

# Powell County Board of Education

PREMIUM COMPARISON			
Line of Coverage	2024-2025	2025-2026	2025-2026
	EMC \$5,000 Property Ded \$75,000 Wind/Hail Deductible	EMC \$5,000 Property Ded \$75,000 or 1%Wind/Hail Deductible	Liberty Mutual \$10,000 Property Ded \$100,000 Wind/Hail \$250,000 Loc 4 & 5
Blanket Building and Contents Total Insured Value	\$110,128,028	\$114,824,691	\$114,824,691
Flood Coverage Limit	\$1,000,000	\$1,000,000	\$1,000,000
Earthquake Limit	\$5,000,000	\$5,000,000	\$5,000,000
Package Premium	\$20,290	\$25,082	\$67,389
Property Premium	\$124,644	\$147,861	\$124,678
Auto Premium	\$77,946	\$88,552	\$160,214
Umbrella Premium	\$30,639	\$35,190	\$49,910
P & C Total	\$253,519	\$296,685	\$402,191

Accept Coverage ☐

Decline Coverage ☐

Workers Compensation - KEMI	2024-2025	2025-2026	
	\$84,029 Experience Mod- 1.29	\$119,520 Experience Mod - 1.90	

Accept Coverage ☐

Decline Coverage ☐

This presentation is designed to give you an overview of the insurance coverages we are offering for Powell County Schools. 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.

## CHANGES IN 2025-2026 EMC RENEWAL

- 1% Wind/Hail deductible applies to the following locations:
  - Central Office/Bown Elementary/Clay City Elementary including Football stadium and Field House
  - Bus Garage/Powell County Middle School/Stanton Elementary/Main Storage Building/Powell County School Board Annex
  - All other buildings have \$75,000 Wind/Hail Deductible
- Earthquake - 5,000,000 10% deductible/ Flood 1,000,000 - \$50,000 deductible (No exclusions)
- ACV Roof Endorsements on roofs considered in disrepair.
- Comp /Collision deductible increased from \$1,000 to \$2,000 all vehicles.
- Property Damage deductible added to auto - \$2,500.
- Umbrella reduced from \$10,000,000 to \$ 5,000,000.
  - Sexual Abuse & Molestation sublimit of \$ 2,000,000

## LIBERTY MUTUAL PROPOSAL

- \$100,000 Wind/Hail deductible
- \$10,000 All Other Property
- \$ 250,000 Wind/Hail ded applies to:

Location: 4- 700 West College Ave., High School

Location 5- 770 West College Ave., Middle School

- Earthquake- 10% ded. Minimum \$100,000
- Flood- 10% ded-Minimum \$ 100,000
- Water Damage- \$50,000 ded
- \$5,000 ded Comp and Collision

### ADDITIONAL SUMBISSIONS:

CM Regent – Not an option for Powell County Schools for 2025-2026. Advised that they could only offer proposals to schools with Total Insured Values below \$100M and fleet smaller than 20 buses/vehicles.

Gladfelter – Not an option for Powell County Schools for 2025-2026. Did not have \$2M primary auto coverage filed with KY Dept of Insurance as well as no School Bus Endorsement. Their coverage would not meet KDE guidelines this year.

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

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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	\$13,042.36	\$12,256.36	
		Accept Coverage <input type="checkbox"/> Decline Coverage <input type="checkbox"/>	

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