



April 30, 2015

Ms. Karen Almon
Denton ISD
PO Box 2387
Denton, TX 76202-2387

Re: TASB Risk Management Fund Renewal Proposal

Dear Ms. Almon:

The TASB Risk Management Fund (Fund) is pleased to present your 2015-16 renewal proposal. Enclosed are the Contribution and Coverage Summaries (CCS) for each program in which you participate. If you are interested in receiving a quote for a program you don't currently participate in, please let us know. We will be happy to provide one.

2014 marked the Fund's 40th anniversary of providing risk management services to educational entities across Texas. Our single-focused mission to support public education is the foundation for providing members with the best in risk management coverage and services. The enclosed renewals represent the Fund Board's continued commitment to using the Fund's financial and membership strength to keep costs as low as possible while enhancing coverage and delivering exceptional service to Fund members. Toward that end, we are delighted to announce two important coverage enhancements:

- **Data Breach/Privacy Protection Program.**

Effective September 1, 2014, all members of the Fund's legal liability and property programs have been provided with added protection for costs they might incur in the event of a data or privacy breach. These costs include legal fees, notification costs, forensic review, credit monitoring, etc. **This new Fund member benefit is provided at no cost to the Fund's property and liability program members.**

- **Coverage Agreement Enhancements**

The Fund Board recently approved several changes to the Fund's Coverage Agreements. Most of the changes simply clarify and simplify existing language without changing coverage. The Board also approved two other changes which do impact coverage:

1. The definition of Covered Persons was changed in the Auto Liability & Physical Damage Coverage Agreement to include the following language:

*"...students of the Fund Member, only while the student is operating a Fund Member-owned or leased **Covered Automobile** at the direction of a Fund Member employee acting within the course and scope of their employment."*

2. The Property Coverage Agreement was amended to expand coverage for property of others by deleting the time limit on the duration of the rental agreement. The new language now reads:

“Property of others under the Fund Member’s care, custody, and control through a long-term written lease or rental agreement ~~for no less than 90 days.~~”

Fund members can access the revised Coverage Agreements on the Fund’s website at www.tasbrmf.org.

Please review the attached documents carefully, and let us know if you have any questions. To renew coverage, please date and sign the CCS(s) and return all pages of the original documents, via email, to tasbrmf@tasbrmf.org or by mail to TASB Risk Management Fund, Program Administration, P.O. Box 301, Austin, TX, 78767-0301. Once we have received your signed documents, we will countersign and send you a copy of the fully executed CCS(s) for your records. **As a reminder, in accordance with the terms of your Interlocal Participation Agreement, your coverage automatically renews under the new terms and conditions unless we receive a written notice of termination no later than 30 days prior to your renewal date.**

Sincerely,



Scot Parnell, CSRM
Risk Management Consultant
Risk Management Services
Texas Association of School Boards, Inc.

Denton ISD

Contribution & Coverage Summary (CCS)

Participation Period: July 1, 2015 through June 30, 2016

PROPERTY	Per Occurrence Limit	Deductible	Contribution
Risk of Direct Physical Loss to Buildings, Personal Property, and Other Structures			
All Perils Except Wind, Hurricane, and Hail	Blanket Replacement Cost \$890,742,385	\$50,000	\$314,471
Wind, Hurricane, and Hail		\$250,000	Included
Flood	\$2,000,000	\$50,000	Included
Earthquake	\$2,000,000	\$50,000	Included
Crime	\$100,000	\$50,000	Included
Equipment Breakdown			
Equipment Breakdown	\$100,000,000	\$50,000	Included
SCHOOL LIABILITY	Per Occurrence Limit	Deductible	Contribution
Professional Legal Liability Subject to \$5,000,000 Maximum Annual Aggregate	\$5,000,000	\$10,000	\$128,382
General Liability	\$5,000,000	\$10,000	Included
Employee Benefits Liability	\$100,000	\$10,000	Included
AUTOMOBILE	Per Occurrence Limit	Deductible	Contribution
Automobile Liability \$100,000 per Person Bodily Injury Limits/\$300,000 per Occurrence Bodily Injury Limits/\$100,000 per Occurrence Property Damage Limits	\$100/\$300/\$100	\$1,000	\$66,244
Automobile Physical Damage			\$19,440
Comprehensive	Actual Cash Value	\$1,000	Included
Collision	Actual Cash Value	\$1,000	Included

TOTAL CONTRIBUTION⁽¹⁾	\$528,537
---	------------------

This is not an Invoice.

⁽¹⁾ Total Contribution does not include the fees for the following services. Please see these specific coverage documents after the signature page:

Workers' Compensation - Administration Services

Workers' Compensation - Run-In Claims Services

Conditions

Property

Named/Numbered Windstorm: The term "Named/Numbered Windstorm" is defined as all loss and damage directly caused by, resulting from or arising out of Windstorm as named or numbered by the National Weather Bureau, National Hurricane Center or any recognized meteorological authority, including but not limited to loss or damage caused by wind driven rain, flood, storm surge, wave wash, surface water, overflow of bodies of water, or spray from any of these.

The term "Tier 1" shall mean the Texas Counties of Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio and Willacy.

The term "Tier 2" shall mean the Texas Counties of Bee, Brooks, Fort Bend, Goliad, Hardin, Hidalgo, Jackson, Jasper, Jim Wells, Liberty, Live Oak, Newton, Orange, Victoria and Wharton.

The term "Harris County" shall mean the Texas County of Harris.

Statement of Values: Fund Member has provided the Fund with the most current and accurate statement of values for all applicable property, including a complete and accurate listing of vehicles owned by the Fund Member. Fund Member agrees to allow the Fund to conduct property appraisals of the Fund Member's property on a periodic basis and agrees to accept values provided by the Fund.

Salvage: The Fund will have the right, in its sole discretion, to exercise rights of salvage to any damaged property paid for or replaced under the terms of this Agreement.

Claims Reporting: Fund Member will provide to the Fund timely notice of all claims as required in the Interlocal Participation Agreement and the Fund's Coverage Agreement.

Liability

Prior Acts: Fund Member certifies that all known or reported acts for which it is reasonably believed may result in a legal claim against the Member, have been fully disclosed. Additionally, Fund Member acknowledges that this coverage excludes any claims arising from such known or reported acts. This Agreement does not void coverage afforded to Fund Member under any previous Fund Agreement.

Claims Reporting: Fund Member will provide to the Fund timely notice of all claims as required in the Interlocal Participation Agreement and the Fund's Coverage Agreement.

Automobile

Statement of Values: Fund Member has provided the Fund with the most current and accurate statement of values for all applicable property, including a complete and accurate listing of vehicles owned by the Fund Member. Fund Member agrees to allow the Fund to conduct property appraisals of the Fund Member's property on a periodic basis and agrees to accept values provided by the Fund.

Salvage: The Fund will have the right, in its sole discretion, to exercise rights of salvage to any damaged property paid for or replaced under the terms of this Agreement.

Claims Reporting: Fund Member will provide to the Fund timely notice of all claims as required in the Interlocal Participation Agreement and the Fund's Coverage Agreement.

General Conditions

Coverage: Coverage terms and limits provided are as set out in this CCS and the Fund's Coverage Agreement for this participation period.

Payment: The Fund Member agrees to pay contributions based on a plan developed by the Fund. All contributions are payable upon receipt of an invoice from the Fund. The Fund shall determine the applicable program for each contribution. Termination under this Agreement of any program shall not affect the remaining programs.

Termination: This CCS may be terminated by either party with termination to be effective on any successive renewal date by giving written notice to the other party no later than 30 days prior to automatic renewal in accordance with Section 4(a) of the Interlocal Participation Agreement.

Program Coordinators

Coordinator:

The Fund Member is required to designate a Program Coordinator (Coordinator) with express authority to represent and bind the Fund Member in all program matters. Below are the current program coordinators as we have listed.

Property - Karen Almon

Liability - Karen Almon

Automobile - Karen Almon

Workers' Compensation - Karen Almon

If a Coordinator's name and contact information is not provided above, the current designated Coordinator and contact information will need to be completed below:

Program	Name	Title	Address	Phone	Email
Property					
Liability					
Automobile					
Workers' Compensation					

Fund Member Authorization:

I approve this Contribution and Coverage Summary (CCS) and certify that this information is correct. I affirm that I am duly authorized to approve this CCS and that I have read and agree to this CCS and the Interlocal Participation Agreement.

Authorized signature

Date

Printed name

Title

TASB Risk Management Fund:

James B. Crow, Secretary

Date