



TEXAS POLITICAL SUBDIVISIONS

JOINT SELF INSURANCE FUND

"Complete Workers' Comp and Property/Casualty Solutions"

P.O. Box 803356 • Dallas, Texas 75380-3356

800-588-0013 • 972-361-6300 • www.tpspool.org

To: Tina Cox

Insured: Harleton ISD

Agency: Gans & Smith Insurance Agency, Inc.

Date: August 1, 2026

Property/Casualty Proposal

09-01-2026 to 09-01-2027

(Proposal is valid until: 12:01AM on September 01, 2026)

Dear Tina:

We are pleased to offer the attached proposal. for your review. Please review the proposal and let us know if you have any questions.

The contract includes Crisis Management (Workplace Violence) Coverage, which is provided to our members at no additional cost. Cyber Liability Coverage has also been included. However, due to the increased cost of Cyber Liability Coverage, an additional charge will be added to the General Liability Contribution. Please refer to the Crisis Management & Cyber Liability attachments for additional coverage details.

To bind coverage, we will need to receive an email instructing us to bind/renew, prior to inception date.

Thank you for giving us the opportunity to serve you. We sincerely appreciate your business and look forward to continuing to work with you.

Regards

Ann Arnn

Gans & Smith Insurance Agency Inc

SUMMARY OF PROPOSAL**Harleton ISD****09-01-2026 to 09-01-2027**

COVERAGE	DEDUCTIBLE	TOTAL CONTRIBUTION
General Liability	Various See Proposal Page	\$3,018
School Board Legal Liability	\$5,000 Per Claim	\$3,792
Auto Liability	Various See Proposal Page	\$10,856
Physical Damage	Various See Proposal Page	\$11,047
Property	Refer to Property Proposal	\$115,287
Electronic Data, Media and Hardware	\$1,000 Per Occurrence	Included
Contractor's Equipment	\$1,000 Per Occurrence	Included
Musical/Band Instruments & Uniforms	\$1,000 Per Occurrence	Included
Fine Arts Alternative Coverage	\$1,000 Per Occurrence	Included
Equipment Breakdown	\$10,000 Per Accident	Included
Crime	Refer to Crime Proposal	\$513
Cyber Liability	Refer to Highlights	\$1,295
Crisis Management	Refer to Highlights	Included at no charge
Foreign & Domestic Terrorism	\$10,000 Per Occurrence	Applies to Property coverage only
Total Contribution		\$145,808
<i>SPECIAL CONDITIONS:</i> <i>*Effective at renewal, the Property Coverage Document will be updated to include several coverage enhancements. A Sample copy and summary of these changes will be provided with the proposal.</i> <i>Crisis coverage is contingent upon receipt of the updated SOV prior to binding. (Only locations listed in SOV are covered, except as it relates to an off-site event.) Newly acquired/constructed locations should be reported to TPS as soon as possible.</i> <i>Pricing contemplates TPS writing all lines of coverage quoted.</i> <i>This proposal shall automatically expire as of the effective date.</i> <i>Coverage must be bound prior to the inception date and all contributions are due according to the terms of our billing invoice.</i>		

SUMMARY OF PROPOSAL**Harleton ISD****09-01-2025 to 09-01-2026**

COVERAGE	DEDUCTIBLE	TOTAL CONTRIBUTION
General Liability	Various See Proposal Page	\$3,041
School Board Legal Liability	\$5,000 Per Claim	\$3,854
Auto Liability	Various See Proposal Page	\$10,819
Physical Damage	Various See Proposal Page	\$11,054
Property	Refer to Property Proposal	\$127,248
Electronic Data, Media and Hardware	\$1,000 Per Occurrence	Included
Contractor's Equipment	\$1,000 Per Occurrence	Included
Musical/Band Instruments & Uniforms	\$1,000 Per Occurrence	Included
Fine Arts Alternative Coverage	\$1,000 Per Occurrence	Included
Equipment Breakdown	\$10,000 Per Accident	Included
Crime	Refer to Crime Proposal	\$513
Cyber Liability	Refer to Highlights	\$1,210
Crisis Management	Refer to Highlights	Included at no charge
Foreign & Domestic Terrorism	\$10,000 Per Occurrence	Applies to Property coverage only
Total Contribution		\$157,739
<i>SPECIAL CONDITIONS:</i> <i>Please note that TPS has revised the Property Casualty Interlocal Agreement effective 1/1/25. A copy has been included with the Proposal. A signed copy will be required upon binding.</i> <i>Crisis coverage is contingent upon receipt of the updated SOV prior to binding. (Only locations listed in SOV are covered, except as it relates to an off-site event.) Newly acquired/constructed locations should be reported to TPS as soon as possible.</i> <i>Pricing contemplates TPS writing all lines of coverage quoted.</i> <i>This proposal shall automatically expire as of the effective date.</i> <i>Coverage must be bound prior to the inception date and all contributions are due according to the terms of our billing invoice.</i>		

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

GENERAL LIABILITY

Harleton ISD

09-01-2026 to 09-01-2027

Proposal

	LIMITS / DEDUCTIBLES
General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
No Deductible Applies to the Above	
Fire Damage to Rented Premises	\$100,000
Medical Payments	\$5,000
Employee Benefits (Not Claims-Made)	Included in General Liability Each Occurrence Limit of Self-Insurance
Employee Benefits Aggregate	Included in General Liability General Aggregate Limit (Subject to a Maximum Annual Aggregate of \$1,000,000)
Employee Benefits Deductible Limit	\$1,000
General Liability	\$3,018
Cyber Liability	\$1,295
Total Contribution	\$4,313
INCLUDED COVERAGES	EXCLUDED COVERAGES
Occurrence Form Bodily Injury Property Damage Personal Injury Advertising Injury Additional Coverage for: Elected and Appointed Officials Members of Boards or Commissions Employees & Volunteers Incidental Medical Malpractice Employee Benefits Liability Corporal Punishment	Employee-Related Claims Pollution Asbestos Coverage for: All Hospital Operations Contractors Law Enforcement Professional Liability (including security guard operations) School Board Legal Liability Terrorism Mold
Applicable Addenda: 140, 141	
The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.	
SPECIAL CONDITIONS: <i>In response to HB 4623, TPS will add Addendum 141- Exclusion of Chapter 118 Claims as a mandatory addendum effective 7/1/26. A copy will be provided with the proposal.</i>	

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

SCHOOL BOARD LEGAL LIABILITY**Harleton ISD****09-01-2026 to 09-01-2027*****Proposal***

Limits of Self-Insurance		
	Annual Aggregate	\$1,000,000
	Per Claim	\$1,000,000
	Per Claim Deductible	\$5,000
	Retro Date	7/1/2017
Total Contribution		\$3,792
HIGHLIGHTS	EXCLUDED COVERAGES	CONDITIONS of PROPOSAL
Claims-Made Coverage Defense costs in additions to limits Pays on Behalf of Duty to Defend 60 Day Notice of Cancellation Sexual Misconduct Limited Non-Percuniary Defense	Punitive or Exemplary Damages Student-Student Sexual Abuse	Coverage must be written in conjunction with General Liability coverage.
Applicable Addenda: 405, 406		
The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.		
SPECIAL CONDITIONS: <i>In response to HB 4623, TPS has crafted an addendum to the School Board Legal Liability Coverage Document that specifically addresses Chapter 118 claims.</i> <i>Addendum # 406-Chapter 118 Addendum will be a mandatory addendum effective 7 /1/26. The highlights are:</i> <i>·Defines Chapter 118 claims and adds those claims to the list of Exclusions.</i> <i>·Provides a sublimit of \$500,000 per Claim, and an Aggregate of \$1,000,000, including Defense Expense.</i> <i>A copy will be provided with the proposal.</i>		

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

AUTOMOBILE

Harleton ISD

09-01-2026 to 09-01-2027

COVERAGE	LIMITS	DEDUCTIBLE
Liability:		Combined BI & PD
BI - Each Person	\$ 100,000	\$ 2,500
BI - Each Accident	\$ 300,000	
PD - Each Accident	\$ 100,000	Each Accident
Uninsured/Underinsured Motorists		\$ 250
BI - Each Person	\$ 30,000	
BI - Each Accident	\$ 60,000	
PD - Each Accident	\$ 25,000	
Medical Payments	\$ 5,000	
Collision	Actual Cash Value	\$2,500
Comprehensive	Actual Cash Value	\$2,500
HIRED Collision	\$50,000	\$2,500
HIRED Comprehensive	\$50,000	\$2,500
	Contributions:	
Liability	\$9,194	
Uninsured/Underinsured Motorists	\$1,295	
Medical Payments	\$367	
Physical Damage	\$9,798	
Hired Car Physical Damage	\$1,249	
Total Contribution:	\$21,903	
HIGHLIGHTS	EXCLUDED COVERAGES	CONDITION of PROPOSAL
60 day notice of cancellation Broad definition of Covered Party Hired PhysDam on a EXCESS Basis All owned, hired and non-owned vehicles for liability, including vehicles under long-term lease. Automatic coverage on vehicles acquired during policy term subject to annual self-audit.	Refer to coverage document for details. Personal Injury Protection Terrorism Mold	This proposal contemplates 32 vehicles based on the schedule provided. Annual Payment ONLY Contribution adjusted at anniversary to reflect unit changes
Applicable Addenda: 216a, 219, 220		
The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.		
SPECIAL CONDITIONS: <i>Deletion of any coverage is subject to Underwriter approval prior to binding. Automobile coverage may be written on a monoline basis subject to Underwriter approval</i>		

PROPERTY**Harleton ISD****09-01-2026 to 09-01-2027**

Limit of Self-Insurance Property Equipment Breakdown Causes of Loss Basis of Coverage Valuation Deductibles: Any Other Coverage Loss Windstorm/Hail Earth Movement Flood Equipment Breakdown	\$40,228,813 \$40,228,813 All Risk of Direct Physical Loss or Damage Blanket Replacement Cost except ACV on Contractor's Equipment & Other IM Coverages \$25,000 Per Occurrence \$250,000 Per Occurrence \$100,000 Per Occurrence \$100,000 Per Occurrence \$10,000 Per Accident
Basic Contribution Electronic Data, Media and Hardware Contractor's Equipment Musical/Band Instruments & Uniforms Fine Arts Alternative Coverage Total Contribution:	\$114,159 \$282 \$282 \$282 \$282 \$115,287
OTHER COVERAGES	BASIC LIMITS
Newly Acquired Property Extra Expense Valuable Papers and Records Property In Transit Accounts Receivable Demolition Cost & ICC Flood & Earth Movement Spoilage Outdoor Property (max per item may apply) Miscellaneous Unnamed Locations Unscheduled Tracks & Fields	120 Days/\$50,000,000 \$25,000,000 \$5,000,000 \$1,000,000 \$5,000,000 \$1,000,000 \$10,000,000 \$250,000 \$1,000,000 \$10,000,000 \$2,500,000
Applicable Addenda: 303, 343, 365a	
The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.	
SPECIAL CONDITIONS: <i>By binding this coverage, the Member consents to the survey of some or all of the Member's buildings and /or property by drone videos/photos utilizing a drone operated by a commercially licensed sUAS Remote Pilot.</i>	

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

SPECIAL EQUIPMENT

Harleton ISD

09-01-2026 to 09-01-2027

Proposal

COVERAGE	Values:	Causes of Loss	Valuation:	Deductible: Per Occurrence	Contribution
Electronic Data, Media and Hardware	\$1,000,000	All risk of Direct Physical Loss or Damage	RCV	\$1,000	\$282
Contractor's Equipment	\$300,000	All risk of Direct Physical Loss or Damage	ACV	\$1,000	\$282
Musical/Band Instruments & Uniforms	\$1,000,000	All risk of Direct Physical Loss or Damage	ACV	\$1,000	\$282
Fine Arts Alternative Coverage	\$1,000,000	All risk of Direct Physical Loss or Damage	ACV	\$1,000	\$282
Total Contribution: Included in Property Proposal					
<i>SPECIAL CONDITIONS:</i>					
Coverage will not be written without Property Coverage.					

Please refer to the Coverage Document for complete coverages and exclusions.

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

CRIME

Harleton ISD

09-01-2026 to 09-01-2027

Proposal

Crime Coverages:	Single Loss Limit of Self-Insurance	Single Loss Deductible Amount
Coverage A - Fidelity/Employee Dishonesty Limit	\$100,000	\$1,000
Coverage B - Forgery or Alteration	\$50,000	\$1,000
Coverage C - On Premises	\$50,000	\$1,000
Coverage D - In Transit	\$50,000	\$1,000
Coverage E - MO & Counterfeit Money	\$50,000	\$1,000
Coverage F - Computer Fraud	\$50,000	\$5,000
	Total Contribution	\$513
Applicable Addenda & Coverage Forms:		
617		
Please refer to the Coverage Document, Coverage Forms & Addenda for complete coverages and exclusions.		
SPECIAL CONDITIONS:		



TEXAS POLITICAL SUBDIVISIONS JSIF CYBER LIABILITY HIGHLIGHTS

GENERAL TERMS			
Carrier	Chubb		
A.M. Best Rating	A++ (Superior)		
Consultants	Chubb Vendors & Partners: TPS utilizes an approved Chubb list for members Cyber Breach Coach, Forensics & Investigations, Notification & Monitoring and Public Relations to provide cyber management services.		
Policy Number	EON G29012052 005		
Territory	Territory is Worldwide unless amended with Excluded Countries		
Deductibles	\$25,000 for members with revenues below \$50,000,000, \$50,000 for members with revenues between \$50,000,000-\$250,000,000 & \$100,000 for members with revenues greater than \$250,000,000 <i>**social engineering deductible is \$100,000 per member**</i> <i>**Member deductibles do not erode Chubbs limit. After a member deductible is satisfied the member has access to full limits**</i>		
Annual Aggregate	\$1,000,000 for All Other \$2,000,000 available to members with total revenues of \$100,000,000+ with <u>underwriting approval</u> . \$100,000 for Social Engineering Fraud & Payment Card		
Ransomware Encounter Endorsement	If the proximate cause of a ransom loss were directly related to the member not having MFA implemented, the member's deductible would be \$100,000. Endorsement only applies if a member does not have MFA implemented for access to Email or Network. Additionally, the endorsement does not apply to any other type of loss, only ransom losses.		
Neglected Software Exploit Endorsement	If a member knew (first known date) a patch, fix, or mitigation technique was available but did not implement it and had a <u>loss directly related to</u> not implementing the patch, fix, or mitigation technique 46 days after the <u>first known date</u> , the members limit for that loss would be reduced, and a coinsurance percentage would apply per this Period of Neglect chart. Period of Neglect - % of Coinsurance - Limit: 46-90 days - 5%/95% - \$500k, 91-180 days - 10%/90% - \$250k, 181-365 days - 25%/75% - \$150k or 365+ days - 50%/50% - \$100k. Coinsurance defined: If a loss of this type occurred, the normal member deductible would apply, then the member shares in the coinsurance limit split (member/Chubb) up to the limit for that period of neglect.		
COVERAGE	LIMIT/WAITING PERIOD		COVERAGE DESCRIPTION
<i>*First Party Coverage*</i>			
CYBER INCIDENT RESPONSE FUND			
Notification	Limit	\$1,000,000	Provides coverage for drafting notification letters and reports and communicates as required with any regulatory, administrative, or supervisory authority. Retaining call center and other related services for notification as required by law. Notifying a natural person whose PI has been wrongfully disclosed or otherwise compromised, including retaining a notification service.
Credit Monitoring	Limit		Provides credit monitoring, credit freezing, credit thawing, healthcare record monitoring (where available), social media monitoring, password management service, or fraud alert services.
Public Relations	Limit		Provides expenses related to retaining the services of a public relations or crisis communications firm for the purpose of protecting or restoring the reputation of or mitigating financial harm to the insured.
Forensics Investigation	Limit		Provides expenses for retaining the services of a third-party computer forensics firm to determine the cause and scope of a cyber incident.
Criminal Reward	Limit		Provides any reasonable amount to an informant or information not otherwise available which leads to the arrest and conviction of a natural person or an entity responsible.
Limits for Non-Panel Providers \$250,000/\$250,000			
BUSINESS INTERRUPTION LOSS & EXTRA EXPENSES			
Business Interruption Loss & Extra Expenses	Limit	\$1,000,000	Provides coverage for continuing normal operating and payroll expenses (net profit before tax) that would have been earned had no interruption in service of an Insured's computer system occurred.
	Waiting Period	< \$250M Revenues = 12 Hours & > \$250M Revenues = 18 Hours	
CONTINGENT BUSINESS INTERRUPTION LOSS & EXTRA EXPENSES			
Contingent Business Interruption Loss & Extra Expenses	Limit	\$1,000,000	Provides coverage for continuing normal operating and payroll expense (net profit before tax) that would have been earned had no interruption in service of a shared computer system occurred.
	Waiting Period	< \$50M Revenues = 12 Hours, > \$50M- < \$250M Revenues = 18 Hours & > \$250kM Revenues = 24 Hours	
DIGITAL DATA RECOVERY			
Data Recovery	Limit	\$1,000,000	Provides reasonable & necessary costs incurred by an insured to replace, restore, recreate, re-collect or recover digital data from written records or form partially or fully matching electronic records. Includes loss from fraudulent infiltration & manipulation of Telephone System.
NETWORK EXTORTION THREAT			
Network Extortion	Limit	\$1,000,000	Provides reasonable & necessary expenses incurred, including money, cryptocurrencies (including Bitcoin), or other considerations surrendered as payment.
CYBER CRIME			
Social Engineering Fraud	Limit	\$100,000	Covers payment for loss of money or securities sustained directly from Social Engineering Fraud committed by a person purporting to be a vendor, client, or employee.
<i>*Third Party Liability Coverage*</i>			
CYBER, PRIVACY & NETWORK SECURITY LIABILITY			
Liability	Limit	\$1,000,000	Covers any error, misstatement, misleading statement, act, omission, neglect, breach of duty, or other offense actually or allegedly committed or attempted by any insured.
PAYMENT CARD LOSS			
Payment Card Loss	Limit	\$100,000	Covers monetary assessments, fines, penalties, chargebacks, reimbursements, and fraud recoveries due to the actual or alleged failure of payment card loss.
REGULATORY PROCEEDINGS			
Regulatory Proceedings	Limit	\$1,000,000	Covers regulatory fines of any civil monetary fine or penalty imposed by a federal, state, local, or foreign governmental entity in such entity's regulatory or official capacity.
ELECTRONIC, SOCIAL & PRINT MEDIA LIABILITY			
Electronic, Social & Print Media	Limit	\$1,000,000	Covers damages and claim expenses related to any error, misstatement, misleading statement, act, omission, or neglect of breach of duty actually or allegedly committed or attempted by an insured. Or posted on the insured's website, printed material, or posted on any social media site or anywhere on the internet.
CLAIMS PROCESSING PROCEDURE			
Immediately report all claims directly to TPS at claims@tpspool.org , 800-588-0013 or directly to the Director of Claims at 972-835-5221			
<i>*This is a summary of coverage. Please refer to the policy form & endorsements for specific policy details and exclusions. Full policy & endorsement details are available on the TPS website at www.tpspool.org*</i>			



TEXAS POLITICAL SUBDIVISIONS JSIF CRISIS MANAGEMENT (Workplace Violence) HIGHLIGHTS

GENERAL TERMS

Carrier	Beazley Group (Lloyd's Syndicate 2623/0623)
Insured	TPS Property and Liability Members (Insured person means a human third party individual, who is in or on the location(s), except when specifically excluded under any Section of this Policy. Insured person does not include the assailant of any deadly weapon event.)
A.M. Best Rating	A+ (Superior)
Consultants	CrisisRisk Strategies LLC: Crisis Response (Event Responder) Firm approved to provide crisis management services (www.crisisrisk.com).
Policy Number	B0507NU2502855
Deductible	\$0 for Crisis Management Services, Event Responder, and AD&D. \$10,000 for each Deadly Weapons Event.
Type	Occurrence and in the Aggregate
Limits	\$2,250,000 each occurrence w/\$2,250,000 Aggregate (see below for sub-limits)
Purpose	Provided as a value added service to assist TPS member's in the event of a workplace violence or similar crisis event. Submission of member's most recent property Statement-of-Values (SOV) is required upon renewal.
Triggering Event	Deadly weapon event means any event involving an assailant where a weapon has been used or brandished on any member location(s) that was provided to TPS in the member's SOV.

COVERAGE	LIMIT/INDEMNITY/WAITING PERIOD	COVERAGE DESCRIPTION
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PROPERTY DAMAGE

Property Damage	Limits	\$2,250,000 w/\$2,250,000 AGG	Indemnifies against physical loss or physical damage to insured property caused by a deadly weapon event. In the event that fire or sprinkler leakage ensues from a deadly weapon event, then physical loss or physical damage to insured property directly caused by that ensuing fire or sprinkler leakage is included. Additionally: A. The costs incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed; B. The costs incurred in the removal of debris, including biological cleaning and sanitizing; C. The costs incurred in re-filling, recharging or replacing any fire extinguishers, local or fixed fire suppression or gas flooding systems, sprinkler installations and sprinkler heads, and in having any fire or intruder alarms, or closed circuit television equipment re-set; D. The costs incurred in replacing locks to external doors if security at the location(s) is compromised in consequence.
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ACCIDENTAL DEATH & DISMEMBERMENT

AD&D	Per Person Limit	\$50,000	Benefit for loss of limb, mutilation, loss of sight, loss of speech, loss of hearing, permanent total disability or death.
	Aggregate Limit	\$2,250,000	

MEDICAL EXPENSES

Medical Expenses	Limits	\$25,000 w/\$2,250,000 AGG	Reimburses for payments made to an eligible person, regardless of fault, in respect of medical expenses necessarily incurred solely and directly by the eligible person as a result of identifiable physical injury due to an accident directly caused by a deadly weapon event occurring at any of the location(s).
	Indemnity Period	356 Days	

CRISIS MANAGEMENT SERVICES

Crisis Management Services	Limits	\$2,250,000 w/\$2,250,000 AGG	Provides for the reasonable & necessary expense, in connection with a deadly weapon event, incurred in the provision of crisis management services directly after such deadly weapon event. Includes, but not limited to, emergency travel & accommodation for eligible person(s) & their immediate family member(s), child care for the immediate family member(s) of eligible person(s), brand rehabilitation, public relations, media management, legal, crisis counselling, site security, remediation, recovery & restoration.
		\$250,000 w/\$1,000,000 AGG	Additionally at underwriters sole and entire discretion, they will consider other expense costs not listed above which are directly incurred.
	Indemnity Period	90 Days & 1st Anniversary	

CIRCUMSTANCE - EVENT RESPONDER

Event Responder	Limit	Unlimited (outside limit)	Provides for event responder fees associated with the provision of Prevention Services and Crisis Response by the event responder following any specific circumstance.
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COUNSELLING SERVICES

Counselling Services	Limits	\$350,000 Each Event	Provides for reasonable and necessary expense incurred in the provision of counselling services to any eligible person and their immediate family member(s) in connection with a deadly weapon event that occurs during the period of insurance at any of the location(s).
		\$15,000 Each Person	
		\$1,000,000 AGG	

FUNERAL EXPENSES

Funeral Expenses	Limits	\$350,000 Each Event	Provides for reasonable and necessary funeral expenses incurred in connection with a deadly weapon event that occurs during the period of insurance at any of the location(s).
		\$15,000 Each Person	
		\$1,000,000 AGG	

EXTRA EXPENSE EXTENSION FOR THREAT ENDORSEMENT

Extra Expense Extension for Treat	Limits	\$350,000 Each Event	Additionally insures for the reasonable and necessary extra expense incurred following a threat.
		\$1,000,000 AGG	

EXTRA EXPENSE EXTENSION ENDORSEMENT

Extra Expense Extension	Limits	\$350,000 Each Event	Provides for the reasonable and necessary extra expense incurred in order to continue as nearly as practicable the normal conduct of business services following a deadly weapon event.
		\$1,000,000 AGG	
	Indemnity Period	356 (all other) or 30 (prevention of access) Days	
LOSS OF TUITION FEES EXTENSION ENDORSEMENT			
Loss of Tuition Fees	Limits	\$250,000 Each Loss	In the event of a deadly weapon event that occurs during the period of insurance, provides for the actual loss sustained resulting directly from the reduction in tuition fees during the period of indemnity.
		\$2,250,000 AGG	
	Indemnity Period	356 Days	
DEMOLITION, CLEARANCE & MEMORIALIZATION COSTS EXTENTION ENDORSEMENT			
Demolition, Clearance & Memorialization Costs	Limits	\$250,000 Each Event	Provides for reasonable and necessary costs, for demolition, removal, memorial, incurred as a direct result of a deadly weapon event.
		\$10,000 Each Loss for Memorial Plaques	
		\$1,000,000 AGG	
OFF-SITE COVERAGE EXTENSION ENDORSEMENT			
Off-Site Coverage	Limits	\$250,000 Each Event	Off-site incident means a deadly weapon event which occurs during the period of insurance at a location in the United States other than the insured location, to an employee or insured person who was participating in a sporting event sanctioned or acting within the scope of his or her employment at the time of the off-site incident. If a deadly weapon event occurs at an off-site location that has not previously been agreed prior to the event and where such event / activity was being conducted under your care, custody and control then only liable to pay the event responder fees.
		\$1,000,000 AGG	
CHILD ABDUCTION EXTENSION ENDORSEMENT			
Child Abduction	Limits	\$250,000 Each Event	In the event of an Abduction of a Covered Child that occurs during the Period of Insurance, the Underwriters shall be liable for the loss sustained by the Named Insured directly attributable to, either, the Abduction or to the Named Insured's efforts to counter or mitigate the effects of the Abduction, and which will comprise.
		\$1,000,000 AGG	
	Indemnity Period	Varies	
SWATTING ENDORSEMENT			
Swatting Endorsement	Limits	\$250,000 Each Event	Anonymous threat coverage means a situation, action, event, behavior, or information containing a threat made against you or a report of a fictitious Deadly Weapon Event, either to an emergency service provider or to you directly, which does not come from an identifiable assailant. We will only be liable to provide crisis management support and counselling services as defined in the policy and its endorsements.
		\$1,000,000 AGG	
BUSINESS INTERRUPTION EXTENSION ENDORSEMENT			
Business Interruption Extension	Limits	\$2,250,000 Each Loss	A direct result of the necessary interruption of your business services due to prevention of access to any of your location(s) by order of a civil or military authority, provided that such order is a sole and direct result of a deadly weapon event occurring at such location(s) and for a period of time not exceeding thirty (30) consecutive days from the date of such deadly weapon event.
		\$2,250,000 AGG	
	Indemnity Period	356 Days	
CLAIMS PROCESSING PROCEDURE			
Immediately report all claims directly to TPS at claims@tpspool.org , 800-588-0013 or directly to the Director of Claims at 972-835-5221			
Should you require immediate assistance with an incident or possible incident, contact the CrisisRisk Strategies LLC Event Responder 24-hour/7-day @ 860-677-3790 or DWP@crisisrisk.com			
<i>*This is a summary of coverage, please refer to the policy form for specific policy details and exclusions. Full policy & endorsement details are available on the TPS website at www.tpspool.org*</i>			

Revised on March 14, 2025



TEXAS POLITICAL SUBDIVISIONS JSIF TERRORISM HIGHLIGHTS

GENERAL TERMS

Carrier	Ironshore Insurance Service LLC (A Liberty Mutual Company)
Insured	TPS Property Members
A.M. Best Rating	A (Excellent)
Policy Number	3642600
Territory	United States
Deductibles	\$10,000 (24 hour Ingress/Egress/Service Interruption)
Limit	\$100,000,000 Per Occurrence & In The Aggregate
Type	Foreign & Domestic Terrorism/Sabotage (real property)
Purpose	Provided to assist TPS members in the event of a Property Terrorism Event

COVERAGE	LIMIT/INDEMNITY PERIOD/MILES	COVERAGE DESCRIPTION
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Underlying Sublimits

ACCOUNTS RECEIVABLE

Accounts	Limit	\$250,000	As per property coverage document.
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BUSINESS INTERRUPTION

Business	Limit	\$1,000,000	Available if applied for.
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CIVIL OR MILITARY AUTHORITY

Civil or Military Authority	Limit	\$1,000,000	Actual loss sustained during the period of time when access to real or personal property is prohibited by an order of civil or military authority.
	Indemnity Period	30 days	
	Miles	1	

DEBRIS REMOVAL EXPENSES

Debris Removal Expenses	Limit	\$1,000,000	Covers the necessary and reasonable expense of removal from locations of debris.
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DECONTAMINATION COSTS EXCLUDING NCBR

Decontamination Costs	Limit	\$250,000	Covers decontamination costs excluding nuclear, chemical, biological and radiological.
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DEMOLITION & ICC

Demolition & ICC	Limit	\$1,000,000	Covers enforcement of any law, ordinance, governmental directive or standard in effect at the time of loss or damage regulating the construction, repair or use and occupancy of the property.
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ELECTRONIC DATA PROCESSING EQUIPMENT MEDIA (Physical Damage Only)

Electronic Data Processing	Limit	\$1,000,000	As per property coverage document.
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ERROR & OMISSIONS

Error & Omissions	Limit	\$1,000,000	Covers direct physical loss or damage due to any error or unintentional omission.
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FINE ARTS

Fine Arts	Limit	\$250,000	Covers breakage of art, glass, windows, statuary, sculptures, marble, glassware, porcelain, bric-a-brac, antique furniture: antique jewelry or similar fragile articles, unless such breakage.
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FIRE PROTECTIVE SYSTEMS

Fire Protective	Limit	\$10,000	As per property coverage document.
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INGRESS/EGRESS

Ingress/Egress	Limit	\$1,000,000	Provides coverage for actual loss sustained during the period of time when ingress to or egress from the real or personal property is prohibited.
	Indemnity Period	30 days	
	Miles	1	

KEY & LOCK EXPENSE

Key & Lock	Limit	\$250,000	Covers necessary key & lock expenses.
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LANDSCAPING

Landscaping	Limit	\$10,000	Covers minimal landscape expense.
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LEASEHOLD INTEREST

Leasehold Interest	Limit	\$1,000,000	Available if applied for.
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MISSCELLANEOUS UNNAMED LOCATIONS

Miscellaneous Unnamed	Limit	\$1,000,000	As per property coverage document.
	Indemnity Period	30 days	

NEWLY ACQUIRED LOCATIONS

Newly Acquired Locations	Limit	\$10,000,000	As per property coverage document.
	Indemnity Period	90 days	

PRESERVATION OF PROPERTY

Preservation of Property	Limit	\$250,000	Reimburses expenses incurred in taking reasonable and necessary actions for the temporary protection and preservation of property.
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PROFESSIONAL FEES

Professional Fees	Limit	\$250,000	Covers reasonable and necessary expenses incurred to accountants, architects, auditors, engineers, or other professionals or employees to prepare and certify particulars or details of claims.
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RELOCATION EXPENSE

Relocation	Limit	\$1,000,000	Covers necessary relocation expense.
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RENTAL INCOME

Rental Income	Limit	\$1,000,000	Available if applied for.
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SERVICE INTERRUPTION			
Service Interruption	Limit	\$1,000,000	Covers physical loss or damage to property and/or time element coverage arising form physical loss or damage.
	Indemnity Period	30 days	
	Miles	1	
SOFT COSTS			
Soft Costs	Limit	\$250,000	Covers necessary soft costs.
TRANSIT			
Transit	Limit	\$250,000	Covers loss resulting from loss or damage to property in transit.
VALUABLE PAPERS			
Valuable Papers	Limit	\$250,000	As per property coverage document.
CLAIMS PROCESSING PROCEDURE			
Immediately report all claims directly to TPS at claims@tpspool.org , 800-588-0013 or directly to the Director of Claims at 972-835-5221			
This is a summary of coverage, please refer to the policy form for specific policy details and exclusions.			