

**RUSSELLVILLE INDEPENDENT SCHOOLS
COVERAGE COMPARISON**

| | 2025-26 | 2026-27 | |
|---|---------------------------|---------------------------|-------------------------------|
| | EMC | EMC | Obsidian |
| Building and Contents Total Insured Value | \$ 101,608,225 | \$103,495,429 | \$103,074,413 |
| Earthquake limit | \$5,000,000 | \$5,000,000 | \$10,000,000 |
| Flood limit | \$1,000,000 | 1,000,000 | \$10,000,000 |
| Property deductible | \$10,000 | \$10,000 | \$10,000 |
| Wind deductible | \$75,000 1% on schools | \$75,000 1% on schools | \$10,000 |
| Hail deductible | \$75,000 1% on schools | \$75,000 1% on schools | \$75,000 |
| Water damage deductible | \$50,000 | \$50,000 | \$10,000 |
| Auto Liability limit | \$2,000,000 | \$2,000,000 | \$2,000,000 |
| Auto PD deductible | \$2,000 | \$2,000 | \$2,500 |
| General Liability limit | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| General Liability deductible | 0 | 0 | \$0 |
| SML limit | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| SML retroactive date | Occurrence | Occurrence | Occurrence |
| SLEO limit | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| SLEO retroactive date | 07/01/1995 | 07/01/199 | 07/01/1995 |
| SLEO deductible | \$5,000 | \$5,000 | \$5,000 |
| Crime limit | \$50,000 | \$50,000 | \$50,000 |
| Crime deductible | \$500 | \$500 | \$500 |
| Law Enforcement limit | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Law Enforcement retroactive date | Occurrence | Occurrence | Occurrence |
| Law Enforcement deductible | \$0 | \$0 | \$2,500 |
| Liability Umbrella | \$5,000,000 \$0 SIR | \$5,000,000 \$0 SIR | N/A |
| Excess Liability (extends over liability lines including EL) | N/A | N/A | \$5,000,000 \$0 deductible |

PREMIUM COMPARISON

| | 2025-26 | 2026-27 | |
|---|---------------------|---|---|
| | EMC | EMC | Obsidian |
| Property premium | \$133,267 | \$140,710.10 | \$92,795 |
| General Liability premium | \$6,793 | \$6,846 | \$21,834 |
| Auto premium | \$27,641 | \$24,668 | \$53,813 |
| Crime premium | \$100 | \$100 | \$100 |
| Law Enforcement Premium | Included in GL | Included in GL | \$655 |
| SLEO premium | \$9,845 | \$10,744 | \$11,642 |
| Inland Marine | \$1,757.00 | \$3,229.10 | Included in Property |
| -Liability Umbrella – EMC -Excess Liability - Obsidian Specialty premium | \$9,201 | \$10,558 | \$13,728 |
| Total | \$188,604.00 | \$193,626.10 | \$194,567.00 |
| Taxes and Fees | Included | Included | \$9,339.22 |
| | | Accept Coverage <input type="checkbox"/> Decline Coverage <input type="checkbox"/> | Accept Coverage <input type="checkbox"/> Decline Coverage <input type="checkbox"/> |
| Additional coverage options | | | |
| Mine Subsidence | Not included | Not Included | Included |
| TRIA (Terrorism) | Not included | Not Included | Included |
| TOTAL Premiums including taxes/fees | \$188,604.00 | \$193,626.10 | \$203,906.22 |

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 | 2025-2026 \$1,000,000 | 2026-2027 \$1,000,000 |
| Cyber Liability Premium | \$3,961.44 | \$5,669.68 |
| | | 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