

**Marion County Board of Education  
COVERAGE COMPARISON**

	2025-26	2026-27	
	Liberty Mutual	Liberty Mutual	Obsidian
<b>Building and Contents Total Insured Value</b>	\$205,335,908	Quote not yet received	\$217,675,389
<b>Earthquake limit</b>	\$5,000,000 (10% deductible)		\$10,000,000 (5% deductible)
<b>Flood limit</b>	\$1,000,000		\$10,000,000
<b>Property deductible</b>	\$10,000		\$10,000
<b>Wind deductible</b>	1% subject to \$100,000 minimum (Per location)		\$10,000 (Per occurrence)
<b>Hail deductible</b>	1% subject to \$100,000 min		\$75,000 (Per occurrence)
<b>Water damage deductible</b>	\$50,000		\$10,000
<b>Auto Liability limit</b>	\$2,000,000	Auto <b>NOT</b> included in Umbrella	\$2,000,000 (Auto <b>INCLUDED</b> in \$5M Umbrella)
<b>Auto PD deductible</b>	\$5,000		\$5,000
<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	SML <b>NOT</b> included in Umbrella	\$1,000,000/\$3,000,000 (SML <b>INCLUDED</b> in \$5M Umbrella)
<b>SML retroactive date</b>	07/01/1992	SML retro date changing to 07/01/2021	07/01/1992
<b>SLEO limit</b>	\$1,000,000	SLEO <b>NOT</b> included in Umbrella	\$1,000,000 (SLEO <b>INCLUDED</b> in \$5M Umbrella)
<b>SLEO retroactive date</b>	07/01/2019		7/1/2019
<b>SLEO deductible</b>	\$10,000		\$10,000
<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>	07/01/2021		7/1/2021
<b>Law Enforcement deductible</b>	\$2,500	Increasing to \$5,000	\$2,500
<b>Liability Umbrella limit</b>	\$5,000,000	Reducing to \$1,000,000	\$5,000,000
<b>Liability Umbrella deductible</b>	\$0		\$0

## PREMIUM COMPARISON

	2025-26	2026-27	
	Liberty Mutual	Liberty Mutual	Obsidian
Property premium	\$239,667	Quote not yet received	\$282,042
General Liability premium	\$92,268		\$70,255
Auto premium	\$118,309		\$186,439
Crime premium	\$592		\$500
Law Enforcement Premium	\$926		\$2,095
SLEO premium	\$99,419		\$37,645
Umbrella premium	\$63,735		\$43,922
<b>Total</b>	<b>\$612,338</b>		<b>\$622,898</b>
Taxes and Fees	Included		\$29,899.10
			Accept Coverage <input type="checkbox"/>
			Decline Coverage <input type="checkbox"/>
Additional coverage options			
Pollution	Included		Included
Mine Subsidence	Not included		Included
TRIA (Terrorism)	Included		Included
<b>TOTAL Premiums including taxes/fees</b>	<b>\$612,338.00</b>		<b>\$652,797.10</b>
Workers' Compensation	2025-26	2026-27	
	Summit	KEMI	
	<b>\$116,937</b> Exp Mod .82	<b>\$126,516</b> Exp Mod 1.16 *Payroll increased from \$21,714,234 to \$23,423,290 *Summit Renewal: \$140,843	

## 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

Policy Limit	2025-26: \$1,000,000	2026-27: \$1,000,000
<b>Cyber Liability Premium</b>	<b>\$8,859</b> <b>Revenue: \$20,500,000</b>	<b>\$10,884</b> <b>Revenue: \$35,500,000</b>
		Accept Coverage <input type="checkbox"/> Decline Coverage <input type="checkbox"/>

X \_\_\_\_\_  
Please Print Authorized Signer's Name

X \_\_\_\_\_  
Please Print Authorized Signer's Title

X \_\_\_\_\_  
Authorized Signer's Signature Date