

## Russellville Independent Schools

PREMIUM COMPARISON		
Line of Coverage	2024-2025	2025-2026
	EMC \$10,000 Property Deductible \$75,000 Wind/Hail Deductible	EMC \$10,000 Property Deductible 1% Wind/Hail Deductible
Blanket Building and Contents Value	\$98,617,504	\$101,608,225
Earthquake Limit	\$5,000,000	\$5,000,000
Package Premium	\$16,875	\$18,495
Property Premium	\$113,800	\$133,267
Auto Premium	\$23,802	\$24,692
Umbrella Premium	\$8,686	\$9,201
P & C Total	\$163,163	<b>\$185,655</b>
		Accept Coverage <input checked="" type="checkbox"/>
		Decline Coverage <input type="checkbox"/>

This presentation is designed to give you an overview of the insurance coverages we are offering for Russellville Independent 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

- Replacement Cost removed on buses over 10 years old.
- Increased Comprehensive/Collision Deductible to \$2,000/\$2,000 on all buses. \$1,000/\$2,000 all other
- 1% Wind/Hail Deductible - \$75,000 minimum
- Linebacker ( E & O ) deductible increased from \$2,500 to \$5,000
- Umbrella -\$5,000,000 - S & M Sublimit decreased to \$ 2,000,000.
- Limitation of coverage for Roof System , adding ACV & Cosmetic Damage limitation

### OPTIONAL COVERAGES AVAILABLE

COVERAGE	ANNUAL PREMIUM	ACCEPT COVERAGE	DECLINE COVERAGE
<b>Deductible Buydown Premium for all locations -</b> (does <u>not</u> include KY Surcharge/Taxes)	\$78,554	<input 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 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 - Current \$50,000	<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"/>
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
1	1	Central Office	\$4,768,988			<input type="checkbox"/>	<input type="checkbox"/>
2	1	High School	\$36,488,012			<input type="checkbox"/>	<input type="checkbox"/>
2	2	MS 7/8 Center	\$10,430,419			<input type="checkbox"/>	<input type="checkbox"/>
4	1	Stevenson Elementary	\$31,715,463			<input type="checkbox"/>	<input type="checkbox"/>
5	1	Vocational School	\$13,740,542			<input type="checkbox"/>	<input type="checkbox"/>

The information above is an offer of Deductible Buydown Insurance for all the locations listed. The district can purchase \$100,000 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. *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

Print Authorized Signer's Name

X

Print Authorized Signer's Title

X

Authorized Signature

X

Date

**CYBER LIABILITY PREMIUM COMPARISON**

**2025 - 2026 Cyber Liability – Tokio Marine Specialty**

**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	\$4,158.46	<b>\$3,961.44</b>	Accept Coverage <input checked="" type="checkbox"/> Decline Coverage <input type="checkbox"/>

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X

Print Authorized Signer's Name

X

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X

Authorized Signature

X

Date