

Tupelo Public School District
7/1/2019- 7/1/2020
Premium & Exposure Summary



Gallagher | SCHOLASTIC

Property	Liberty 2018		Liberty 2019	
	Limits	Premiums	Limits	Premiums
Blanket Building	\$213,830,083	\$183,998.00	\$222,662,269	\$195,334.00
Blanket Contents	Included		Included	
Valuation	Replacement Cost		Replacement Cost	
Valuation				
Coinsurance	Agreed Amount		Agreed Amount	
Business Income- Extra Expense	\$2,000,000		\$2,000,000	
Equipment Breakdown	Included		Included	
Computer Equipment	\$500,000		\$500,000	
Musical Instruments	\$100,000		\$100,000	
Athletic Equipment	\$50,000		\$50,000	
Band Uniforms	\$50,000		\$50,000	
Policy Deductible	\$25,000		\$25,000	
Wind/Hail Deductible	\$25,000		\$25,000	
Flood	\$1,000,000		\$1,000,000	
Flood Deductible	50,000 and 100,000		\$50,000	
Earthquake	\$1,000,000		\$1,000,000	
Earthquake Deductible	\$50,000		\$50,000	
Computer Equipment (ACV)	(ACV) \$5,811,433 included		(ACV) \$5,811,433 included	
Miscellaneous Unscheduled Equipment	\$100,000		\$100,000	
Subject to maximum amount	\$1,500		\$1,500	
Unscheduled Equipment Deductible	\$1,000		\$1,000	
Hired Leased Borrowed Equipment	\$75,000		\$75,000	
Computer (Laptops) Deductible	\$1,000		\$1,000	
Casualty - Trident	Limits	Premiums	Limits	Premiums
General Liability	\$1,000,000 / \$2,000,000	\$60,975.00	\$1,000,000 / \$2,000,000	\$61,041.00
Sexual Abuse or Molestation	500,000/500,000		500,000/500,000	
Amendment - Coverage C Med Pay	\$5,000 / \$25,000		\$5,000 / \$25,000	
School Violent Event Response	250K per event / 500K aggr		250K per event / 500K aggr	
Trampoline Sublimit	\$500,000		\$500,000	
Student Count	6,930		6,933	
Employee Benefits Liability	\$1,000,000		\$1,000,000	
Employee Benefits Liability Deductible	\$1,000		\$1,000	
Data Compromise				
Data Comp Deductible				
Law Enforcement Liability	\$1,000,000 / \$1,000,000	\$4,067.00	\$1,000,000 / \$1,000,000	\$4,582.00
Law Deductible	\$2,500		\$2,500	
Educators Legal Liability	\$1,000,000 / \$2,000,000	\$15,466.00	\$1,000,000 / \$2,000,000	\$15,170.00
Retro Date	7/1/1999		7/1/1999	
ELL Deductible	\$10,000		\$10,000	
Non-Monetary Defense	\$50,000		\$50,000	
Employment Practices Liability	\$1,000,000 / \$2,000,000	\$50,555.00	\$1,000,000 / \$2,000,000	\$49,741.00
Back Wages Limit	\$500,000		\$500,000	
EPL Retro Date	7/1/1999		7/1/1999	
EPL & Back Wages Deductible	\$10,000		\$10,000	
Auto Liability	\$500,000	\$51,142.00	\$500,000	\$51,026.00
Uninsured Motorist	Rejected		Rejected	
Medical Payments	\$5,000		\$5,000	
Garagekeepers	\$30,000		\$30,000	
Vehicle Count	123		121	
Original Cost New	\$8,118,235		\$8,077,511	
Comprehensive / Collision Deductible	\$500/\$500 or \$1,000 /\$1,000	\$43,610.00	\$500/\$500 or \$1,000 /\$1,000	\$43,867.00
Crime		\$6,685.00		\$6,839.00
Computer Fraud and Funds Transfer	\$100,000		\$200,000	
Forgery and Alteration Form B	\$100,000		\$100,000	
Public Employee Dishonesty Form O	\$100,000		\$100,000	
Inside Limit - Theft Form C	\$100,000		\$100,000	
Outside Limit - Theft Form C	\$100,000		\$100,000	
Deductible	\$5,000		\$5,000	
Terrorism				
Package Total Premium		\$416,498.00		\$427,600.00
Commission		\$73,500.00		\$75,459.00
Grand Total Premium		\$489,998.00		\$503,059.00
Cyber Liability Quote	BCS Insurance 2018		BCS Insurance 2019 - CYBER	
	Limits	Premiums	Limits	Premiums
Cyber Liability Aggregate	1,000,000	\$13,230.00	1,000,000	\$13,230.00
Retention	25,000		25,000	
Claims Made Retro	Full prior Acts		Full Prior Acts	
Cyber Deception	\$100,000	\$450.00	\$100,000	\$450.00