,000 Aggregate	\$100,000 per claim / \$300,000 Aggregate	\$100,000 per claim / \$300,000 Aggregate	\$100,000 per claim / \$300,000 Aggregate	\$100,000 per claim / \$300,000 Aggregate
Deductibles					
Coverage A, B & C	\$10,000	\$10,000	\$10,000	\$25,000	\$50,000
Cyber Suite					
Limits					
Per Occurrence	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Deductibles					
Per Occurrence	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Sublimits					



Judson ISD Property & Casualty Insurance
2019 Renewal Summary

	Expiring	Expiring	Renewal Option #1	Renewal Option #2	Renewal Option #3
	9/1/2018 Exposures @ 2018 Rates	9/1/2019 Exposures @ 2018 Rates	9/1/2019 - 2020	9/1/2019 - 2020	9/1/2019 - 2020
					
Cyber Extortion	\$10,000	\$10,000	\$25,000	\$25,000	\$25,000
Computer Fraud			\$25,000	\$25,000	\$25,000
Misdirected Payment Fraud			\$25,000	\$25,000	\$25,000
Data Compromise Liability	Included in General Aggregate Limit	Included in General Aggregate Limit	Included in General Aggregate Limit	Included in General Aggregate Limit	Included in General Aggregate Limit
Network Security Liability	Included in General Aggregate Limit	Included in General Aggregate Limit	Included in General Aggregate Limit	Included in General Aggregate Limit	Included in General Aggregate Limit
Premium Summary					
General Liability & EE Benefits Liability	\$1,379	\$1,364	\$15,517	\$15,517	\$15,517
Educator's Legal Liability	\$53,609	\$53,025	\$63,839	\$53,839	\$43,839
Automobile Liability	\$83,361	\$84,186	\$214,182	\$189,182	\$171,682
Auto Physical Damage	\$29,165	\$29,460	\$51,940	\$51,940	\$51,940
CyberSuite	\$13,528	\$13,579	\$13,579	\$13,579	\$13,579
Property Valuations	Included	Included	Included	Included	Included
Facility Surveys	Included	Included	Included	Included	Included
Driver Training	Included	Included	Included	Included	Included
Employee Web-Based Training	Included	Included	Included	Included	Included
Annual Premium	\$181,042	\$181,614	\$359,057	\$324,057	\$296,557
% Premium Rate Change			97.7%	78.4%	63.3%
Multi-Year Proposal?			3 Years	3 Years	3 Years