

Property			
	With Current Deductible Structure	Renewal Term EMC	Renewal term KICS
Carrier	EMC	EMC	KICS
Total Insured Value (including contents)	\$121,026,536	\$122,705,011	\$121,872,149
All Other Perils Deductible	\$25,000	\$25,000	\$50,000
Wind/Hail Deductible	1% and/or \$25,000	\$500,000	\$150,000
Water Deductible	\$25,000	\$25,000	\$100,000
Flood Limit	\$150,000	\$150,000	\$50,000,000
Earthquake Limit	\$150,000	\$150,000	\$50,000,000
Valuation of Buildings	Replacement Cost	Replacement Cost	Replacement Cost
Valuation of Roofs	Actual Cash Value if older than 15 years; otherwise Replacement Cost	Actual Cash Value if older than 15 years; otherwise Replacement Cost	Replacement Cost
Equipment Breakdown Limit	Included	Included	\$250,000,000
Inland Marine Limit	As Per Scheduled - \$1,544,618	As Per Scheduled - \$1,544,618	As Per Scheduled - \$1,544,618
General Liability			
Carrier	EMC	EMC	KICS
Each Occurrence	\$1,000,000	\$1,000,000	\$2,000,000
General Aggregate	\$2,000,000	\$2,000,000	\$4,000,000
Personal & Advertising Limit	\$1,000,000	\$1,000,000	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000	\$2,000,000	\$4,000,000
Medical Expenses	\$10,000	\$10,000	\$5,000
Employee Benefits Liability			
Carrier	EMC	EMC	KICS
Each Employee	\$1,000,000	\$1,000,000	\$2,000,000
General Aggregate	\$2,000,000	\$2,000,000	\$4,000,000
Deductible	\$1,000	\$1,000	\$1,000
Sexual Abuse Liability			
Carrier	EMC	EMC	KICS
Each Act Limit	\$4,000,000	\$4,000,000	\$2,000,000
General Aggregate	\$4,000,000	\$4,000,000	\$4,000,000
Educators Legal Liability/Linebacker			
Carrier	EMC	EMC	KICS
Each Claim Limit	\$1,000,000	\$1,000,000	\$2,000,000
General Aggregate	\$2,000,000	\$2,000,000	\$4,000,000
Deductible	\$2,500	\$2,500	\$2,500
Automobile			
Carrier	EMC	EMC	KICS
Combined Single Limit	\$1,000,000	\$1,000,000	\$2,000,000
Auto Physical Damage Valuation	As Per Scheduled - Actual Cash Value	As Per Scheduled - Actual Cash Value	Actual Cash Value - All Other Vehicles Replacement Cost - Buses 5 years or newer
Hired Auto Physical Damage	Cost New - Actual Cash Value	Cost New - Actual Cash Value	Cost New - Actual Cash Value
Comprehensive Deductible	\$1,000	\$1,000	\$1,000
Collision Deductible	\$1,000	\$1,000	\$1,000

Crime			
Carrier	EMC	EMC	KICS
Employee Theft	Varies by Employee	Varies by Employee	\$1,000,000
Forgery and Alteration	Varies by Employee	Varies by Employee	\$1,000,000
Theft, Disappearance and Destruction	Varies by Employee	Varies by Employee	\$1,000,000
Social Engineering	Varies by Employee	Varies by Employee	\$600,000
Deductible	\$20,000	\$20,000	\$0
Umbrella			
Carrier	EMC	EMC	KICS
Each Occurrence Limit	\$5,000,000	\$5,000,000	\$5,000,000
Aggregate Limit	\$5,000,000	\$5,000,000	\$5,000,000
Cyber Liability			
Carrier	EMC	EMC	KICS
Incident Response Cost	\$1,000,000	\$1,000,000	\$2,000,000
Legal Review Cost	\$1,000,000	\$1,000,000	\$2,000,000
IT and Forensic Cost	\$1,000,000	\$1,000,000	\$2,000,000
Privacy Breach Management	\$1,000,000	\$1,000,000	\$2,000,000
Network Security Liability	\$1,000,000	\$1,000,000	\$2,000,000
PCI Fines, Penalties and Assessments	\$1,000,000	\$1,000,000	\$2,000,000
Cyber Extortion	\$1,000,000	\$1,000,000	\$2,000,000
Retroactive Date	Full Prior Acts	Full Prior Acts	Full Prior Acts
Deductible			\$10,000
Crisis Protect/Violent Event			
Carrier	EMC	EMC	KICS
Aggregate Limit	\$1,000,000	\$1,000,000	\$500,000
Each Event Limit	\$1,000,000	\$1,000,000	\$500,000
Each Person Limit	\$25,000	\$25,000	\$75,000
Pollution Liability			
Carrier	EMC	EMC	KICS
Per School District Limit	No Coverage	No Coverage	\$1,000,000
Premium Summary			
TOTAL PREMIUM	\$463,500.00	\$466,000.00	\$457,559.47
	15617	15617	0
	\$479,117.00	\$481,617.00	\$457,559.47
	\$21,557.53	\$24,057.53	