



Quality Since 1983

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: Jeremy Diller

Agency: HCDDT Insurance Agency

Reference: Wylie ISD-Abilene

Property/Casualty Proposal

09-01-2023 to 09-01-2024

(Proposal is valid until: 12:01AM on September 01, 2023)

Dear Jeremy Diller:

Based upon the information received, we are pleased to offer the attached proposal. Please review and advise if you have any questions.

The contract has Crisis Management (Workplace Violence) Coverage. This is a coverage we provide to our Members at no additional cost. In addition, Cyber Liability Coverage has been included. However, due to the increased cost of Cyber Liability Coverage, there will be a charge added to the General Liability Contribution. Please refer to the Crisis Management & Cyber Liability attachments for coverage details.

To bind coverage we will need you to complete our New/Renewal Binder, prior to inception date.

We appreciate the time you have invested in answering our questions and providing information necessary for preparation of this proposal. Thank you for giving us the opportunity to serve you. We look forward to working with you on this account.

Sincerely,

Chrystal Bradford

Senior Underwriter

Office: 972-360-6311

chrystal.bradford@tpspool.org

SUMMARY OF PROPOSAL

Wylie ISD-Abilene

09-01-2023 to 09-01-2024

COVERAGE	DEDUCTIBLE	TOTAL CONTRIBUTION
General Liability	Various See Proposal Page	\$7,751
School Board Legal Liability	\$25,000 Per Claim	\$19,537
Auto Liability	Various See Proposal Page	\$38,166
Physical Damage	Various See Proposal Page	\$29,635
Property	Refer to Property Proposal	\$598,499
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
Equipment Breakdown	\$10,000 Per Accident	Included
Crime	Refer to Crime Proposal	\$535
Cyber Liability	Refer to Highlights	\$4,669
Crisis Management	Refer to Highlights	Included at no charge
Foreign & Domestic Terrorism	\$10,000 Per Occurrence	Applies to Property coverage only
Total Contribution		\$698,792

SPECIAL CONDITIONS:

Please note revised Crime Coverage Document will be added effective 9 /1/23. The mandatory addenda have been incorporated into the form. A copy of the revised form will be provided with the proposal. Crisis coverage is contingent upon receipt of an updated Schedule of Values (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.

Cyber quote may be subject to receipt of additional supplemental questions prior to binding.

Please review the proposal carefully as some deductibles have changed.

A completed and signed renewal Cyber application will be required upon binding.

Pricing contemplates TPS writing all lines of coverage quoted.

This proposal shall automatically expire as of the effective date.

Coverage must be bound prior to the inception date and all contributions are due according to the terms of our billing invoice.

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

GENERAL LIABILITY

Wylie ISD-Abilene

09-01-2023 to 09-01-2024

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	\$7,751
Cyber Liability	\$4,669
Total Contribution	\$12,420
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:	
<p>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.</p>	
SPECIAL CONDITIONS:	

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

SCHOOL BOARD LEGAL LIABILITY

Wylie ISD-Abilene

09-01-2023 to 09-01-2024

Proposal

Limits of Self-Insurance		
	Annual Aggregate	\$1,000,000
	Per Claim	\$1,000,000
	Per Claim Deductible	\$25,000
	Retro Date	09/01/2017
Total Contribution		\$19,537
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-Pericuniary Defense	Punitive or Exemplary Damages Student-Student Sexual Abuse	Coverage must be written in conjunction with General Liability coverage.
Applicable Addenda:		
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.		
<p align="center">SPECIAL CONDITIONS:</p> <p><i>Please review the proposal carefully as some deductibles have changed.</i></p>		

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

AUTOMOBILE

Wylie ISD-Abilene

09-01-2023 to 09-01-2024

COVERAGE	LIMITS	DEDUCTIBLE
Liability:		Combined BI & PD
	\$500,000	\$5,000
	Combined Single Limit	Each Accident
Personal Injury Protection	\$ 2,500	
Collision	Actual Cash Value	\$1,000
Comprehensive	Actual Cash Value	\$1,000
HIRED Collision	\$50,000	\$1,000
HIRED Comprehensive	\$50,000	\$1,000
	Contributions:	
Liability	\$37,296	
Personal Injury Protection	\$870	
Physical Damage	\$28,714	
Hired Car Physical Damage	\$921	
Total Contribution:	\$67,801	
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. Medical Payments Uninsured/Underinsured Motorists Terrorism Mold	This proposal contemplates 131 vehicles based on the schedule provided. Annual Payment ONLY Contribution adjusted at anniversary to reflect unit changes Physical Damage Coverage was requested for only selected vehicles.
Applicable Addenda: 207, 209, 214, 216a		
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

Wylie ISD-Abilene

09-01-2023 to 09-01-2024

Limit of Self-Insurance	
Property	\$185,256,028
Equipment Breakdown	\$185,256,028
Causes of Loss	All Risk of Direct Physical Loss or Damage
Basis of Coverage	Blanket
Valuation	Replacement Cost except ACV on Contractor's Equipment & Other IM Coverages
Deductibles:	
AOP	\$100,000 Per Occurrence
Wind/Hail*	1% of Total Insurable Values at the time of the loss at each location subject to a minimum of \$500,000 any one Occurrence for all loss or damage arising out of Wind/Hail
Earth Movement	\$150,000 Per Occurrence
Flood	\$150,000 Per Occurrence
Equipment Breakdown	\$10,000 Per Accident
Basic Contribution	\$595,683
Electronic Data, Media and Hardware	\$1,098
Contractor's Equipment	\$1,227
Musical/Band Instruments & Uniforms	\$491
Total Contribution:	\$598,499
OTHER COVERAGES	BASIC LIMITS
Newly Acquired Property	\$10,000,000
Extra Expense	\$5,000,000
Valuable Papers and Records	\$5,000,000
Property In Transit	\$1,000,000
Accounts Receivable	\$5,000,000
Demolition Cost & ICC (Coverage A, B & C)	Included
Flood & Earth Movement	\$10,000,000
Spoilage	\$250,000
Outdoor Property (max per item may apply)	\$1,000,000
Miscellaneous Unnamed Locations	\$5,000,000
Unscheduled Tracks & Fields	\$2,500,000
Applicable Addenda:	
301, 351, 351a, 360, 380, 389, 389a, 391, 393, 394, 394a, 397, 398, 399	
<i>* For the purpose of the wind/hail deductible each line item reported on SOV constitutes a separate location. It will apply to the total value at that location (sum of building content and TE, if applicable).</i>	
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>Please see new addendum 389a: An Exclusion for Virus, Bacteria or Microorganisms that induce physical distress, illness or disease will be added to Property Coverage effective 9/1/20 and after.</i>	
<i>Please review the proposal carefully as some deductibles have changed.</i>	

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

SPECIAL EQUIPMENT

Wylie ISD-Abilene

09-01-2023 to 09-01-2024

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	\$1,098
Contractor's Equipment	\$250,000	All risk of Direct Physical Loss or Damage	ACV	\$1,000	\$1,227
Musical/Band Instruments & Uniforms	\$250,000	All risk of Direct Physical Loss or Damage	ACV	\$1,000	\$491
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

Wylie ISD-Abilene

09-01-2023 to 09-01-2024

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 - Money Orders & Counterfeit Money	\$50,000	\$1,000
	Total Contribution \$535	
Applicable Addenda & Coverage Forms:		
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 **social engineering deductible is \$100,000 per member** **Member deductibles do not erode Chubbs limit. After a member deductible is satisfied the member has access to full limits**
Annual Aggregate	\$1,000,000 for All Other / \$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 not implementing the patch, fix, or mitigation technique 46 days after the 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.
Protective Safeguards Exclusion Endorsement (Specified Security Safeguards)	The purpose of this endorsement is to exclude losses (cyber incidents) that specifically arise from a <u>direct result</u> of the members failure to implement MFA for remote access to email or network. For example, if a hacker is able to steal the ID's and passwords of individuals accessing a member network or email remotely, and the act of the hacker was due to the member not having MFA in place, coverage would not be extended. Coverage is still provided for losses (cyber incidents) that are not a <u>direct result</u> of not having MFA in place (i.e., just because there was a hack into a system, or a members employee falls for a phishing email scheme, or losing a laptop or sending information to the wrong email recipients, or any other losses (cyber incidents) that was not the <u>direct result</u> of the member not having MFA implemented, or a Log4Shell vulnerability.

COVERAGE	LIMIT/WAITING PERIOD	COVERAGE DESCRIPTION
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First Party Coverage

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 & > \$250M 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.
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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.
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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.
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Third Party Liability Coverage

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.
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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.
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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.
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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.
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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 & endorsements for specific policy details and exclusions. Full policy & endorsement details are available on the TPS website at www.tpspool.org

Revised on March 24, 2023



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	B0595E01708702022
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.
	Indemnity Period	\$250,000 w/\$1,000,000 AGG 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 \$15,000 Each Person \$1,000,000 AGG	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).
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FUNERAL EXPENSES

Funeral Expenses	Limits	\$350,000 Each Event \$15,000 Each Person \$1,000,000 AGG	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).
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EXTRA EXPENSE EXTENSION FOR THREAT

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

Extra Expense Extension	Limits	\$350,000 Each Event \$1,000,000 AGG	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.
	Indemnity Period	356 (all other) or 30 (prevention of access)	

LOSS OF TUITION FEES EXTENSION

Loss of Tuition Fees	Limits	\$250,000 Each Loss \$2,250,000 AGG	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.
	Indemnity Period	356 Days	

DEMOLITION, CLEARANCE & MEMORIALIZATION COSTS EXTENSION

Demolition, Clearance & Memorialization Costs	Limits	\$250,000 Each Event \$10,000 Each Loss for Memorial Plaques \$1,000,000 AGG	Provides for reasonable and necessary costs, for demolition, removal, memorial, incurred as a direct result of a deadly weapon event.
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OFF-SITE COVERAGE EXTENSION

Off-Site Coverage	Limits	\$250,000 Each Event \$1,000,000 AGG	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.
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CHILD ABDUCTION EXTENSION

Child Abduction	Limits	\$250,000 Each Event \$1,000,000 AGG	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.
	Indemnity Period	Varies	

CLAIMS PROCESSING PROCEDURE

Immediately report all claims directly to TPS at claims@tps.pool.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

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.tps.pool.org

Revised on April 25, 2022



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 from 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			
<i>*This is a summary of coverage, please refer to the policy form for specific policy details and exclusions.*</i>			

Revised on October 31 2018