Houchens Insurance Group™
EDUCATION

POWELL COUNTY BOARD OF EDUCATION COVERAGE COMPARISON			
	2025-26	2026-27	
	EMC	EMC	Obsidian
Building and Contents Total Insured Value	$114,824,691	$152,780,709	$152,780,709
Earthquake limit	$5,000,000	$5,000,000	$10,000,000
Flood limit	$1,000,000	$1,000,000	$10,000,000
Property deductible	$5,000	$5,000	$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	$100,000
Water damage deductible	$5,000	$5,000	$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	7/1/1992	7/1/1992	7/1/1992
SLEO limit	$1,000,000	$1,000,000	$1,000,000
SLEO retroactive date	7/1/1992	7/1/1992	7/1/1992
SLEO deductible	$5,000	$5,000	$5,000
Crime limit	$100,000	$100,000	$100,000
Crime deductible	$1,000	$1,000	$1,000
Law Enforcement limit	$1,000,000	$1,000,000	$1,000,000
Law Enforcement retroactive date	Occurrence	Occurrence	Occurrence
Law Enforcement deductible	$5,000	$5,000	$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

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EDUCATION

PREMIUM COMPARISON

	2025-26	2026-27	
	EMC	EMC	Obsidian
Property premium	$171,823	$182,800	$181,519
General Liability premium	$14,504	$14,978	$42,710
Auto premium	$81,933	$82,888	$104,287
Inland Marine	$622	$1,431	
Crime premium	$366	$366	$500
Law Enforcement Premium	$1,805	$1,810	$1,281
SLEO premium	$10,006	$11,064	$22,773
-Liability Umbrella – EMC -Excess Liability - Obsidian Specialty premium	$32,817	$35,054	$27,853
Total	$313,866	$330,391	$380,923
Taxes and Fees	Included	Included	$18,284.30
			Accept Coverage ☐ Decline Coverage ☐
Additional coverage options			
Mine Subsidence	Not included	Not Included	Included
TRIA (Terrorism)	Not included	Not Included	Included
TOTAL Premiums including taxes/fees/endorsements	**$313,866**	**$330,391**	**$399,207**

	2025-26	2026-27
Workers' Compensation	KEMI	KEMI
	$119,520.11	**$120,311.59**
		Accept Coverage ☐ Decline Coverage ☐

Houchens Insurance Group™
EDUCATION

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 CFC $1,000,000	2026-2027 CFC $1,000,000
Cyber Liability Premium	**$12,256.36**	**$13,566.36**
		Accept Coverage ☐ Decline Coverage ☐

X
Please Print Authorized Signer's Name

X
Please Print Authorized Signer's Title

X
Authorized Signer's Signature Date