

**PREMIUM COMPARISON**

	2024-2025	2025-2026
<b>Line of Coverage</b>	<b>Liberty Mutual</b> \$2,500 deductible \$100K Wind/Hail Deductible	<b>Liberty Mutual</b> \$2,500 deductible \$100,000 Wind/Hail Deductible
<b>Blanket Building and Contents Total Insured Value</b>	\$18,242,002	\$18,824,453
<b>Flood Coverage Limit</b>	\$1,000,000	\$1,000,000
<b>Earthquake Limit</b>	\$5,000,000	\$5,000,000
<b>Package Premium</b>	\$82,288	\$91,027
<b>Auto Premium</b>	\$1,492	\$1,831
<b>Umbrella Premium</b>	\$20,150	\$22,880
<b>P &amp; C Total</b>	<b>\$103,930</b>	<b>\$115,738</b>
		Accept Coverage <input checked="" type="checkbox"/>
		Decline Coverage <input type="checkbox"/>

	2024-2025	2025-2026
<b>Workers' Compensation - KEMI</b>	<b>\$50,806</b> 2.00 Experience Mod	<b>\$49,550</b> 2.02 Experience Mod
		Accept Coverage <input checked="" type="checkbox"/>
		Decline Coverage <input type="checkbox"/>

This presentation is designed to give you an overview of the insurance coverage we are offering for NKCES. 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 coverage, conditions, and exclusions.

## CHANGES IN 2025-2026 LIBERTY MUTUAL RENEWAL

- \$100,000 Wind/Hail Deductible per location.
- 10% Deductible for Flood/Earthquake subject to \$100,000 min
- Water Damage Deductible of \$50,000 per location.
- ACV Roof Endorsement
  - Applies to modular units at location # 1- 5516 East Alexandria Pike
- SLEO defense erodes deductible-paid losses/defense expenses/legal fees will contribute to the deductible.
- Cosmetic Roof Endorsement on any metal roofs.

### OPTIONAL COVERAGES AVAILABLE

COVERAGE	ADDITIONAL ANNUAL PREMIUM	ACCEPT COVERAGE	DECLINE COVERAGE
<b>TRIA (Terrorism) Premium</b>	\$1,159	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Deductible Buydown Premium</b> - (Wind/Hail from \$100,000 to \$25,000) ( <i>does <u>not</u> include KY Surcharge/Taxes</i> )	\$5,750	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## ADDITIONAL/OPTIONAL COVERAGES

COVERAGE	QUOTE COVERAGE	DECLINE COVERAGE
Signs (farther than 1,250 feet from location)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Waste Water Treatment	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mold, Fungus, Yeast, Mildew, Microbe or Bacteria	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Higher Employee Dishonesty	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Extortion	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ERISA/Fidelity Bond	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Higher Forgery or Alterations - Current \$100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Higher Money & Securities- Current \$100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Builders Risk/Installation Floater	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Scheduled Tools Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Leased/Rented Equipment	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Pollution (Premises & Job Site)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fiduciary Liability	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**WIND/HAIL DEDUCTIBLE BUYDOWN OPTION**

Premise #	Bldg. #	Building	Total Insured Value	Deductible Buydown Limit	Premium	Accept	Decline
1	1	Central Office	\$18,783,620	\$75,000	\$5,750	<input checked="" type="checkbox"/>	<input type="checkbox"/>
1	2	Modular Units					
1	3	Regional School					
1	4	Storage Building				<input type="checkbox"/>	<input type="checkbox"/>
1	5	Property in the Open					
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>							

The information above is an offer of Deductible Buydown Insurance for the locations listed. NKCES can purchase \$75,000 of coverage which will be payable to the cooperative for Wind/Hail Property Claims. Deductible Buydown premiums do not contain required KY Surcharge or Taxes. The KY Surcharge and Taxes will be included at binding. **This information is offered separately and, if purchased, will be in addition to the coverage offer by Liberty Mutual. We ask that this information be considered as proprietary insurance information and not be shared as public records unless purchased by the Coop.**

X

\_\_\_\_\_  
Please Print Authorized Signer's Name

X

\_\_\_\_\_  
Please Print Authorized Signer's Title

X

\_\_\_\_\_  
Authorized Signature

X

\_\_\_\_\_  
Date

## CYBER LIABILITY PREMIUM COMPARISON

### 2025-2026 Cyber Liability – CFC

#### Coverage Limits:

- Multimedia Liability Coverage – up to policy limit
- Security and Privacy Liability Coverage – up to policy limit
- Privacy Regulatory Defense & Penalties Coverage - up to policy limit
- Cyber Extortion Coverage - up to policy limit
- Breach Event Costs Coverage - up to policy limit
- System Failure Coverage - up to policy limit
- Cyber Crime Coverage - \$250,000
- Client Phishing Fraud Loss Sublimit - \$100,000

**Policy Limit**

2024-2025  
\$1,000,000

2025-2026  
\$1,000,000

**Cyber Liability Premium**

**\$4,949**

**\$4,659**

Accept Coverage ☒

Decline Coverage ☐

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X

Please Print Authorized Signer's Name

X

Please Print Authorized Signer's Title

X

Authorized Signature

X

Date