

**Garrard County Board of Education**  
**Insurance Proposal Summary**  
**July 1, 2025 to July 1, 2026**  
**Revised 5/27/25**

**Package-all other lines: Liberty Mutual**

General notes on proposal:

\*Blanket limit: \$207,597,440 (increase of \$17.3M over prior year to reflect KDE & adding sports complex)

\*property values not included in blanket: \$435,000

\*"land improvements" increased to \$500,000 for athletic fields, tracks, etc

A. Deductible summary:

\*\$25,000 property deductible other than wind/hail

\*\$100,000 wind/hail deductible on all buildings except votech, middle school & high school

\*\$250,000 wind/hail deductible on votech, middle school & high school

\*\$100,000 water damage deductible

\*\$100,000 flood deductible

\*10% or \$100,000 minimum earthquake deductible

\*\$25,000 E&O deductible

\*\$25,000 non monetary deductible on the E&O

\*\$10,000 sexual misconduct deductible

\*\$5,000 Law enforcement liability deductible

B. Buildings not included in the blanket limit and are covered ACV (including roofs) for the limit shown, Limit includes building and contents:

1. Portable building #1 garrard educ ctr- \$20,000
2. Portable building #2 garrard educ ctr- \$10,000
3. Baseball storage at middle school- \$10,000
4. Greenhouse at middle school- \$75,000
5. Football storage unit at high school- \$20,000
6. Portable storage at camp dick Robinson- \$20,000
7. Greenhouse at high school- \$280,000

C. Buildings that have ACV roof:

1. Bus Garage
2. Athletics-future -723 Stanford St
3. Votech Building
4. Paint Lick elementary storage
5. Garrard Education center
6. Middle school fieldhouse
7. Maintenance building at middle school
8. Football concession stand at middle school
9. Football field/press box at middle school

**Auto notes:**

- \*\$5000 comp and collision deductibles on all vehicles
- \*No aggregate (maximum) deductible for comp claims; will apply per vehicle regardless of how many are damaged
- \*Replacement cost on buses for those that are 5 years old & newer

**Umbrella Notes:**

- \*\$5,000,000 limit

**Workers Compensation: Harford/Clearpath**

Mod increased from .97 to 1.01

- \*No major changes in terms from last year to this year other than property limits

**Premium Summary:**

**Harford/Clearpath work comp: \$62,053 (was \$58,224)**

**Liberty Mutual:           \$452,064 with terrorism (was \$421,492)**  
**\$449,657 without terrorism**

**Optional quote for \$1M umbrella: \$13,514 (\$5M is \$36,487 and included in above figure)**