



TEXAS ASSOCIATION OF PUBLIC SCHOOLS
PROPERTY AND LIABILITY FUND

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Coverage Proposal

for

Waskom ISD

Effective:
September 1, 2010

Presented by

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Notice:

This proposal provides coverage under the authority of the Texas Interlocal Cooperation Act, Texas Government Code, Chapter 791. Election of coverage will require the execution and delivery of an interlocal agreement. The term of this agreement is one year from the effective date stated below with automatic renewal on September 1 of each subsequent year. Although the agreement provides for termination prior to the end of the term with at least 60 days notice, all accrued equity, if any, in the Texas Association of Public Schools Property and Liability Fund (Fund) will be forfeited by early termination. The interlocal agreement requires the entity (Member) to designate a Fund representative to act for the Member at periodic meetings of the Fund and to participate in the election of a Board of Trustees.

This proposal is based upon information provided by the entity and/or their representative. Changes in exposure prior to the inception of coverage may result in changes to the proposal and affect the final Member contribution. The proposed contribution is based upon acceptance of all lines of coverage proposed. Requests for exclusion or inclusion of lines of coverage other than those presented here, may result in a change to final Member contribution.

Annual Member contributions are indicated in the proposal, along with pro-rata contributions until the next September 1 (if applicable). All coverage documents are issued with a September 1 anniversary date. Each year of the interlocal agreement period, an annual contribution will be proposed for the next anniversary term. Member loss experience, risk management practices and exposure changes, as well as excess and reinsurance market conditions will impact the final member annual contribution.

The Fund is a self insurance pool and, although structured to protect members, could require an adjusted contribution to meet any shortfall in the loss fund. Please read the Coverage Document for important information regarding the maximum occurrence limits.

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Coverage Proposal

Property	Total Limits	Building	Contents	Deductible	Charge	
	\$26,419,000	24,325,400	2,094,600			
	B & C Occurrence Deductibles:			AOP Option 1	1,000	27,812
				Hail *	5,000	
				Named Storm		
				AOP Option 2	2,000	28,463
				AOP Option 3	5,000	26,864

This deductible is grandfathered until 9/1/2011 when the TAPS minimum hail deductible of \$10,000 will apply.

* The Hail deductible will be the same as "AOP" if larger than \$10,000.

Property Coverage Extensions

Accounts Receivable	\$1,000,000				Included
Buildings in Course of Construction	\$5,000,000				Included
Extra Expense/Loss of Revenue	\$5,000,000			B & C Ded	Included
Electronic Data Equipment Data and Media	Included			1,000	Included
Debris Removal, Demolition and Increased Cost of Construction	Lesser of 25% of Covered Loss or \$10MM			B & C Ded	Included
Equipment Breakdown	\$26,419,000			1,000	Included
Hazardous Substances	\$500,000	Included	Sublimit		
Spillage	\$500,000	Included	Sublimit		
Expediting Expenses	\$500,000	Included	Sublimit		
CFC Refrigerants	\$500,000	Included	Sublimit		
Errors and Omissions	\$1,000,000			B & C Ded	Included
Fine Arts	\$500,000			B & C Ded	Included
Flood	\$10,000,000			100,000	Included
(Except: Locations wholly or partially within SFHA or FEMA 100 yr flood area)					
Flood	\$5,000,000			0% of Loss, \$1000 min	Included
(Locations wholly or partially within SFHA or FEMA 100 yr flood area)					
Earthquake	\$10,000,000			200,000	Included
Service Interruption PD/TE	\$1,000,000	24 Hour Waiting Period		B & C Ded	Included
Claim Data Expense	Included			B & C Ded	Included
Newly Acquired Property	\$5,000,000	Report within 120 days		B & C Ded	Included
Mobile Equipment	\$50,000			1,000	61
Misc. Unnamed Property	\$1,000,000			1,000	Included
Pollutant Cleanup & Removal	\$250,000	Per Occ./Annual Aggregate		B & C Ded	Included
Property of Employees/Officers	\$500,000	\$1,000 per individual - No Theft		1,000	Included
Vehicle Damage	\$5,000,000	Any One Occurrence		Per Schedule	Included
Covered Property in Transit	\$1,000,000			1,000	Included
Water Damage	\$25,000	Water which backs-up from Sewers or Drains.		B & C Ded	Included
Valuable Papers	\$1,000,000			B & C Ded	Included

Coverage Proposal

Crime

	Limits		Deductible	Charge
Employee Dishonesty	\$100,000	Basic Limit	Basic: 1,000	250
	---	Optional Limit	Optional: ---	---
Money and Securities	\$50,000	Basic Limit	Basic: 1,000	81
	---	Optional Limit	Optional: ---	---
Peak Season	---	<input type="text"/>	Basic: <input type="text"/>	<input type="text"/>
			Optional: <input type="text"/>	<input type="text"/>
Forgery and Alteration	\$50,000	Basic Limit	Basic: 1,000	55
	---	Optional Limit	Optional: <input type="text"/>	<input type="text"/>
Computer Fraud	\$50,000	Basic Limit	Basic: 1,000	55
	---	Optional Limit	Optional: <input type="text"/>	<input type="text"/>

General Liability

	Limits		Deductible	Charge
Bodily Injury & Property Damage	\$1,000,000	Basic Limit	500	1,000
Personal Injury/Advertising Liab.	\$1,000,000	Included		
Products/Completed Operations	\$1,000,000	Included		
Per Campus Annual Aggregate	\$1,000,000	Included		
General Aggregate	\$1,000,000	Included		
Employee Benefits Liability	\$1,000,000	Included		
Law Enforcement Liability	\$1,000,000	Included		
Fire Legal Liability	\$500,000	Included		
	1,000,000/1,000,000	Optional Limit	Optional Ded. 0	---
Medical Payments	\$5,000/50,000		Basic Ded. 500	74
			Optional Ded. <input type="text"/>	<input type="text"/>

Coverage Proposal

Educators' Legal Liability

		Claims Made Form	Retrospective Incident Date	Unlimited
	Limits		Deductible	Charge
Per Claim	\$1,000,000	Basic Limit	2,500	2,795
Annual Aggregate	\$1,000,000	Basic Aggregate		
Non-Pecuniary Claim Expense	\$10,000	Subject to ELL Deductible		
Non-Pecuniary Aggregate	\$25,000	Subject to ELL Deductible		
Breach of Contract	\$10,000	Subject to ELL Deductible		
Breach of Contract Aggregate	\$25,000	Subject to ELL Deductible		
	—	Optional Limit	Optional Ded.	—

Automobile

			Experience Rating Factor	1.00
Liability	Limits		Deductible	Charge
Basic:	\$100,000	Per Person Bodily Injury	} 500	7,410
	\$300,000	Per Accident Limit		
	\$100,000	Per Accident Property Damage		
	\$1,000,000	Out-of-State Limit	Auto Ded.	Included
	Auto Limit	Non-owned and Hired Liability	Auto Ded.	Included
Option :	1,000,000 Combined Single Limit	Option	—	—
Medical Payments (Scheduled Vehicles)	\$5,000 \$50,000	Per Person Per Accident	500 —	145 —
Uninsured Motorist (Scheduled Vehicles)	\$25,000 \$50,000 \$25,000	Per Person Bodily Injury Per Accident Limit Per Accident Property Damage	500 — —	276 — —

Physical Damage

Collision and Comprehensive Coverage		Option	Per Schedule	3,320
			—	—
		Newly acquired vehicles	Per Schedule or Min.	Included
	\$50,000	Garagekeepers Liability	GL Deductible	Included
	\$50,000	Rental Vehicle Physical Damage	Lowest Ded.	Included

Excess Liability

Carrier	Limit	Notes	Charge
TAPS	\$ 1MM XS \$ 1MM	ELL Only	1,250

Request to Bind Coverage

Enter X to select option. More than one selection will default to the first in the list

		Proposed Limits	Proposed Deductibles	Selected Limit	Selected Deductible	Annual Contribution	1,000 Prorata Contribution
Property	Building and Contents	\$28,419,900 X	1,000	\$28,419,900	1,000	\$27,812	\$27,812
			2,500	Half	5,000		
			5,000				
	Extra Expense/Loss of Revenue	\$5,000,000 X		\$5,000,000	B & C Ded	Included	Included
	Mobile Equipment	\$50,000 X	1,000	50,000	1,000	51	51
Equipment Breakdown		\$28,419,900 X	1,000	28,419,900	1,000	Included	Included
Crime							
	Employee Dishonesty	\$100,000 X	1,000	100,000	1,000	250	250
	Money and Securities	\$50,000 X	1,000	50,000	1,000	51	51
	Peak Season				1,000		
	Forgery and Alteration	\$50,000 X	1,000	\$50,000	1,000	55	55
	Computer Fraud	\$50,000 X	1,000	\$50,000	1,000	55	55
General Liability		\$1,000,000/1,000,000 X	500	\$1,000,000/1,000,000	500	1,000	1,000
		\$1,000,000/1,000,000	0				
	Medical Payments	\$5,000/50,000 X	500	\$5,000/50,000	500	74	74
Educators' Legal Liability		\$1,000,000/1,000,000 X	2,500	\$1,000,000/1,000,000	2,500	2,795	2,795
Automobile							
	Liability	\$100,000/100,000 X	500	\$100,000/100,000	500	7,410	7,410
		\$1,000,000 Combined Single					
	Medical Payments	\$5,000/50,000 X		\$5,000/50,000	500	145	145
	Uninsured Motorist	\$25,000/25,000 X		\$25,000/25,000	500	276	276
	Physical Damage	Actual Cash Value X	Per Schedule	Actual Cash Value	Per Schedule	3,320	3,320
Excess Liability		Carrier	Limit	Notes	Charge		
		TAPS		ELL Only			
Agent's Signature		Date		Total Contribution		\$43,324	\$43,324

Print, sign and forward to TAPS