TASB Risk Management Fund • 12007 Research Blvd., Austin, Texas 78759-2439
P.O. Box 301 • Austin, Texas 78767-0301 • 800.482.7276 • tasbrmf.org
Administered by the Texas Association of School Boards

Smithville ISD

Contribution & Coverage Summary (CCS)
Participation Period: 10/1/2026 through 8/31/2027

The following is a summary of coverage and contribution amounts. More information about coverage, limits, deductibles, terms, and conditions can be found on the following pages and is part of this CCS. Please review all pages of this CCS document and associated Fund Coverage Agreements.

This document is not a declarations page. The Fund is not insurance but a self-insured risk pool through which members agree to share risk and actively participate in their contractual obligations as a member of the Fund.

Coverage	Contribution
Property	**$195,084**
Automobile Liability	**$12,851**
Automobile Physical Damage	**$17,536**
School Liability Including Professional Legal, General Liability, Employee Benefits Liability, & Chapter 118: Employment Practices - Student Abuse and Reporting Endorsement	**$7,170**
Cyber Liability & Security	**$18,815**
Total Contribution	**$251,456**

THIS IS NOT AN INVOICE. The TASB Risk Management Fund will issue an invoice when coverage is accepted by the member. Total Contribution is an estimate and is subject to exposure audit.

All provisions and terms of this CCS, including contribution amounts, are offered by the Fund in total as indicated only; if not accepted by the member in total, please contact your underwriter for other options and updated pricing.

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Property Coverage Summary
Participation Period: 10/1/2026 through 8/31/2027
Total Property Contribution: $195,084

The following is an overview of the limits and deductibles for risk of Direct Physical Loss to Covered Property. Additional coverages, limits, exclusions, and terms are included in the Fund's Coverage Agreement for this Participation Period. All limits are per Occurrence unless otherwise shown.

Total Covered Value: $127,818,000

Blanket Replacement Cost

Coverage	Limit	Deductible
All Perils except Weather Perils	$127,818,000	$25,000
Weather Perils except Named/Numbered Windstorm	$127,818,000	2% Minimum $100,000 Freeze $100,000
Extra Expense & Loss in Revenue	$1,000,000	Included
Named/Numbered Windstorm Endorsement	$25,000,000	2% Minimum $100,000
Terrorism Endorsement	$127,818,000	$25,000
Crime & Employee Dishonesty Endorsement	$100,000	$5,000
Flood Endorsement (Annual Aggregate Limit)	$5,000,000	$50,000
Earthquake Endorsement (Annual Aggregate Limit)	$5,000,000	$50,000
Equipment Breakdown Coverage	$100,000,000	$25,000

Other Coverage Limits & Deductibles	Limit per Occurrence	Deductible
Aesthetic Impairment (metal roofs only)	50% cost to repair/replace, maximum $1,000,000	Peril Deductible
Animals (livestock only)	$25,000	Peril Deductible
Art, statues, or antiques	$100,000	Peril Deductible
Code compliance	Up to 10% of the Loss amount, maximum $1,000,000	Peril Deductible
Debris removal	Up to 25% of the Loss amount	Peril Deductible
Electronic data replacement	$50,000	Peril Deductible
Food spoilage	$100,000	Peril Deductible
Landscaping	Up to $1,000 per tree, shrub, or landscaping plant, maximum $25,000	Peril Deductible
HVAC units	Actual Cash Value	Peril Deductible
Motor-driven Equipment Coverage Deductible	Coverage Limit	$2,500 per piece of equipment
New construction or renovation by employees	$1,000,000	Peril Deductible
Pollutant clean-up	$100,000	Peril Deductible
Single-ply roof upgrade	Up to 125% cost to repair/replace, maximum $250,000	Peril Deductible
Temporary repairs	Up to 10% of Building Damage	Peril Deductible
Vital documents and records	$50,000	Peril Deductible

Smithville ISD

Automobile Coverage Summary
Participation Period: 10/1/2026 through 8/31/2027
Total Automobile Contribution: $30,387

The following is an overview of the limits and deductibles for risks associated with the ownership, maintenance, or use of Covered Automobiles. The Fund's Coverage Agreement includes additional coverages, limits, exclusions, and terms for this Participation Period.

Coverage	Limit	Deductible
Automobile Liability – Split Limits Bodily Injury Per Person/Bodily Injury Per Occurrence/Property Damage Per Occurrence	$100K / $300K / $100K	$1,000
Automobile Physical Damage - Collision	Actual Cash Value	$1,000
Automobile Physical Damage - Comprehensive	Actual Cash Value	$1,000
Automobile Physical Damage - Catastrophic See Auto Liability & Physical Damage Coverage Agreement Part C 12.3	Actual Cash Value	$25,000
Supplemental Coverage – Private Passenger Rental Expense (Theft only) See Auto Liability & Physical Damage Coverage Agreement Part C 9.3	$50 per day up to $1,500 total	Included
Non-Owned Auto	Automobile Liability Limit	Automobile Liability Deductible

Smithville ISD

School Liability Coverage Summary
Participation Period: 10/1/2026 through 8/31/2027
Total School Liability Contribution: $7,170

The following is an overview of the limits and deductibles for legal, general, and other liability risks. The Fund's Coverage Agreement includes additional coverages, limits, exclusions, and terms for this Participation Period.

Coverage	Limit	Deductible
Professional Legal Liability	$1,000,000 Limit Per Claim $1,000,000 Maximum Annual Aggregate	$2,500
General Liability	$1,000,000	$0
Employee Benefits Liability	$100,000	$0
Chapter 118: Employment Practices – Student Abuse and Reporting Endorsement	$1,000,000 Limit Per Claim $2,000,000 Maximum Annual Aggregate	$2,500

School Liability Coverage Provisions

Known Prior Wrongful Acts: As indicated in the School Liability Coverage Agreement, including Section 4.1, the Fund Member agrees that all known prior Wrongful Act (including previously reported acts) that may result in a legal claim against the Fund Member have been fully disclosed to prior carriers, including the Fund, and no coverage will apply to these acts under this CCS. However, this CCS does not void coverage afforded to the Fund Member under any previous CCS.

Fund-requested Settlement Contributions: As indicated in the School Liability Coverage Agreement, including Section 4.6, the Fund may request a monetary or non-pecuniary contribution from the Fund Member to address the portion of a Claim that is not covered by the Coverage Agreement so that the Fund can settle the Claim in its entirety. Any refusal by the Fund Member to contribute to the settlement as requested by the Fund will result in the Fund Member being responsible for further defense costs and indemnity payments other than what the Fund would have paid.

Chapter 118: Employment Practices – Student Abuse and Reporting Endorsement Coverage: As indicated in the School Liability Coverage Agreement Chapter 118: Employment Practices – Student Abuse and Reporting Endorsement, the Fund will provide limited coverage for K-12 school districts for Claims arising from allegations under Chapter 118 of the Texas Civil Practice and Remedies Code. This endorsement excludes coverage under the General Liability Coverage and provides claims-made coverage under the Professional Legal Liability Coverage. The coverage for state court Chapter 118 Claims only (those Claims that are filed and adjudicated in, or remanded to, the state courts of Texas) will have Claim Expense within the CCS-indicated per Claim and annual aggregate limits of liability.

Non-Chapter 118 Professional Legal Liability Claims: The aggregate limit for non-Chapter 118 Professional Legal Liability Claims will not decrease due to any Damages or Claim Expense arising from Chapter 118 Claims.

Smithville ISD

Cyber Liability & Security Coverage Summary
Participation Period: 10/1/2026 through 8/31/2027
Total Cyber Liability & Security Contribution: $18,815

The following is an overview of the limits and deductibles for cyber liability & security risks. The Fund's Coverage Agreement includes additional coverages, limits, exclusions, and terms for this Participation Period.

Coverage	Aggregate Limit Per Event	Deductible
Cyber Liability & Security	$1,000,000	$0

Coverage Lines and Sub-lines Subject to Sub-limits	Sub-limit Subject to the Aggregate Limit Per Event	Deductible
Fraudulent Instruction	$100,000	$0
Funds Transfer Fraud	$250,000	$0
Telephone Fraud	$250,000	$0
Criminal Reward	$100,000	$0
Cryptojacking	$250,000	$0
Invoice Manipulation	$100,000	$0

Cyber Liability & Security Coverage Provisions

No Known Losses: Fund Member certifies that all known or reported events occurring prior to the effective date of this coverage, as applicable, which it is reasonably believed may result in a claim under this coverage have been fully disclosed or reported.

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Contribution & Coverage Summary (CCS)
Participation Period: 9/1/2026 through 8/31/2027

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Coverage	Contribution
Violent Act	**No Cost**
Workers' Comp Fully Funded	**$87,445**
Total Contribution	**$87,445**

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