

SBCERA COVERAGE LIMITS AND PREMIUMS

SBCERA COVERAGE	BROKER	CURRENT/ EXPIRING	PROPOSED RENEWAL	CHANGE
POLICY TERM		07/01/2025 - 07/01/2026	07/01/2026-07/01/2027	
FIDUCIARY LIABILITY	Alliant	\$137,658	\$141,542	2.82%
FIDUCIARY DISHONESTY	Alliant	\$2,578	\$2,813	9.12%
EMPLOYMENT PRACTICES	Alliant	\$43,754	\$45,041	2.94%
CRIME	Alliant	\$9,500	\$9,500	0.00%
DEADLY WEAPONS & CRISIS RESPONSE**	Alliant	\$1,114	\$1,269	13.89%
PROPERTY	Marsh & McClennan	\$39,173	\$40,934	4.50%
EARTHQUAKE & FLOOD	Marsh & McClennan	\$65,571	\$65,571	0.00%
GENERAL LIABILITY	Marsh & McClennan	\$17,400	\$17,797	2.28%
COMMERCIAL AUTOMOBILE	Marsh & McClennan	\$342	\$342	0.00%
UMBRELLA	Marsh & McClennan	\$15,322	\$15,527	1.34%
WORKERS COMPENSATION & EMPLOYER'S LIABILITY*	Marsh & McClennan	\$69,303	\$77,654	12.05%
CYBER	Marsh & McClennan	\$77,385	\$83,576	8.00%
BUSINESS TRAVEL INSURANCE	Marsh & McClennan	\$1,000	\$1,000	0.00%
TOTAL PROGRAM COST \$		\$480,100	\$502,566	4.68%

Footnotes

* Budgeted as part of personnel and salary costs

**Crisis Response coverage was added to the Deadly Weapons Policy as a blanket enhancement to this policy to cover non-deadly weapon events.