

Russellville Independent Board of Education

PREMIUM COMPARISON		
Line of Coverage	2023-2024	2024-2025
	EMC- KDE \$10,000 Property Deductible	EMC- KDE \$10,000 Property Deductible \$75,000 Wind/Hail Deductible
Blanket Building and Contents Total Insured Value	\$99,526,747	\$98,617,504
Flood Coverage Limit -Flood excluded from (X) locations	\$1,000,000	\$1,000,000
Earthquake Limit	\$5,000,000	\$5,000,000
Package Premium	\$110,604	\$132,647
Auto Premium	\$20,851	\$22,527
Umbrella Premium	\$6,212	\$8,686
Property & Casualty Total	\$137,667	\$163,860
		Accept Coverage <input type="checkbox"/>
		Decline Coverage <input type="checkbox"/>
Deductible buy down premium (Wind/Hail from \$75,000 to \$25,000)	\$15,196 (includes taxes)	Accept Coverage <input type="checkbox"/>
		Decline Coverage <input type="checkbox"/>
<p>This presentation is designed to give you an overview of the insurance coverages we are offering for your school system. 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
- Adding ACV Roof Endorsements on Roofs considered in disrepair and/or over 15 years old.
- Adding Cosmetic Roof Endorsement on any metal roof.

POSSIBLE NON-INSURED COVERAGES		
COVERAGE	QUOTE COVERAGE	DECLINE COVERAGE
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

WIND/HAIL DEDUCTIBLE BUYDOWN

Loc	Address	Total	TIV	Limit	Prem	Accept	Decline		
1	Central Office	355 S Summer St	\$4,677,413	\$4,677,413	\$50,000	\$2,000			
2	High School	1101 West 9th St	\$35,200,896						
	Athletic Bldg		\$994,502						
	Storage Trlr		\$21,400						
	Middle School		\$10,010,227						
	Property Open		\$1,225,000						
	Softball Dugout		\$21,400						
	Baseball Dugout		\$21,400						
	Baseball Conc		\$10,700						
	Softball Conc		\$14,700						
	Portable Storage		\$2,675						
	Portable Storage		\$2,675						
			\$47,525,575					\$50,000	\$3,500
3	Technology Bldg	210 East 7th St	\$1,568,509						
	Property Open		\$450,000						
	Storage Trlr		\$21,400						
	Concession Stand		\$4,280						
	Concession Stand		\$4,280						
	Dressing Rooms		\$34,240						
			\$2,082,709	\$50,000	\$2,000				
4	Elementary School	1000 No. Main St	\$30,429,299						
	Pole Barn Storage		\$3,745						
	Portable Storage		\$4,280						
			\$30,437,324	\$50,000	\$3,500				
5	Vocational School	1103 W 9th St	\$13,182,645						
	Storage		\$10,700						
	Storage 2		\$53,500						
	Property Open		\$150,000						
				\$250,000					
				Total	\$14,500				

The information above is an offering of Deductible buydown insurance for the locations listed. The district can purchase \$50,000 of coverage which will be payable to the District for wind/hail property claims. The district has the opportunity to purchase this on all buildings listed above OR you can choose to purchase this coverage for any of the buildings/locations listed. The premiums are listed for each property separately. Individual location premiums do not contain required KY Surcharge or Taxes. If purchased by individual location, the taxes and surcharges will be included at binding. **This information is offered separately and, if purchased will be in addition to the coverage offer by EMC. We ask that this information be considered as proprietary insurance information and not be shared as public records unless purchased by the district.**

CYBER LIABILITY PREMIUM COMPARISON

2024-25 Tokio Marine Cyber Liability

- Coverage limits:**
- Privacy Regulatory Defense & Penalties Coverage-up to policy limit
 - Cyber Extortion Coverage - \$250K
 - Breach Event Costs Coverage - \$250K
 - System Failure Coverage – 250K
 - Cyber Crime Coverage – 250K
 - Client Phishing Fraud Loss Sublimit – 100K
 - Ransomware - \$250K aggregate with 25% coinsurance.

Policy Limit	2023-24: \$1,000,000	2024-25: \$1,000,000	2024-25: \$2,000,000	2024-25: \$3,000,000	2024-25: \$5,000,000
Cyber Liability Premium	\$4,158.46	\$4,158.46	\$7,071.90	\$10,107.96	\$16,186.36
		Accept Coverage <input type="checkbox"/> Decline Coverage <input type="checkbox"/>	Accept Coverage <input type="checkbox"/> Decline Coverage <input type="checkbox"/>	Accept Coverage <input type="checkbox"/> Decline Coverage <input type="checkbox"/>	Accept Coverage <input type="checkbox"/> Decline Coverage <input type="checkbox"/>

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.

X _____
Please Print Authorized Signer's Name

X _____
Please Print Authorized Signer's Title

X _____
Authorized Signer's Signature

X _____
Date