

**Northern Kentucky Educational Cooperative  
COVERAGE COMPARISON**

	2025-26	2026-27	
	Liberty Mutual	Liberty Mutual	Obsidian
<b>Building and Contents Total Insured Value</b>	\$18,824,453	Quote not yet provided	\$19,227,141
<b>Earthquake limit</b>	\$5,000,000		\$10,000,000
<b>Flood limit</b>	\$1,000,000		\$10,000,000
<b>Property deductible</b>	\$2,500		\$2,500
<b>Wind deductible</b>	\$100,000		\$2,500
<b>Hail deductible</b>	\$100,000		\$25,000
<b>Water damage deductible</b>	\$50,000		\$2,500
<b>Auto Liability limit</b>	\$1,000,000		\$2,000,000
<b>General Liability limit</b>	\$1,000,000		\$1,000,000
<b>General Liability deductible</b>	\$0		\$0
<b>SML limit</b>	\$1,000,000		\$1,000,000
<b>SML retroactive date</b>	07/01/1992		7/1/1992
<b>SLEO limit</b>	\$1,000,000		\$1,000,000
<b>SLEO retroactive date</b>	07/01/1992		7/1/1992
<b>SLEO deductible</b>	\$5,000		\$5,000
<b>Crime limit</b>	\$100,000		\$100,000
<b>Crime deductible</b>	\$1,000		\$1,000
<b>Law Enforcement limit</b>	\$1,000,000		\$1,000,000
<b>Law Enforcement retroactive date</b>	7/1/2021		7/1/2021
<b>Law Enforcement deductible</b>	\$5,000		\$5,000
<b>Liability Umbrella</b>	\$5,000,000 \$10,000 SIR		N/A
<b>Excess Liability (covers all liability lines including work comp EL)</b>	N/A		\$5,000,000 \$0 deductible

## PREMIUM COMPARISON

	2025-26	2026-27	
	Liberty Mutual	Liberty Mutual	Obsidian
<b>Property premium</b>	\$91,027	Quote not yet provided	\$83,947
<b>General Liability premium</b>	\$15,546		\$19,752
<b>Auto premium</b>	\$1,831		\$1,500
<b>Crime premium</b>	\$775		\$775
<b>Law Enforcement Premium</b>	\$720		\$592
<b>SLEO premium</b>	\$32,689		\$33,897
<b>Umbrella/Excess liability premium</b>	\$22,750		\$35,784
<b>Total</b>	<b>\$165,338</b>		<b>\$176,247</b>
<b>Taxes and Fees</b>	Included		<b>\$8,459.85</b>
			Accept Coverage <input type="checkbox"/>
			Decline Coverage <input type="checkbox"/>
Additional coverage options			
<b>Wind/Hail deductible buydown (100k to 25k)</b>	\$5,750		Included
<b>Mine Subsidence</b>	Not included		Included
<b>TRIA (Terrorism)</b>	Not included		Included
<b>TOTAL Premiums including taxes/fees</b>	<b>\$171,088</b>		<b>\$184,706.86</b>
Workers' Compensation	2025-26	2026-27	
	KEMI	KEMI	
	<b>\$49,550.56</b> 2.02 Exp Mod	<b>\$35,133.05</b> 1.21 Exp Mod	
			Accept Coverage <input type="checkbox"/>
			Decline Coverage <input type="checkbox"/>

**CYBER LIABILITY PREMIUM COMPARISON**

**2026-2027 Cyber Liability**

- Coverage Limits:**
- Cyber Incident Response – up to policy limit
  - Cyber Crime Funds Transfer Fraud – up to policy limit
  - System Damage and Rectification Costs – up to policy limit
  - Network Security & Privacy Liability – up to policy limit, in the aggregate, including costs and expenses

<b>Policy Limit</b>	2025-26: <b>\$1,000,000</b>	2026-27: <b>\$1,000,000</b>
<b>Cyber Liability Premium</b>	<b>\$4,659.72</b>	<b>\$6,844.25</b>
		Accept Coverage <input type="checkbox"/> Decline Coverage <input type="checkbox"/>

X  
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Please Print Authorized Signer's Name

X  
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Please Print Authorized Signer's Title

X  
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Authorized Signer's Signature

\_\_\_\_\_  
Date