



June 24, 2026

Robert Heniff

Crosby ISD

Dear Robert Heniff,

The TASB Risk Management Fund is pleased to provide the following proposal for renewing coverage with the Fund for the coming year. The proposal reflects the Fund's ongoing commitment to the risk-sharing partnership among its more than 1,000 members.

The Fund is the oldest and largest governmental risk pool serving Texas public schools. A 21-member board comprised of school board members, superintendents, and administrators from member districts governs the Fund. The Fund's board of trustees ensures the Fund remains financially strong and responsive to member needs. Fund programs and coverages continue to respond to the risks shared by Fund members and reflect the challenges Fund members face today.

The coverage proposal on the following pages includes terms and contribution amounts for the programs in which your organization participates. A summary of changes and updates to the Fund's Coverage Agreements is included in this proposal. You can also access coverage agreements on the Fund's website.

Please review all terms, provisions, and features of this renewal proposal. When ready, you may accept this renewal proposal by signing the Contribution & Coverage Summary (CCS) and returning it by email to me or TASBRMF@tasbrmf.org. You may also complete the electronic acceptance using the link in the renewal email sent to the designated Program Contact. 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 pricing and options.

Please note that if you take no action, coverage will automatically renew under the terms of this renewal proposal. If you wish to terminate coverage, the Fund must receive written notice of termination at least 30 days prior to your renewal date. If you are unsure of your plans to renew or have questions about this renewal proposal or any aspect of your Fund membership, please contact Selma Turner or any member of TASB's Underwriting or Marketing teams at 800.482.7276.

Thank you for your membership in the TASB Risk Management Fund and participation with all Fund members. The Fund is proud to be your partner in managing risk and serving the students and staff in your community.



TASB Risk Management Fund
P.O. Box 301, Austin, Texas 78767-0301 • 800-482-7276
12007 Research Blvd., Austin, Texas 78759-2439 • tasbrmf.org

Administered by the Texas Association of School Boards

Sincerely,
Selma Turner
Marketing Consultant
Division of Risk Management Marketing & Strategic Partnerships
Texas Association of School Boards, Inc.

TASB Risk Management Fund
12007 Research Blvd., Austin, Texas 78759-2439
P.O. Box 301, Austin, Texas 78767-0301
Toll-Free: 800.482.7276 | Austin area:

CC:

Notification of Coverage Changes and Language Refinements Effective July 1, 2026

As part of the annual coverage review, the TASB Risk Management Fund (Fund) implemented the following coverage changes and language refinements ***for all renewals taking effect on or after July 1, 2026***. This document is a summary of changes and refinements only; please carefully review the full text of all Fund Coverage Agreements and any applicable Contribution and Coverage Summary (CCS).

Automobile Liability & Physical Damage Coverage Agreement

- Under Section 3.4, revised the language regarding a non-owned automobile being maintained or operated to include the term “use.”
- Under Section 3.5, expanded the definition of Covered Person to include the scenario of members loaning vehicles to other districts. This activity is allowed under Section 4, but this update provides additional clarity.
- Under Section 4, clarified the second sentence that grants liability coverage to non-owned autos
- Described in 3.4(B), which addresses leased, rented, and borrowed vehicles and (D), which addresses automobile career and technology programs.

School Liability Coverage Agreement

- Revised the Chapter 118 endorsement to state that losses under the endorsement do not erode the aggregate limit for other types of professional legal liability claims.
- Increased Chapter 118 limits to \$1,000,000 per claim and \$2,000,000 annual aggregate, with options to purchase higher limits, up to \$5,000,000, for additional contribution.
- Under the Chapter 118 Endorsement, revised the position of words for clarity.
- Renamed the Chapter 118 Endorsement to Chapter 118: Employment Practices – Student Abuse and Reporting Endorsement.

Property Coverage Agreement

- Removed the single-ply membrane sublimit and replaced it with actual cash value (ACV) valuation for single-ply membrane roofs that are over seven years old. The ACV limitation will not apply to Very Severe Hail-rated single-ply membrane roofs.
- Reduced the deductible for motor-driven equipment from the all-other-perils (AOP) deductible to \$2,500.
- Added language to the Flood Endorsement to describe how coverage applies when covered buildings are sited in Locations with more than one flood zone.
- Removed the application of the percentage deductible to covered property under \$100,000, making this property subject to the Occurrence Minimum Deductible only.
- Under Section 7, increased the base supplemental coverage limit for Extra Expense & Loss in Revenue to \$1,000,000 from \$500,000.
- Increased the base sublimit for the Flood and Earthquake Endorsements to \$5,000,000 from \$2,000,000.
- Establish a maximum Weather Perils Deductible for freeze losses. The maximum deductible would be \$1,000,000 or less depending on member size.
- Under Section 5, add language to indicate that all limitations to damage payments apply to aesthetic impairment payments as well, and that acceptance of an aesthetic impairment payment must be no later than 90 days from the determination that the loss to covered property resulted from aesthetic impairment.

- Under Section 3.4, update the definition of occurrence to improve clarity and incorporate a recommendation from the Fund's property reinsurance panel.
- Under Section 4, clarify that an increased degree of damage later discovered does not alter a previous election for payments for repairs or for ACV for the *same* property. Repair or ACV elections for unrelated damage, such as to a separate building, are not affected.

Cyber Liability & Security Coverage Agreement

- No changes.

Violent Act Coverage

- No changes.



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Contribution & Coverage Summary (CCS) Participation Period: 9/1/2026 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
Automobile Liability	\$84,840
Automobile Physical Damage	\$31,436
School Liability Including Professional Legal, General Liability, Employee Benefits Liability, & Chapter 118: Employment Practices - Student Abuse and Reporting Endorsement	\$40,206
Cyber Liability & Security	\$25,000
Violent Act	No Cost
Total Contribution	\$181,482

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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Automobile Coverage Summary Participation Period: 9/1/2026 through 8/31/2027 Total Automobile Contribution: \$116,276

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	\$2,500
Automobile Physical Damage - Collision	Actual Cash Value	\$2,500
Automobile Physical Damage - Comprehensive	Actual Cash Value	\$2,500
Automobile Physical Damage - Catastrophic See Auto Liability & Physical Damage Coverage Agreement Part C 12.3	Actual Cash Value	\$50,000
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



Automobile Coverage Provisions

Statement of Values: The Fund Member has provided the Fund with the most complete and accurate listing of vehicles owned and leased by the Fund Member and will make this listing current throughout the Participation Period. The Fund Member agrees to allow the Fund to conduct vehicle appraisals of the Fund Members' fleet periodically and agrees to accept values provided by the Fund, if any.

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

Excluded Vehicles: Vehicles specifically listed on this CCS are excluded from all Automobile coverage as noted under 'Exclusion.'

Crosby ISD**School Liability Coverage Summary**
Participation Period: 9/1/2026 through 8/31/2027
Total School Liability Contribution: \$40,206

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	\$2,000,000 Limit Per Claim \$2,000,000 Maximum Annual Aggregate	\$10,000
General Liability	\$2,000,000	\$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	\$10,000

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.



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Cyber Liability & Security Coverage Summary Participation Period: 9/1/2026 through 8/31/2027 Total Cyber Liability & Security Contribution: \$25,000

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.



Program Coordinators

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 Coordinators associated with the Fund Member. After the proposal is bound by the Fund, an email will be sent to the Program Coordinators listed below with instructions for confirming or updating Fund Member contact information. If the Coordinator listed has changed or the Coordinator's name and email address are not listed, please follow the instructions in the email.

Current Program Coordinators

Program	Name	Title	E-mail
TASB RMF-Auto	Robert Heniff	Chief Financial Officer	rheniff@crosbyisd.org
TASB RMF-Liability	Robert Heniff	Chief Financial Officer	rheniff@crosbyisd.org
TASB RMF-Unemployment Compensation	Robert Heniff	Chief Financial Officer	rheniff@crosbyisd.org



Contribution & Coverage Summary General Provisions

Coverage: This CCS, the Fund's corresponding coverage agreements and their endorsements, the Fund Member's questionnaire, the Interlocal Participation Agreement (IPA), and the documents incorporated by reference into any of those documents, all for this Participation Period, outline the coverage terms and limits.

Claims Reporting: The Fund Member will provide timely notice of all claims to the Fund as required in the IPA, the applicable Fund coverage agreement, and this CCS. The lack of timely notice may result in a loss of coverage.

Definitions: Any terms not defined in this CCS will use the definition for that term from the corresponding Fund Coverage Agreement.

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 will determine the contribution for each program and how each contribution is applied.

Termination: In addition to any CCS-specific provisions, the IPA outlines the termination-related provisions that govern this CCS. These provisions include the following: this CCS may be terminated by either party, with termination effective at the end of the Participation Period, by giving written notice to the other party no later than 30 days before the end of the Participation Period. If the Fund Member ceases to be an Active or Associate member of the Texas Association of School Boards, Inc., this CCS will terminate at the end of the Participation Period, and the Fund will not offer a renewal CCS. If neither party terminates this CCS, any renewal CCS offered by the Fund becomes effective based on the terms of the renewal CCS and will bind the Fund Member.

Fund Member Authorization:

I have read, approved, and agreed to 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 understand that my signature below contractually binds the entity I represent to this CCS and any other coverage-related or Fund participation agreements.

Authorized Signature

Date

Printed Name

Title



Proof of Auto Liability Coverage

THIS GOVERNMENT VEHICLE IS EXEMPT FROM THE MOTOR VEHICLE SAFETY RESPONSIBILITY ACT. Liability coverage in effect meets the minimum limits required by Texas law.

Member: **Crosby ISD**

Contract Number: **P101906-2026-001**

Contract Period: **9/1/2026** through **8/31/2027**

If you have an accident, please notify the TASB Risk Management Fund at 800.482.7276.

Coverage is applicable to all vehicles owned by the above-named entity. Coverage remains in effect only if contribution has been paid.

WHAT TO DO IF YOU HAVE AN ACCIDENT

(Keep this Card in Vehicle at all times)

- Move vehicle to the side of the road if drivable.
- Call 911 immediately. Have driver's license and this card ready to give to police.
- Help the injured by making them comfortable and providing emergency first aid. Call for medical help and provide requested information.
- Report the accident to your supervisor as soon as possible. If you have been injured, notify your supervisor.
- Do not discuss blame or fault. Discuss accident only with the police.
- Collect names, insurance, and other driver's license number. If there are witnesses, collect their names and contact information and give the information to the police and your supervisor.
- Do not sign any documents except as requested by law enforcement.



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