

Clay County District Schools
Property and Casualty Premium Summary

		#1	#2	#3	#4
	Expiring Program	Lloydos of London Renewal	Lloyds of London Renewal - Increase Liability SIR's to \$300,000	Lloyd's of London Renewal - Removing Property	Safety National Package
Description	2019-2020	2020-2021	2020-2021	2020-2021	2020-2021
School Board Package	\$ 304,000.00	\$ 334,000.00	\$ 299,000.00	\$ 224,000.00	\$ 145,650.00
Excess Property	\$ 576,422.00	\$ 657,960.00	\$ 657,960.00	\$ 785,000.00	\$ 785,000.00
Excess WC	\$ 108,647.00	\$ 118,455.00	\$ 118,455.00	\$ 118,455.00	\$ 152,519.00
B&M	\$ 13,923.00	\$ 14,434.00	\$ 14,434.00	\$ 14,434.00	\$ 14,434.00
Storage Tank *	\$ 4,810.00	\$ 2,759.00	\$ 2,759.00	\$ 2,759.00	\$ 2,759.00
Active Assailant	\$ 15,000.00	\$ 15,535.00	\$ 15,535.00	\$ 15,535.00	\$ 15,535.00
Student Accident	\$ 9,069.00	\$ 9,069.00	\$ 9,069.00	\$ 9,069.00	\$ 9,069.00
Cyber Risk	\$ 22,233.00	\$ 26,186.00	\$ 26,186.00	\$ 26,186.00	\$ 26,186.00
Total Cost before fees	\$ 1,054,104.00	\$ 1,178,398.00	\$ 1,143,398.00	\$ 1,195,438.00	\$ 1,151,152.00
Florida Surcharges/ FEMA Fees	\$ 28.00	\$ 32.00	\$ 32.00	\$ 32.00	\$ 32.00
TRIA	\$ 44.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00
AJG Risk Management Fee	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
Total Cost after fees	\$ 1,114,176.00	\$ 1,238,455.00	\$ 1,203,455.00	\$ 1,255,495.00	\$ 1,211,209.00
Total ▲ over expiring (\$)		\$ 124,279.00	\$ 89,279.00	\$ 141,319.00	\$ 97,033.00
Total ▲ over expiring (%)		11%	8%	13%	9%
Self Insured Retentions (SIR)/Deductibles					
General Liability	\$200,000	\$200,000	\$300,000	\$200,000	\$200,000
Auto Physical Damage	\$50,000	\$50,000	\$50,000	\$50,000	Not Covered
Auto Liability	\$200,000	\$200,000	\$300,000	\$200,000	\$200,000
Public Officials	\$100,000	\$100,000	\$300,000	\$100,000	\$100,000
Excess WC & EL	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Employee Benefits Liability	\$100,000	\$100,000	\$300,000	\$100,000	\$200,000
Law Enforcement Liability	\$100,000	\$100,000	\$300,000	\$100,000	\$100,000
Property	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Crime	\$25,000	\$25,000	\$25,000	\$25,000	Not Covered
Sexual Abuse Liability	\$200,000	\$200,000	\$300,000	\$200,000	Not Covered

*Named Windstorm Deductible is 10% Per Location of Total Insured Values, subject to \$1,000,000

Note:

#2 Option - General Liability, Auto and Sexual Abuse SIR would be \$300,000. Errors and Omissions, Law Enforcement and Employee Benefit Liability would be \$200,000

#3 Option - General Liability, Auto, Sexual Abuse, Errors and Omissions, Law Enforcement and Employee Benefits Liability would be \$300,000