

	<u>2019-2020</u>	<u>2020-2021 Quotes</u>	
	<u>EXPIRING</u>	<u>LIBERTY</u>	<u>EMC</u>
Package	\$270,614	\$277,266	\$318,095
Auto	\$156,234	\$164,716	\$101,620
Umbrella	\$32,290	\$37,148	\$32,115
Worker's Comp	\$171,269	\$171,323 (LIBERTY)	\$171,401 (KEMI)
Excess Earthquake	\$59,809	\$65,574 (+ \$40M)	\$37,801 (+ \$20M)
<b>TOTAL:</b>	<b>\$690,216</b>	<b>\$716,027</b>	<b>\$661,032</b>

**NOTES:**

- \*Excess Earthquake: Extra needed to cover our structures up to \$45 million
- \*Cyber coverage: Liberty = \$50,000, EMC = \$1,000,000
- \*Network Security: Liberty = \$50,000, EMC = \$1,000,000
- \*Flood: Liberty = N/A, EMC = \$1,000,000
- \*Additional Benefit: EMC offers free access to Safe Schools training site;  
we currently pay \$7,900 for this access