



## Splendoria ISD Property & Casualty Insurance Renewal 2025-26

| COVERAGE                     | EXPOSURES  | Expiring<br>2024-25 | Renewal<br>2025-26 |
|------------------------------|--|---------------------|--------------------|
| General Liability            | Student Population   | 4,957               | 5,717              |
| School Board Legal Liability | Faculty Count  | 785                 | 898                |
| Law Enforcement Liability    | Officers   | 9                   | 11                 |
| Cyber Liability              | Revenue/Budget   | \$50,401,131        | \$56,649,389       |
| Auto Liability               | Auto Unit Count  | 118                 | 138                |
| Auto Physical Damage         | Auto Unit Values - Physical Damage   | \$6,104,594         | \$7,915,976        |
| Property                     | Property Total Insured Values  | \$163,047,823       | \$163,884,823      |
| COVERAGE                     | LIMIT / DEDUCTIBLE   | PREMIUM             | PREMIUM            |
| General Liability            | \$1,000,000 Per Occurrence - Deductible Nil  | \$4,847             | \$5,538            |
| School Board Legal Liability | \$1,000,000 Per Claim - Deductible \$15,000  | \$21,231            | \$21,063           |
| Law Enforcement Liability    | \$1,000,000 Per Occurrence - Deductible \$5,000  | \$2,734             | \$3,941            |
| Cyber Liability              | \$1,000,000 per incident - Deductible \$50,000   | \$4,856             | \$6,168            |
| Auto Liability               | BI: \$100K per Person - Deductible\$2,500<br>BI: \$300K per Accident - Deductible\$2,500<br>PD: \$100K each Accident - Deductible\$2,500 | \$58,906            | \$68,784           |
| Auto Physical Damage         | Actual Cash Value - Deductible \$1,000   | \$32,741            | \$41,477           |
| Property                     | Replacement Cost Value - Decuctible \$25,000   | \$440,685           | \$435,380          |
| Crime                        | Various refer to proposal  | \$1,477             | \$1,495            |
| Storage Tank Pollution       | \$2,000,000 Per Incident - Deductible \$25,000   | \$2,612             | \$2,136            |
| <b>TOTAL</b>                 |  | <b>\$570,089</b>    | <b>\$585,982</b>   |