

Renewal
2025



What's Your Risk?

Check Your Coverages, Limits & Deductibles

Renewal is a great time to review your current coverages, limits, and deductibles to make sure you:

1. Have reported all of your exposures;
2. Your limits meet your needs; and
3. Your deductibles are where you want them to be.

Below are some items to consider as you work through your 2025-2026 Renewal Packet.

School Entity Liability (SEL) Coverage

CSDSIP has set \$2,000,000 as our minimum limit of liability for our Membership. However, this limit may be inadequate for your exposures or may not fit your willingness to assume risk in excess of our minimum limit. Consider the following factors which may impact what you want your limit of liability to be:

- Sexual Misconduct – Both frequency and severity of claims related to sexual misconduct are on the rise within the Membership and across the United States of America. These are often very high-profile claims that generate demands more than our minimum limit of liability offered.
- Federal Civil Rights Cause of Action (Title VII, Title IX and IDEA) – School officials and staff continue to be the subject of these actions and these types of claims are not sublimited by the Colorado Governmental Immunity Act (CGIA) cap limits.

Our Underwriting Team can assist you with obtaining quotes for higher limits. We can also assist you with creating a tailored, multi-year plan if needed.

Property Coverage

With rising inflation, labor, and material shortages it is important to evaluate your Total Insured Value (TIV). Is it enough to rebuild your damaged location with like kind and quality, as outlined in our policy? CSDSIP annually adjusts our Members locations building values by running one-third of our Members' buildings through our insurable replacement cost valuation system and then applying the average increase in building values to the remaining two-thirds of our Members' buildings. While we do our best to keep up your building values, they are your building and content values, and they require your attention and consideration.

Our Underwriting Team can assist you with obtaining quotes for higher TIV limits. We understand that your funding is limited, and we can work with you to create a tailored, multi-year plan to increase your building values in a way that will fit your budget.

We can provide you with a quote higher deductibles. When looking at these options, it is important to keep in mind one key item – lower contribution today for higher deductibles for possible loss doesn't always result in ultimate savings. By taking a higher per occurrence deductible, you are taking on more financial risk in the event of loss. The amount of loss associated is highly variable and may even increase your total cost when considering both the amount of contribution and potential for loss within and up to your deductible.

School Auto Coverage

Auto Physical Damage and Terminal coverage apply to the physical loss or damage of your autos. With labor and material shortages continuing, these coverages continue to experience an increase in loss activity. As you consider these coverages for your autos, consider the age and current actual cash value of the auto.

Our Underwriting Team can assist you with obtaining quotes for higher deductibles for both Auto Physical Damage and Terminal coverage. When looking at these options, it is important to keep in mind one key item – lower contribution today for higher deductibles for possible loss doesn't always result in ultimate savings. By taking a higher deductible, you are taking on more financial risk in the event of loss. The amount of loss associated is highly variable and may even increase your total cost when considering both the amount of contribution and potential for loss within and up to your deductible.

CSDSIP has set \$2,000,000 as our minimum limit of Auto Liability for our Members. This limit may be inadequate for your exposures or may not fit your willingness to assume risk more than our minimum limit. Consider the following factor which may impact what you want your limit of liability to be:

- Frequent or regular out-of-state travel as these claims likely will not be sublimited by the CGIA caps of \$424,000 per person and \$1,195,000 per occurrence.

Supplementary Coverages

Our supplementary coverages provided in addition to the core coverages listed above and are designed to address exposures or perils that are not covered or may be sublimited in our core coverages. These supplementary coverages are part of a more comprehensive coverage program and are highly recommended. You must complete the supplementary coverage applications to be considered for these additional coverages:

- Excess Crime Coverage – Provides coverage for theft of money and securities including sublimited coverage for cyber deception.
- Cyber Coverage – Provides coverage for claims reported during the policy period including cyber incident response, digital data recovery, network extortion, and cyber liability claims.
- Pollution Coverage – Provides coverage for new pollution conditions including pollution legal liability, remediation legal liability, and disaster response expenses.

Our limits that we provide for our supplementary coverages may be inadequate for your exposures or may not fit your willingness to assume risk more than the limit that we offer. Consider the following factors which may impact what you want your limit of liability to be:

- Crime claims in which through social engineering loss results in Members transferring money to fake bank accounts for trusted providers.
- Cyber claims in which Members must pay expensive ransom demands and for costly forensic investigations.
- Pollution claims in which Members are responsible for expensive pollution cleanup.

Other Entities

It's important to note that building corporations, fundraising foundations, or other entities related to your operations are not covered under the CSDSIP coverage forms or the supplementary coverage forms. If you are required or responsible for obtaining coverage for these entities, please let us know as we have a strategic partnership with another insurance outlet that may assist you.

Coverage Disclaimer

Insurability is subject to all policy terms, conditions and exclusions. Exclusions may also apply to alter who is an insured or the application of coverage to an insured. This is a summary only and is not an insurance policy. This document does not contain a complete, detailed statement or description of all of the terms, coverages, exclusions, limitations or conditions of CSDSIP's policy. Review your policy for a complete description of terms, conditions and exclusions.