

# United ISD

## 2025/2026

### Renewal Comparison

|                              | 2024-2025<br>\$1M W/H Ded<br>w.PCAT Casualty<br>Expiring | 2025-2026<br>\$1M W/H Ded<br>w.PCAT Casualty<br>Renewal |
|------------------------------|--|---|
| Property                     |  |   |
| Building & Contents Values   | \$1,771,926,517  | \$1,771,926,517   |
| Sublimits                    |  |   |
| Building & Contents          | \$250,000,000<br>Per Occurrence                          | \$250,000,000<br>Per Occurrence                         |
| Building Ordinance or Law    | 20% per bldg, Max<br>\$5,000,000 per occurrence          | 20% per bldg, Max<br>\$5,000,000 per occurrence         |
| Extra Expense                | \$5,000,000  | \$5,000,000   |
| Flood                        | \$10,000,000   | \$10,000,000  |
| Flood Zones A or V           | \$2,500,000  | \$2,500,000   |
| Unscheduled Outdoor Property | \$100,000  | \$100,000   |
| Contractor's Equipment       | \$500,000  | \$500,000   |
| Equipment Breakdown          | \$100,000,000  | \$100,000,000   |
| Deductibles                  |  |   |
| Wind & Hail                  | \$1,000,000<br>Per Occurrence                            | \$1,000,000<br>Per Occurrence                           |
| All Other Perils             | \$250,000  | \$250,000   |
| Equipment Breakdown          | \$5,000  | \$5,000   |
| Flood - Not A or V           | \$250,000  | \$250,000   |
| Flood - A or V               | Maximum NFIP plus<br>\$250,000 per occurrence            | Maximum NFIP plus<br>\$250,000 per occurrence           |
| General Liability            |  |   |
| ADA                          | 37,423   | 37,423  |
| Limits                       |  |   |
| Each Occurrence              | \$1,000,000  | \$1,000,000   |
| General Aggregate            | \$1,000,000  | \$1,000,000   |
| Law Enforcement Liability    | \$1,000,000  | \$1,000,000   |
| Deductibles                  |  |   |
| General Liability            | \$0  | \$0   |
| Law Enforcement Liability    | \$10,000   | \$10,000  |

|   | 2024-2025<br>\$1M W/H Ded<br>w.PCAT Casualty<br>Expiring        | 2025-2026<br>\$1M W/H Ded<br>w.PCAT Casualty                    |
|---|---|---|
| <b>Auto Fleet</b>                             |   |   |
| # Vehicles for Liability                      | 892   | 892   |
| Cost New for Auto Physical Damage             | \$43,136,211  | \$43,136,211  |
| <b>Limits</b>                                 |   |   |
| Auto Liability & Property Damage Per Accident | \$100/\$300/\$100   | \$100/\$300/\$100   |
| Non-Owned & Hired Liability                   | BI/PD Limit   | BI/PD Limit   |
| <b>Medical Payments</b>                       |   |   |
| Per Person                                    | \$5,000   | \$5,000   |
| Per Accident                                  | \$50,000  | \$50,000  |
| <b>Deductibles</b>                            |   |   |
| Bodily Injury & Property Damage               | \$1,000   | \$1,000   |
| Non-Owned & Hired Liability                   | \$1,000   | \$1,000   |
| <b>Auto Physical Damage</b>                   |   |   |
| Comprehensive & Collision Coverage            | ACV   | ACV   |
| Newly Acquired Vehicles                       | ACV   | ACV   |
| Garagekeepers Legal Liability                 | \$50,000  | \$50,000  |
| Hired Car Physical Damage                     | \$100,000   | \$100,000   |
| <b>Deductibles</b>                            |   |   |
| Comprehensive & Collision Coverage            | \$1,000   | \$1,000   |
| Newly Acquired Vehicles                       | \$1,000   | \$1,000   |
| Garagekeepers Legal Liability                 | \$1,000   | \$1,000   |
| Hired Car Physical Damage                     | \$1,000   | \$1,000   |
| <b>Educator's Legal Liability</b>             |   |   |
| <b>Limits</b>                                 |   |   |
| Cov A - Prof Educational Services             | \$3,000,000   | \$3,000,000   |
| Cov B - Employment Practices Liability        | Combined w/Cov A<br>\$100,000 per Claim/<br>\$300,000 Aggregate | Combined w/Cov A<br>\$100,000 per Claim/<br>\$300,000 Aggregate |
| Cov C - Non Pecuniary Defense                 |   |   |
| <b>Deductibles</b>                            |   |   |
| Coverage A                                    | \$25,000  | \$25,000  |
| Coverage B                                    | \$25,000  | \$25,000  |
| Coverage C                                    | \$25,000  | \$25,000  |

|   |             |             |
|---|-------------|-------------|
| Premium Summary                                 |             |             |
| Property  | \$4,682,422 | \$3,842,237 |
| Equipment Breakdown                             | \$118,878   | \$133,143   |
| General Liability & Employee Benefits Liability | \$58,226    | \$65,213    |
| Educator's Legal Liability                      | \$67,440    | \$75,533    |
| Automobile Liability                            | \$410,517   | \$459,779   |
| Auto Physical Damage                            | \$244,667   | \$274,027   |
| CyberSuite                                      | \$157,079   | \$175,928   |
| Crime   | \$11,854    | \$13,276    |
| Active Shooter/Workplace Violence               | \$67,785    | \$81,342    |
| Property Valuations                             | Included    | Included    |
| Facility Surveys                                | Included    | Included    |
| Driver Training                                 | Included    | Included    |
| SafeBus   | Included    | Included    |
| Employee Training                               | Included    | Included    |
| Annual Premium                                  | \$5,818,686 | \$5,120,480 |