

### Estill County BOE 2021-2022 Renewal

|                          | Expiring  | Renewal w/ Liberty   |
|--------------------------|---|--|
| Property Limits          | \$116,134,513   | \$113,917,207* windstorm deductible of \$50k applies       |
| Earthquake               | \$2mil limit/10% deductible                                       | \$2mil limit/10% deductible subject to \$50,000 minimum    |
| Flood                    | \$1mil limit/10% deductible                                       | \$1mil limit/10% deductible subject to \$50,000            |
| Equipment Breakdown      | Incl.   | Same   |
| Extra Expense            | \$5mil limit  | Same   |
| Backup of Sewers/Drains  | \$1mil limit  | Incl.  |
| Ordinance or Law         | 10% of bldg limit/ \$5mil max                                     | \$5mil limit   |
| Debris Removal           | \$1mil limit  | \$1mil limit (\$25k limit for windblown debris)            |
| GL Limit                 | \$1mil occ/\$2mil agg   | \$1mil occ/\$2mil agg                                      |
| EBL Limit                | \$1mil occurrence/\$3mil agg<br>7/1/1992 retroactive date         | Same   |
| Sexual Misconduct Limit  | \$1mil each loss/\$1mil agg/<br>\$5,000 deductible                | Same   |
| Law Enforcement Limit    | \$1mil each wrongful act/<br>\$1mil agg/\$2,500 deductible        | \$1mil each wrongful act/<br>\$1mil agg/\$2,500 deductible |
| School Leaders E&O Limit | \$1mil each wrongful act/ \$1mil agg<br>\$10,000 deductible       | Same   |
| Violent Event Response   | \$1mil violent event/\$1mil agg/<br>\$25k each person/\$15k death | Same   |
| Corporal Punishment      | Incl. 166 teachers/admin  | Incl. 166 teachers/admin                                   |
| Employee Theft           | \$100k limit/\$500 deductible                                     | Same   |
| Forgery or Alteration    | \$100k limit/\$500 deductible                                     | Same   |
| Auto                     | \$2mil liability/\$20k PIP limit<br>54 Vehicles                   | 53 vehicles  |
| Per Event Deductible     | \$13,000  | Same   |

#### Liberty Renewal addl info

\$300k mobile equipment moved from Inland Marine to Property- Athletic Equipment, Band Uniforms, Cameras, Musical Equipment  
\*SOV was updated with multiple changes in April 2021

7/1/1992 retroactive date; Claims-made  
Inception Date: 07/01/2016 added

7/1/1992 retroactive date; Claims-made  
Inception Date: 07/01/2016 added

7/1/1992 retroactive date; Claims-made Inception  
Date: 07/01/2016 added

Still on automatic fleet

|                           |                                |   |
|---------------------------|--------------------------------|---|
| Hired Car Physical Damage | \$50k limit, \$500 deductibles | ACV/Cost of Repair; \$100<br>Comp/\$1,000 Collision deductibles |
| Replacement Cost of Buses | 10 years old or less           | 10 years old or less  |
| Umbrella                  | \$5mil limit/\$0 retention     | \$5mil limit/\$0 retention                                      |
| <b>PACKAGE PREMIUM</b>    | <b>\$220,930</b>               | <b>\$243,117</b>  |

\*Terrorism is rejected

|                      |   |   |
|----------------------|---|---|
| Work Comp            | Payroll: \$14,145,985<br>Exp Mod .63                | Payroll: \$14,145,985<br>Exp Mod .63                  |
| <b>Premium</b>       | <b>\$48,630.43</b>                                  | <b>\$47,174.42</b>                                    |
|                      |   |   |
|                      | <b>Expiring-AXIS</b>                                | <b>Renewal- BCS</b>                                   |
| Cyber Liability      | \$1mil limit/\$5k retention<br>\$26,210,423 revenue | \$1mil limit/ \$10k retention<br>\$26,210,423 revenue |
| Social Engineering   | \$100k limit/\$5k retention                         | \$100k limit/\$5k retention                           |
| <b>CYBER PREMIUM</b> | <b>\$4,800.69</b>                                   | <b>\$7,164 + TAX</b>                                  |