

WHAT LIMIT WILL APPLY TO YOUR DISTRICT'S PROPERTY LOSS?

Property insurance provides coverage according to several limit definitions. Blanket by entire schedule is the optimum method.

Scheduled: Pays limit shown on policy schedule regardless of the replacement cost increase

Blanket by Location: Pays limit shown for all properties at the same address

10% Margin Clause (usually larger districts): Pays up to 110% of the limit shown

80% Co-insurance (20% Margin): Pays up to 120% of the limit shown

Blanket by Schedule: Pays the total limit shown for all locations

	Current Scheduled	15% Cost Increase	Scheduled	Blanket By Location	10% Margin	80% Co-insurance	Blanket by Schedule
HS	69,564,000	79,998,600					
Address	75,797,000	87,166,550					
Total	236,324,491	271,773,165					
Insurance Limit Available			69,564,000	75,797,000	76,520,400	83,476,800	236,324,491