

Insurance Detail Comparison		Liberty Mutual <i>Whitenack & Souder</i>	Bluegrass Risk Management <i>Assured Partners</i>	Obsidian <i>Houchens Insurance Group</i>
Deductibles				
Property/Equipment Breakdown		\$10,000	\$5,000	\$10,000
Auto Physical Damage		\$5,000	\$2,500	\$5,000
Flood/High Hazard Flood		No coverage	\$100,000/\$500,000 per location	\$25,000
Earthquake		10% of Location Values/ \$100,000 minimum	\$100,000 per location	\$25,000
Windstorm & Hail		1% of Location Values/ \$100,000 minimum per location	\$100,000 per occurrence	Wind - \$10,000 per occurrence Hail - \$25,000 per occurrence
Water Damage		\$50,000 per location	\$5,000	\$10,000
General Liability		\$0	\$0	\$0
Employee Benefits Liability		\$1,000	\$0	\$0
Law Enforcement Liability		\$10,000	\$0	\$5,000
Sexual Abuse/Harassment Liability		\$10,000	\$0	\$5,000
Crime		No coverage	\$2,500	\$1,000
School Leaders/Employment Practices		\$10,000	\$10,000	\$5,000
Valuations				
Property - Buildings & Contents		Replacement Cost	Replacement Cost	Replacement Cost
APD - Buses 5 years old or newer		Actual Cash Value	Replacement Cost	Replacement Cost
Autos older than 5 years		Actual Cash Value	Actual Cash Value	Actual Cash Value
Inland Marine/Contractors Equipment		Actual Cash Value	Replacement Cost	\$250,000 included
Roofs		Replacement Cost/ ACV on Tech/FS Bldg, Old MCES, Bus Garage, Nurses Bldg.	Replacement Cost/ ACV - 20 years or older (all except MCSH & New MCES)	Replacement Cost
Property - Limits				
Property Policy Limit - Buildings, Personal Property		\$199,599,302	\$500,000,000	\$229,072,612
Boiler & Machinery (Equipment Breakdown)		Policy Limit	\$500,000,000	Policy Limit
Earth Movement		\$25,000,000	\$25,000,000*	\$10,000,000
Flood		None	\$25,000,000*	\$10,000,000
Moderate Flood		None	\$25,000,000*	determined by flood designation
High Hazard Flood Locations		None	\$25,000,000*	determined by flood designation

	Liberty Mutual	Bluegrass Risk Management	Obsidian
Casualty - Limits of Liability			
General Liability	\$1,000,000	\$5,000,000	\$1,000,000
Employee Benefits Liability	\$1,000,000	\$5,000,000	\$1,000,000
Law Enforcement Liability	\$1,000,000	\$5,000,000	\$1,000,000
Sexual Harassment Liability	\$1,000,000	Included in General Liability Limit	\$1,000,000
Auto Liability	\$2,000,000	\$5,000,000	\$2,000,000
School Board Legal/Employment Practices Liability	\$1,000,000	\$5,000,000	\$1,000,000
Sexual Misconduct Liability	\$1,000,000	\$5,000,000	\$1,000,000
Crime	No Coverage	\$1,000,000	\$500,000
Social Engineering/Funds Transfer	No Coverage	\$250,000	Included in Cyber Limit
Excess Liability	\$2,000,000	\$5,000,000	\$5,000,000
Violent Event Response Coverage	\$500,000	\$5,000,000	\$1,000,000
Premiums			
Property Premium	\$284,562	Included	\$271,386
Equipment Breakdown	Included	Included	Included
General Liability Premium	\$122,038	Included	\$58,234
Auto Premium	\$131,699	Included	\$142,144
Crime Premium	N/A	Included	\$1,000
Law Enforcement Premium	\$1,299	Included	\$1,747
SLEO Premium	\$62,908	Included	\$31,061
Liability Umbrella Premium	\$35,859	Included	N/A
Excess Liability Premium	N/A	Included	\$36,627
Cyber Premium	N/A	N/A	\$2,500
Taxes and Fees	Included	Included	\$26,146
Total Premium	\$638,365	\$428,791	\$570,845

*Association Annual Aggregate