

Powell County Board of Education

PREMIUM COMPARISON		
	2023-2024	2024-2025
Line of Coverage	EMC \$5,000 Property Deductible	EMC \$5,000 Property Deductible \$75,000 Wind/Hail Deductible
Blanket Building and Contents Total Insured Value	\$101,506,598	\$110,128,028
Flood Coverage Limit -Flood excluded from (X)locations	\$1,000,000	\$1,000,000
Earthquake Limit	\$5,000,000	\$5,000,000
Package Premium	\$128,185	\$146,035
Auto Premium	\$63,177	\$78,931
Umbrella Premium	\$27,116	\$30,639
P & C Total	\$218,478	\$255,605
		Accept Coverage <input type="checkbox"/>
		Decline Coverage <input type="checkbox"/>
Deductible buy down premium (Wind/Hail from \$100,000 to \$25,000)	\$20,500 Does not include taxes	Accept Coverage <input type="checkbox"/>
		Decline Coverage <input type="checkbox"/>
	2023-2024	2024-2025
Workers Compensation-KEMI	\$58,912 Exp Mod - .69	\$84,029 Exp Mod - 1.29
Encova - \$135,000 Summit- \$125,260		Accept Coverage <input type="checkbox"/>
Amtrust - \$110,508		Declined Coverage <input type="checkbox"/>
Clearpath - Declined		
<p>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.</p>		

CHANGES IN 2024-25 EMC RENEWAL

- \$75,000 Wind/Hail deductible per location
- Adding Limitations on Coverage for roof surfacing-cosmetic damage
- 10% deductible for earthquake
- \$50,000 deductible on Flood Coverage – No Exclusions
- Adding ACV Roof Endorsements on Roofs considered in disrepair.
- Adding Cosmetic Roof Endorsement on any metal roof.

POSSIBLE NON-INSURED COVERAGES

COVERAGE	QUOTE COVERAGE	DECLINE COVERAGE
Signs- Coverage included up to \$1,000 feet of building	<input type="checkbox"/>	<input type="checkbox"/>
Pollution (Premises & Job Site)	<input type="checkbox"/>	<input type="checkbox"/>
Garagekeepers	<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