

Breathitt County Board of Education

PREMIUM COMPARISON		
Line of Coverage	2019-2020	2020-2021
	Liberty Mutual	Liberty Mutual
Package	\$196,319	\$199,262
Blanket Building and Contents *20-21 Property Values Decreased by \$15,463,911 based on Appraised Values	\$110,476,654	\$95,012,743
Flood Coverage Excludes HS, Cadet Leadership, LBJ, Marie Roberts-Caney, Sebastian MS, Perkins Vocational, Maintenance/Bus Garage	\$1,000,000 limit with 10% deductible	\$1,000,000 limit with 10% deductible
Earthquake	\$5,000,000 limit with 10% deductible	\$5,000,000 limit with 10% deductible
Business Automobile	\$184,119	\$150,996
Umbrella \$5,000,000 Limit	\$51,247	\$61,992
Total	\$431,685	\$412,250
Workers Compensation - KEMI	\$74,748.77	\$59,417.22
Pollution Liability -Chubb	\$3,623.54	\$4,201.37
Cyber Coverage - CFC	\$4,401.60	\$3,248.80
This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions, and exclusions. Kentucky Department of Education has not updated Property Values. There could be a small adjustment after renewal.		

OPTIONAL COVERAGES AVAILABLE			
COVERAGE	ANNUAL PREMIUM	ACCEPT COVERAGE	DECLINE COVERAGE
\$250,000 Blanket Inland Marine Provides a Blanket Limit of Insurance protecting Equipment without listing individual pieces of Equipment	\$1,288	<input type="checkbox"/>	<input type="checkbox"/>
\$1,000,000 Computer Equipment	\$1,030	<input type="checkbox"/>	<input type="checkbox"/>
\$250,000 Equipment Rented/Leased from Others Provides coverage for Equipment Rented/Leased by the School District from Others.	\$1,288	<input type="checkbox"/>	<input type="checkbox"/>
\$1,000,000 Limited Fiduciary Liability Extension Extends coverage for claims arising from a 403(b) plan.	\$175	<input type="checkbox"/>	<input type="checkbox"/>
\$10,000,000 Umbrella (Current limit \$5,000,000)	\$74,228	<input type="checkbox"/>	<input type="checkbox"/>

X

Please Print Authorized Signer's Name

X

Please Print Authorized Signer's Title

X

Authorized Signer's Signature

X

Date