



	<u>Expiring 23-24</u>	<u>2024-2025</u>
	<u>EMC</u>	<u>New EMC Quote</u>
Package	\$362,597	\$398,023
Auto	\$106,810	\$121,672
Umbrella	\$37,868	\$40,352
Worker's Comp	\$193,679 (KEMI)	\$144,899 (KEMI)
Excess Earthquake	\$56,225 (+\$20M coverage)	n/a (+\$20M coverage)
TOTAL:	\$757,179	\$704,946

NOTES:

- *Limit increase on structures was a total of \$24,330,669
This is due to property value and replacement cost increase
- *Worker's Comp: Expiring emod = 1.01 Renewal emod = 0.731
- *Excess Earthquake: Extra needed to cover our structures up to \$45 million
(potential increase of about \$10,000)
- *Wind/hail deductible is now \$75,000 per location (most others are \$100,000)
- *Cyber coverage: \$1,000,000
- *Network Security: \$1,000,000
- *Flood: \$1,000,000
- *Additional Benefit: EMC offers free access to Safe Schools training site;
we would have to pay an additional \$8,000 for access