

**Pueblo City-County Library District  
Premium/Deductible Comparison**

| Coverage                   | Tokio Marine -<br>2024 Premium | Tokio Marine -<br>2024 Deductible | CSD Pool -<br>2025 Premium | CSD Pool -<br>2025 Deductible                               | CSD Pool -<br>2026 Premium | CSD Pool -<br>2026 Deductible                               |
|----------------------------|--------------------------------|-----------------------------------|----------------------------|---|----------------------------|---|
|                            |                                |                                   |                            | \$5,000<br>2% (\$5k min - \$75k<br>max) W/H per<br>building |                            | \$5,000<br>2% (\$5k min - \$75k<br>max) W/H per<br>building |
| Property                   | \$ 66,794                      | \$25,000 W/H                      | \$ 108,945                 |   | \$ 137,898                 |   |
| Inland Marine              | \$ 421                         | \$ 2,500                          | \$ 50                      | \$ 2,500  | \$ 50                      | \$ 2,500  |
| Liability                  | \$ 14,778                      | \$ -                              | \$ 43,199                  | \$ -  | \$ 39,501                  | \$ -  |
| Automobile                 | \$ 10,397                      | \$ 1,000                          | \$ 4,085                   | \$ 1,000  | \$ 4,201                   | \$ 1,000  |
| Excess Liability           | \$ 6,812                       | \$ -                              | \$ 13,526                  | \$ -  | \$ 15,432                  | \$ -  |
| Crime                      | \$ 2,574                       | \$ 1,000                          | \$ 1,223                   | \$ 500  | \$ 1,248                   | \$ 500  |
| Public Officials (E&O/EPL) | \$ 7,960                       | E&O: \$1,000<br>EPLI: \$2,500     | \$ 24,158                  | E&O: \$1,000<br>EPLI: \$25,000                              | \$ 21,550                  | E&O: \$1,000<br>EPLI: \$25,000                              |
| Terrorism                  | \$ 2,408                       |                                   | included                   |   | included                   |   |
| Package total              | \$ 112,144                     |                                   | \$ 195,186                 |   | \$ 219,880                 |   |
| Volunteer Accident         | \$ 752                         | \$ -                              | included                   |   | included                   |   |
| Cyber                      | \$ 8,919                       | \$ 5,000                          | \$ 9,310                   | \$ 5,000  | \$ 9,798                   | \$ 5,000  |
| Workers Compensation       | \$ 19,024                      | \$ 1,000                          | \$ 29,960                  | \$ 1,000  | \$ 35,954                  | \$ 1,000  |
| Grand Total                | \$ 140,839                     |                                   | \$ 234,456                 |   | \$ 265,632                 |   |

Notes



# 2026 Property & Liability Structure

| Excess Liability<br>\$8,000,000 Per Occurrence<br>No Aggregate |                     |  |                      |                  |  |   |   |                    |
|--|---------------------|--|----------------------|------------------|--|---|---|--------------------|
| Workers Compensation   | General Liability   | Public Officials Liability                             | Automobile Liability | Crime            | Volunteer Accident                                   | Property  | Inland Marine   | Cyber              |
| \$2M/\$2M/\$2M<br>Employers Liability                          | \$2M Per Occurrence | \$2M Per Occurrence                                    | \$2M Per Occurrence  | \$100,000 limit  | \$25,000<br><i>see policy for additional amounts</i> | Building Per Location ( <i>see policy</i> )<br><br>\$63,670,720 total Building limits<br><br>\$12,565,675 Total Contents limits<br><br>\$1,896,674 total EDP limits | \$23,948 total scheduled values<br><br>Additional sub limit values, refer to policy | \$1,000,000 limit  |
| Coverage A: Statutory limits                                   | No Aggregate        | No Aggregate<br><br>(includes D&O, Professional, EPLI) | No Aggregate         |                  |  |   |   |                    |
| Deductible \$1,000   | Deductible \$0      | Deductible EPLI: \$25,000<br>All other: \$1,000        | Deductible \$1,000   | Deductible \$500 | Deductible \$0                                       | Deductible \$5,000<br><br>2% per Building W/H (\$5k min - \$75k max)  | Deductible \$2,500  | Deductible \$5,000 |