

COVERAGE COMPARISON			
	2025-26	2026-27	2026-27
	Liberty Mutual	Liberty Mutual	Obsidian
Building and Contents Total Insured Value	\$170,621,137	\$171,461,879	\$171,461,879
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	\$100,000	\$100,000	\$10,000
Hail deductible	\$100,000	\$100,000	\$25,000
Water damage deductible	\$50,000	\$50,000	\$10,000
Auto Liability limit	\$2,000,000	\$2,000,000	\$2,000,000
Auto PD deductible	\$5,000 buses/\$2,500 all others	\$5,000 buses/\$2,500 all others	\$2,500
General Liability limit	\$1,000,000	\$1,000,000	\$1,000,000
SML limit	\$1,000,000	\$1,000,000	\$1,000,000
SML retroactive date	07/01/1992	07/01/1992	07/01/1992
SML deductible	\$10,000	\$10,000	\$10,000
SLEO limit	\$1,000,000	\$1,000,000	\$1,000,000
SLEO retroactive date	07/01/1992	07/01/1992	07/01/1992
SLEO deductible	\$10,000	\$10,000	\$5,000
Crime limit	\$100,000/\$250,000	\$100,000/\$250,000	\$250,000
Crime deductible	\$5,000/\$10,000	\$5,000/\$10,000	\$10,000
Law Enforcement limit	\$1,000,000	\$1,000,000	\$1,000,000
Law Enforcement retroactive date	07/01/1992	07/01/1992	07/01/1992
Law Enforcement deductible	\$1,000	\$5,000	\$1,000
Liability Umbrella	\$5,000,000 \$10,000 SIR	\$3,000,000 \$10,000 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	2026-27
	Liberty Mutual	Liberty Mutual	Obsidian
Property premium	\$187,476	\$177,439	\$266,259
General Liability premium	\$55,849	\$83,164	\$66,609
Auto premium	\$215,601	\$251,483	\$176,765
Crime premium	\$3,086	\$3,086	\$2,500
Law Enforcement Premium	\$1,464	\$1,332	\$1,986
SLEO premium	\$45,865	\$47,460	\$35,691
-Liability Umbrella – Liberty Mutual -Excess Liability – Obsidian Specialty Premium	\$45,270	\$49,262	\$41,443
Total	\$554,611	\$613,226	\$591,253
Taxes and Fees	Included	Included	\$28,380.14
			Accept Coverage ☐ Decline Coverage ☐
Additional coverage options			
TRIA (Terrorism)	\$3,475 (not taken)	\$2,206 Accept Coverage ☐ Decline Coverage ☐	Included
Wind/Hail Deductible Buydown (from \$100,000 to \$25,000)	\$48,500	\$45,875 Accept Coverage ☐ Decline Coverage ☐	(Hail only) included
TOTAL Premiums including taxes/fees	\$603,111.00	\$661,307.00 (including TRIA & Wind/Hail Deductible Buydown)	\$619,633.14
Workers’ Compensation	2025-26	2026-27	
	KEMI	KEMI	
	\$96,960.96	\$98,914.32	
			Accept Coverage ☐ Decline Coverage ☐
This presentation is designed to give you an overview of the insurance coverage we are offering for your school system. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverage, conditions, and exclusions.			

X

Please Print Authorized Signer's Name

X

Please Print Authorized Signer's Title

X

Authorized Signer's Signature

X

Date

CYBER LIABILITY PREMIUM COMPARISON

2026-2027 Cyber Liability – Houston Casualty Company

Coverage Limits:

- Multimedia Liability Coverage – up to policy limit
- Security and Privacy Liability Coverage – up to policy limit
- Privacy Regulatory Defense & Penalties Coverage - up to policy limit
 - Cyber Extortion Coverage - up to policy limit
 - Breach Event Costs Coverage - up to policy limit
 - System Failure Coverage - up to policy limit
- Non-IT Service Provider Dependent System Failure – up to policy limit
 - Cyber Crime Coverage - \$250,000
 - Your Phishing Fraud Loss Sublimit - \$250,000

Policy Limit	2025-26: \$1,000,000	2026-27: \$1,000,000
Cyber Liability Premium	\$13,556.93	\$13,556.93
		Accept Coverage ☐ Decline Coverage ☐

This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions, and exclusions.

X

Please Print Authorized Signer's Name

X

Please Print Authorized Signer's Title

X

Authorized Signer's Signature

X

Date