

**Elizabethtown Independent Board of Education  
COVERAGE COMPARISON**

	2025-26	2026-27	
	Liberty Mutual	Liberty Mutual	Obsidian
<b>Building and Contents Total Insured Value</b>	\$168,714,583	Quote not yet provided	\$169,622,899
<b>Earthquake limit</b>	\$500,000 (10% deductible)		\$10,000,000 (5% deductible)
<b>Flood limit</b>	\$100,000		\$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 flat (Per Occurrence)
<b>Hail deductible</b>	1% subject to \$100,000 minimum (Per Location)		\$100,000 (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)	Auto <b>NOT</b> included in Umbrella	\$2,000,000 (Auto <b>INCLUDED</b> in \$5M Umbrella)
<b>Auto PD deductible</b>	\$5,000		\$2,500
<b>General Liability limit</b>	\$1,000,000		\$1,000,000
<b>General Liability Ded</b>	\$0		\$0
<b>SML limit</b>	\$1,000,000/\$1,000,000	SML <b>NOT</b> included in Umbrella  SML Retroactive Date changing to 07/01/2021; Was 07/01/1992	\$1,000,000/\$3,000,000 (SML <b>INCLUDED</b> in \$5M Umbrella)
<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>	11/01/2000		11/01/2000
<b>SLEO deductible</b>	\$10,000		\$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>	07/01/2009		07/01/2009
<b>Deductible</b>	\$2,500	Increasing to \$5,000	\$2,500
<b>Liability Umbrella limit</b>	\$5,000,000	Decreasing to \$1,000,000 Excluding Auto Underlying	\$5,000,000
<b>Liability Umbrella deductible</b>	\$0		\$0

## PREMIUM COMPARISON

	2025-26	2026-27	
	Liberty Mutual	Liberty Mutual	Obsidian
<b>Property premium</b>	\$203,237	Quote not yet provided	
<b>General Liability premium</b>	\$53,597		\$46,167
<b>Auto premium</b>	\$73,298		\$122,515
<b>Crime premium</b>	\$500		\$500
<b>Law Enforcement Premium</b>	\$2,316		\$1,377
<b>SLEO premium</b>	\$37,300		\$24,738
<b>Umbrella premium</b>	\$32,149		\$28,863
<b>Total</b>	\$402,397		\$409,642
<b>Taxes and Fees</b>	Included		\$19,622.82
			Accept Coverage <input type="checkbox"/>
			Decline Coverage <input type="checkbox"/>
Additional coverage options			
<b>Mine Subsidence</b>	Not included		Included
<b>TRIA (Terrorism)</b>	Included		Included
<b>TOTAL Premiums including taxes/fees</b>	<b>\$402,397.00</b>		<b>\$429,304.82</b>
Workers' Compensation	2025-26	2026-27	
	KEMI	KEMI	
	<b>\$120,762</b> <b>Exp Mod 1.83</b>	<b>\$123,299.14</b> <b>Exp Mod 1.53</b>  *** Payrolls per expiring	

**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>\$11,968.16</b>	<b>\$12,497.40</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

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Date