

PREMIUM COMPARISON

Line of Coverage	2024-2025	2025-2026
	Liberty Mutual \$10,000 Property Deductible \$100,000 Wind/Hail Deductible	Liberty Mutual \$10,000 Property Deductible \$100,000 Wind/Hail Deductible
Blanket Building and Contents Total Insured Value	\$164,671,489	\$170,621,137
Flood Coverage Limit	\$1,000,000	\$1,000,000
Earthquake Limit	\$5,000,000	\$5,000,000
Property Premium	\$171,887	\$187,476
Liability Premium	\$92,727	\$106,264
Auto Premium	\$190,375	\$215,601
Umbrella Premium	\$49,169	\$45,270
P & C Total	\$504,158 /	\$554,611

Accept Coverage ☐

Decline Coverage ☐

Workers' Compensation - KEMI	2024-2025	2025-2026
	\$99,627.92 /	\$96,960.96

Accept Coverage ☐

Decline Coverage ☐

This presentation is designed to give you an overview of the insurance coverages we are offering for Bourbon 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 LIBERTY MUTUAL RENEWAL

- Comprehensive and Collision Deductibles increased to \$5,000 on Buses
- Uninsured/Underinsured Motorists Limit decreased to \$500,000
- Umbrella Limit decreased to \$5,000,000
- Firearms exclusion - does not apply to SRO

OPTIONAL COVERAGES AVAILABLE

COVERAGE	ADDITIONAL ANNUAL PREMIUM	ACCEPT COVERAGE	DECLINE COVERAGE
TRIA (Terrorism) Premium	\$3,475	<input type="checkbox"/>	<input type="checkbox"/>
Deductible Buydown Premium - (Wind/Hail from \$100,000 to \$25,000) (does <u>not</u> include KY Surcharge/Taxes)	\$48,000	<input type="checkbox"/>	<input type="checkbox"/>

ADDITIONAL/OPTIONAL COVERAGES		
COVERAGE	QUOTE COVERAGE	DECLINE COVERAGE
Flood	<input type="checkbox"/>	<input type="checkbox"/>
Sinkhole	<input type="checkbox"/>	<input type="checkbox"/>
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	<input type="checkbox"/>	<input type="checkbox"/>
Higher Money & Securities	<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"/>
Higher Uninsured/Underinsured Motorist Limits	<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"/>

WIND/HAIL DEDUCTIBLE BUYDOWN OPTION							
Premise #	Bldg. #	Building	Total Insured Value	Deductible Buydown Limit	Premium	Accept	Decline
ALL	ALL	ALL Locations	\$170,621,137	\$825,000	\$48,000	<input type="checkbox"/>	<input type="checkbox"/>

The information above is an offering of Deductible Buydown Insurance for all locations. The District can purchase \$75,000 of coverage which will be payable to the District for Wind/Hail Property Claims. The District has the opportunity to purchase this on all locations OR you can choose to purchase this coverage for any of the buildings. 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 District.**

X

Please Print Authorized Signer's Name

X

Please Print Authorized Signer's Title

X

Authorized Signer's Signature

X

Date

CYBER LIABILITY PREMIUM COMPARISON

2025-2026 Cyber Liability – Houston Casualty Company

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
 - Your Phishing Fraud Loss Sublimit - \$250,000
 - Aggregate Deductible - \$30,000

Policy Limit	2024-25: \$1,000,000	2025-26: \$1,000,000
Cyber Liability Premium	\$13,556.93 /	\$13,556.93
		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 Bourbon 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.

X

Please Print Authorized Signer's Name

X

Please Print Authorized Signer's Title

X

Authorized Signer's Signature

X

Date

