



June 4, 2026

Ms. Keylie Fears, Director of Finance
Todd County Board of Education
205 Airport Road
Elkton, KY 42220

RE: Property & Casualty Insurance Program Including Deductible Buy Down

Ms. Fears,

Thank you for taking the time to meet with me today regarding the school insurance program. All lines of coverage are provided by EMC Insurance with the exception of the Deductible Buy Down policy which is written thru Lloyd London.

Due to a little bit of softening in the property insurance market, we were able to negotiate a slightly lower overall cost versus last year. More importantly, we were able to significantly improve the Term and Conditions regarding the property deductible for wind and hail losses.

Last year after purchasing the Deductible Buy Down policy, you had a \$75,000 wind/hail deductible per each of your 6 locations. This upcoming school year, you will have a one time \$10,000 deductible per occurrence for wind and hail claims. That singular deductible will cover losses for all locations.

Below is a premium comparison of last year's premium and the proposed renewal.

Line of Business	EMC Insurance 25-26	EMC Insurance 26-27
Property/Liability Pkg	183,767	183,707
Cyber/Crime	1,957	1,957
Business Auto	68,924	70,131
School Board Liability	8,170	10,300
Commercial Umbrella	29,408	29,033
EMC Package Total	292,226	295,128
Ded. Buy Down	49,972	37,366
Annual Premium	\$342,198	\$332,494

Please let me know if you have any follow up questions and I'm always available to meet with you or the Board at your request. We are appreciative to be of service to The Todd County Board of Education.

Kind regards,

Malcolm Blane

4057 Lafayette Road
P.O. Box 552
Hopkinsville, KY 42241

Phone: 270.886.3939
Fax: 270.886.8177
www.higginsinsurance.com

TODD COUNTY BOARD of EDUCATION
SCHEDULE of PROPERTY LOCATIONS

Location	Building	Description
1	1	Central Office (205 Airport Rd.)
2	1	Bus Garage (209 Garth Lane)
	2	Maintenance Building
	3	Maintenance Storage
3	1	Todd Central High School (806 S. Main)
	2	Classroom Annex
	3	Greenhouse
	4	ATMTC Building
	5	Concession Building
	6	Horizons Academy (804 S. Main)
4	1	Todd County Middle School (515 W. Main St.)
5	1	North Todd Elementary (7300 Greenville Rd.)
6	1	South Todd Elementary (4115 Guthrie Road)