

**BOARD OF EDUCATION
BEEVILLE INDEPENDENT SCHOOL DISTRICT**

Date:	<u>May 20, 2008</u>
Subject: <u>General Liability, Auto, Crime</u>	Submitted by: <u>Linda O'Connell</u>
<u>and Law Enforcement Insurance</u>	Related Pages: <u>3</u>
<u>Renewal</u>	Supt's Approval: _____

Consent

BACKGROUND INFORMATION:

This insurance is currently with TCOR Insurance Management (previously known as Brooke Insurance Company)

ITEMS ADDRESSED:

The General Liability, Auto, Crime & Law Enforcement Insurance is a STR2 Independent School District Pool, an Interlocal Shared Services Agreement handled through TCOR Insurance Management.

RECOMMENDED ACTION:

Based on the cost, reputation, and experience, approve the renewal of the General Liability, Auto, Crime & Law Enforcement with TCOR Management. The only increase in premium for the renewal is \$558 for auto. We are currently paying \$39,047 and the new premium will be \$39,605 for auto.

BUDGETARY INFORMATION:

Increase budget by \$558.

PREMIUM COMPARISON

<i>COVERAGE</i>	<i>EXPIRING PREMIUM</i>	<i>RENEWAL PREMIUM</i>
General Liability	\$9996	\$9996
Business Auto	\$39047	\$39605
Commercial Crime	\$140	\$140
Law Enforcement Liability	\$1000	\$1000

General Liability

Argonaut Insurance Co.
06/19/08-09

PE4601739

Hazards

47471-School-Public-Elementary Kindergarten or Junior High
47473-School-Public-High-
47469-School-Faculty Liability for Corporal Punishment of Pupils
44194-Grandstands or Bleachers Not for Profit Only-2/Bleacher
48637-Stadiums-Operated by Insured-Not For Profit Only

Deductibles

Property Damage/Bodily Injury \$1,000

Commercial Auto

Argonaut Insurance Co.
06/19/08-09

PE4601739

Deductibles

Comp & Coll \$1,000

75 Vehicles

Crime

Argonaut Insurance Co.
06/19/08-09

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Deductible \$1,000

Law Enforcement Liability

Argonaut Insurance Co.
06/19/08-09

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Deductible \$2,500 per wrongful act

Coverage	Limits
General Aggregate	\$1,000,000
Products & Completed Ops	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurance	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expense (any one person)	Excluded
Employee Benefits	Included

Coverage	Limits
Liability	\$1,000,000
PIP	
Uninsured/Underinsured Motorists	
Hired & Nonowned	
Med Pay	\$1,000

Coverage	Limits
Public Employee Dishonesty-per loss	\$25,000
Forgery or Alteration	\$50,000
Theft, Disappearance, Destruction	
Inside the premises	\$25,000
Outside the premises	\$25,000

Coverage	Limits
Law Enforcement Liability	\$1,000,000