

Nevis ISD #308

7/1/26 Renewal Premium Comparison



Coverages	7/1/2025-2026		7/1/2026-2027	
	School Program		School Program	
	Limit/Exposure	Premium	Limit/Exposure	Premium
<b>Property Insurance</b>	EMC Ins Co.	\$46,552.37	EMC Ins Co.	\$48,207.09
Blanket Limit - Buildings & Business Personal Property	\$41,152,294		\$42,447,239	
- See Attached Statement of Values				
-Deductible	\$25,000		\$25,000	
-Deductible - Windstorm or Hail	\$50K Main Bld; \$25K Per Each other Building		\$50K Main Bld; \$25K Per Each other Building	
-Exclusion for Cosmetic Damage on Roofs	Applies		Applies	
Roof Age 15 years or Newer Valued on Replacement Cost, Roof Found to be older than 15 years - Actual Cash Value	Applies		Applies	
Agreed Values - Replacement Cost - Special Peril	Yes		Yes	
Additional Peril (Limited endorsement): Flood	\$150,000		\$150,000	
-Flood Deductible	\$25,000		\$25,000	
Business Income & Extra Expense	\$2,000,000		\$2,000,000	
Ordinance or Law	Included Property Form		Included Property Form	
-Coverage A - Loss to Undamaged Portion of Building	Included		Included	
-Coverage B - Demolition Costs	Included		Included	
-Coverage C - Increased Cost of Construction	Included		Included	
Equipment Breakdown Coverage	Included		Included	
Property Off Premises & In Transit	\$100,000		\$100,000	
- Deductible	\$1,000		\$1,000	
School Property Enhancement Endorsement	Included		Included	
<b>General Liability Insurance</b>	EMC Ins Co.	\$8,653.00	EMC Ins Co.	\$9,033.00
General Aggregate Limit	\$2,000,000		\$2,000,000	
Products-Completed Operations Aggregate Limit	\$2,000,000		\$2,000,000	
Personal & Advertising Injury Aggregate Limit	\$1,000,000		\$1,000,000	
Each Occurrence Limit	\$1,000,000		\$1,000,000	
Damages to Premises Rented to You	\$500,000		\$500,000	
Medical Expenses	\$10,000		\$10,000	
Student Medical Expense including preschool/daycare	Excluded		Excluded	
Abuse or Molestation Liability	Included		Included	
Employee Benefits Liability - Each Employee	\$1,000,000		\$1,000,000	
Employee Benefits Liability - Aggregate	\$3,000,000		\$3,000,000	
-Deductible Each Employee	\$1,000		\$1,000	
Employee Benefit Retroactive Date	7/1/2011		7/1/2011	
Adverse/Violent Event Response (Each Event/Aggregate Limit)	\$500,000		\$500,000	
*Per Person-Violent Event Response	\$25,000		\$25,000	
<b>Inland Marine Insurance</b>	EMC Ins Co.	\$2,766.00	EMC Ins Co.	\$2,763.00
Computer Equipment - Hardware & Software	\$441,406		\$441,406	
- Deductible	\$1,000		\$1,000	
2023 Kubota Skid Steer w/Attachments	\$46,000		\$46,000	
- Deductible	\$1,000		\$1,000	
- Coinsurance	80%		80%	
Audio/Visual Equipment	\$50,000		\$50,000	
- Deductible	\$1,000		\$1,000	
- Coinsurance	80%		80%	

Higher liability limits may be available. Please let us know if you would like a quote for higher limits

Coverages	7/1/2025-2026		7/1/2026-2027	
	School Program		School Program	
	Limit/Exposure	Premium	Limit/Exposure	Premium
<b>Crime Insurance Coverages</b>	EMC Ins Co.	\$723.00	EMC Ins Co.	\$723.00
Employee Dishonesty	\$100,000		\$100,000	
- Deductible	\$1,000		\$1,000	
Forgery & Alteration	\$50,000		\$50,000	
- Deductible	\$500		\$500	
Money & Securities- Inside & Outside Premises	\$10,000		\$10,000	
- Deductible	\$500		\$500	
Computer & Funds Transfer Fraud	\$100,000		\$100,000	
- Deductible	\$1,000		\$1,000	

<b>Auto Insurance Coverages</b>	EMC Ins Co.	\$17,439	EMC Ins Co.	\$16,827
Number of Vehicles - 2 Removed from Quote on current term	25		23	
Combined Liability Limit - Bodily Injury / Property Damage	\$1,000,000		\$1,000,000	
Personal Injury Protection	Statutory		Statutory	
Uninsured & Underinsured Motorist Coverage	\$1,000,000		\$1,000,000	
Hired & Non-Owned Liability Insurance	Included		Included	
Comprehensive & Collision Physical Damage Deductibles	Bus Deductibles \$3K/\$3K; All Others \$1K/\$1K		Bus Deductibles \$3K/\$3K; All Others \$1K/\$1K	
Replacement Cost for Buses 10 years or Newer	Yes		Yes	
Full Glass Coverage	\$500 Deductible applies to Glass Replacement		\$500 Deductible applies to Glass Replacement	

<b>Linebacker Liability Insurance</b>	EMC Ins Co.	\$5,710.00	EMC Ins Co.	\$6,080.00
Linebacker Liability Retroactive Date	7/1/2003		7/1/2003	
Per Claim Limit	\$1,000,000		\$1,000,000	
Aggregate Limit	\$2,000,000		\$2,000,000	
-Deductible	\$5,000		\$5,000	
Loss of Salary or Fringe Benefits	\$75,000/\$150,000		\$75,000/\$150,000	

<b>Umbrella Insurance</b>	EMC Ins Co.	\$2,290.00	EMC Ins Co.	\$2,352.00
Per Occurrence Limit / Aggregate Limit	\$1,000,000		\$1,000,000	
Self Insured Retention	\$10,000		\$10,000	
Underlying Liability Primary Coverage included below:				
General Liability, Includes Linebacker, Auto & Employers Liability				

<b>Volunteer Accident Medical Insurance (Excess)</b>	Philadelphia	\$300	Philadelphia	\$300
Accident Medical Expense / Maximum Benefit	\$100,000		\$100,000	
Accidental Death-Dismemberment-Paralysis	\$25K/\$50K/\$50K		\$25K/\$50K/\$50K	

<b>Cyber Liability Insurance</b>	Lloyds of London	\$5,374.57	Lloyds of London	\$6,147.37
Cyber Liability Insurance*	\$1,000,000		\$1,000,000	
-Deductible	\$2,500		\$2,500	
*Specific Sublimits may apply				

<b>Workers Compensation Insurance</b>	Employers	\$24,789.00	*SFM	\$25,217.00
Experience Modification Factor	0.72		0.72	
Employers Liability	\$1,000,000		\$1,000,000	
Payroll - 8868 - School Professional Employees	\$4,800,000		\$4,950,000	
Payroll - 9101 - School All Other Employees	\$325,000		\$365,000	
Payroll - 7382 /7380- Bus Drivers	\$244,000		\$255,000	
Total Payrolls	\$5,369,000		\$5,570,000	

<b>TOTAL ANNUAL PREMIUM</b>		<b>\$114,596.94</b>		<b>\$117,649.46</b>
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Based on 98,637 square feet, the pre-renewal value of the Main School Building is \$35,903,868 or \$364 per square foot. On renewal it was increased to \$36,988,875 or \$375 per square foot. All other buildings and business personal property was increased 4%

Terrorism is excluded on the EMC policy as it has been in the past, it can be added for additional premium

Higher liability limits may be available. Please let us know if you would like a quote for higher limits