



PSIC Insurance Renewal

2026-2027 Renewal



North Boone
Community Unit School District 200



Why Stay with Prairie State Insurance Cooperative?



Legal



Continuity



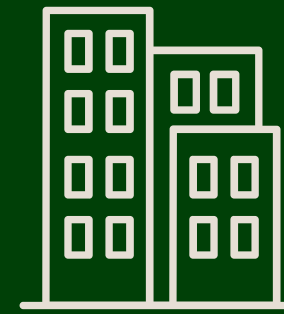
Credibility

Key Coverage in Renewal



General Liability Insurance

General Liability Insurance covers legal and medical costs from third-party injury, property damage, or personal harm caused.



P & C Insurance

Property & Casualty Insurance covers all of our buildings and our district vehicles in the event that there is an accident that causes significant loss.



Workers' Compensation

Workers' Compensation covers medical costs and lost wages for employees injured at work, while shielding employers from legal claims.



Cyber Liability

Cyber Liability Insurance covers costs from data breaches and cyberattacks, including recovery, legal fees, and reputation management.

What Could Go Wrong?

Property-Related Risk

- Building damage due to fire, flood, or risk
- Equipment loss and/or damage due to unforeseen risk
- Theft of large assets

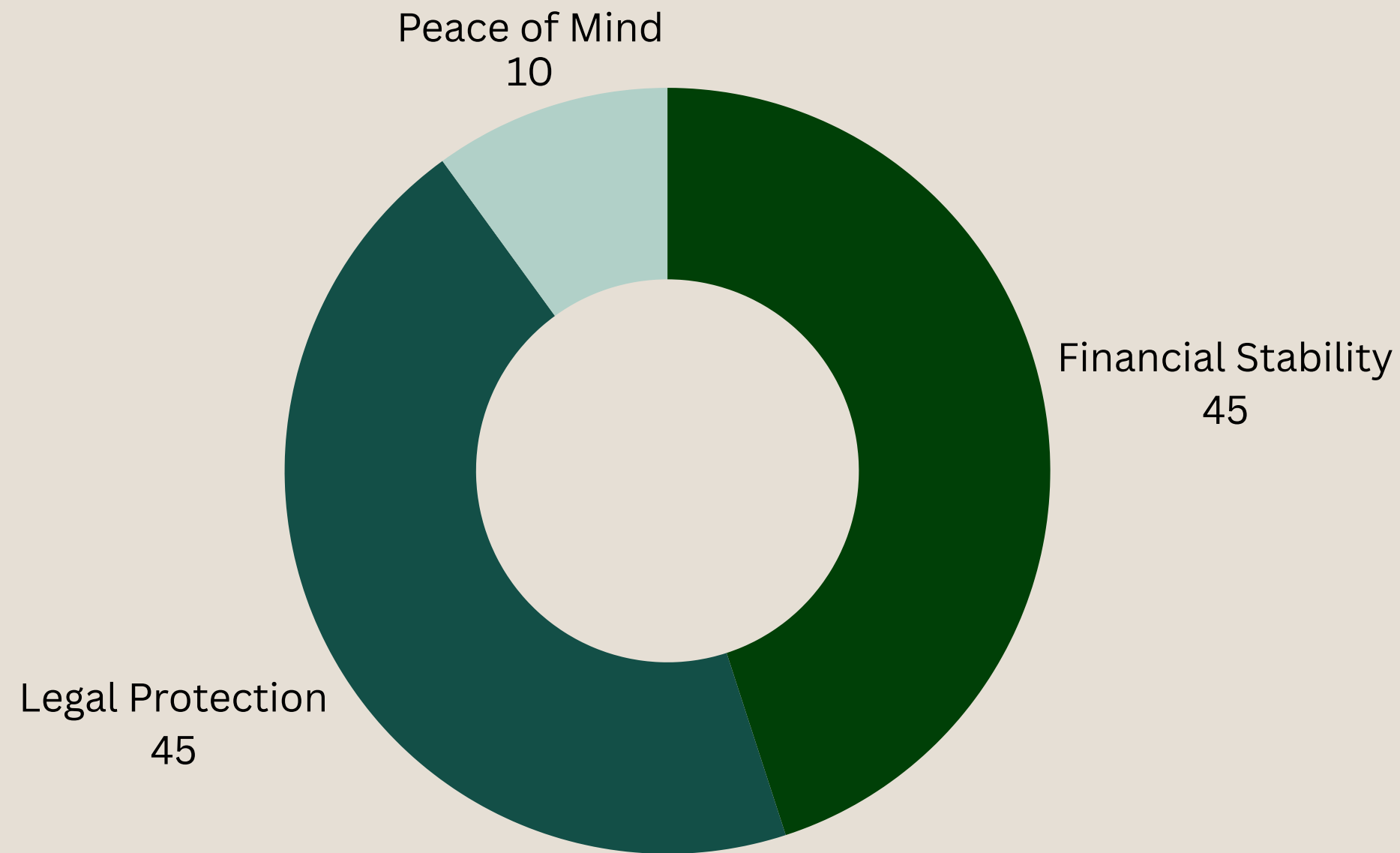
Liability Risk

- Individual injury on district premises
- Damage to an individual's property
- Legal claims from any accidents that may be caused by district employees

Employee-Related Risk

- Worker injury from heavy machinery
- Strain injury from lifting
- Injuries that occur while working with students or their standard job responsibilities

PSIC Renewal Value



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What we're doing

- Updated and improved accident reporting to reduce workers' compensation
- Reviewing our practices to reduce P&C claims
- Updated practices based on audit suggestions from PSIC
- Ensuring practices for preventative and safety maintenance is in place and completed

Recommendation

Administration recommends approval of the Fiscal Year 2026–2027 insurance renewal as presented. Approval maintains uninterrupted district coverage, ensures compliance with legal obligations, preserves access to cooperative risk management services, and supports responsible long-term financial planning.

Coverage	FY 25-26	FY 26-27	Change
Total	\$441,535.21	\$490,625.00	\$49,089.79

**For any questions
please contact the
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