

Christian County
Property & Casualty Renewals
7/1/25 - 7/1/26

Coverage	Carrier	7/1/24 - 7/1/25	7/1/25 - 7/1/26 Renewal
Property & Liability	HCC/Tokio Marine		
Deductibles:			
General Liability		\$ 25,000 \$	100,000
Employee Benefits Liability		\$ 1,000 \$	1,000
Public Officials Liability		\$ 50,000 \$	100,000
Employment Practices Liability		\$ 50,000 \$	100,000
Law Enforcement Liability		\$ 300,000 \$	800,000
Excess Liability		\$ - \$	-
Property (excl. wind/hail)		\$ 25,000 \$	50,000
Property - wind/hail		1% TIV/\$250,000	1% TIV/\$250,000
Auto - Liability		\$ 10,000 \$	500,000
Auto - Comp/Collision		\$ 5,000 \$	5,000
Inland Marine		\$ 10,000 \$	10,000
Annual Premium		\$ 575,184 \$	799,067
Cyber Liability	RPS		
Annual Premium		\$ 16,850 \$	15,309
Workers' Compensation	Missouri Employers Mutual		
Annual Premium		\$ 328,365 \$	302,630
Broker Fee	Higginbotham	\$ 30,000 \$	30,000
TOTAL ANNUAL PREMIUM		\$ 950,399 \$	1,147,006

\$196,607/21%