



Wharton County Junior College

Proposed Agenda Item Board of Trustees Meeting

Complete this form and submit it to the Office of the President by noon on Monday of the week before the Tuesday evening meeting of the Board of Trustees. If this form does not provide enough space, you may use an expanded version *as long as you follow the format specified below.*

Date of Board Meeting: September 15, 2020 Date of This Proposal: September 8, 2020

SUBJECT:

Approve the proposal submitted by the Texas Association of School Boards cooperative to provide the College with our General Liability policy, Professional & Educator's Liability policy, and our Automobile coverage for the 2021 school year.

RECOMMENDATION:

Approve the proposal submitted by the Texas Association of School Boards cooperative to provide the College with our General Liability policy, Professional & Educator's Liability policy, and our Automobile coverage for the 2021 school year at a cost of \$58,349.00.

BACKGROUND/RATIONALE:

The College has used the Texas Association of School Boards for our liability and auto insurance for over 10 years. They have a very good understanding of the College's Governmental Immunity protections and what our "true exposure" in such cases is. That experience and expertise has saved us money on liability issues in the past. This year's premium reflects an increase in school litigation and exposure to cyber threats. The biggest increases are in the area of liability coverage (up \$7,715.00) and Information Security which in the past was simply added on at no charge to Districts. This year with the dramatic increase in the number of cyber cases, they are charging \$2,500.00 for the same coverage that in the past was included. A summary of the differences is attached along with what the liability coverage would cost if it was a 2 million dollar limit instead of 3 million.

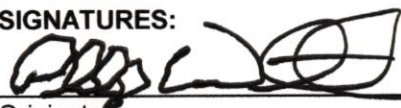
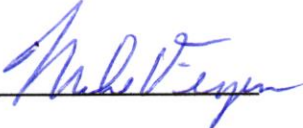

Estimated Cost & Budgetary Support (how will this be paid for?): \$58,349.00

Current Unrestricted Operating Budget for 2020 - 2021

RESOURCE PERSON(S) [name(s) and title(s)]:


- Bryce D. Kocian, Vice President of Administrative Services
- Gus Wessels, Jr. Dean of Business Services
- Mike Feyen, Director of Facilities
- Philip Wuthrich, Director of Purchasing

SIGNATURES:




9-8-20
9/8/20

Originator

Date

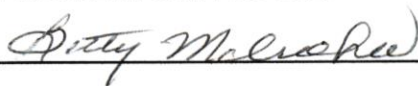


9/8/2020

Cabinet-Level Supervisor

Date

PRESIDENT'S APPROVAL:



9-8-20

Date



Wharton County Junior College

Contribution & Coverage Summary (CCS)

Participation Period: October 1, 2020 through September 30, 2021

SCHOOL LIABILITY	Per Claim/Occurrence Limit	Deductible	Contribution
Professional Legal Liability Subject to \$3,000,000 Maximum Annual Aggregate	\$3,000,000	\$10,000	\$46,172
General Liability	\$3,000,000	\$0	Included
Employee Benefits Liability	\$100,000	\$0	Included

PRIVACY & INFORMATION SECURITY	Deductible	Contribution
\$250,000 Limit	\$0	\$2,500

AUTOMOBILE	Limit	Deductible	Contribution
Automobile Liability \$1,000,000 Combined Single Limit	\$1,000,000	\$1,000	\$5,699
Automobile Physical Damage			\$3,978
Comprehensive	Actual Cash Value	\$1,000	Included
Collision	Actual Cash Value	\$1,000	Included
Catastrophic Automobile Physical Damage	Actual Cash Value	\$5,000	Included

TOTAL CONTRIBUTION	\$58,349
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This is not an Invoice.



Wharton County Junior College

Contribution & Coverage Summary (CCS)

Participation Period: October 1, 2020 through September 30, 2021

SCHOOL LIABILITY	Per Claim/Occurrence Limit	Deductible	Contribution
Professional Legal Liability Subject to \$2,000,000 Maximum Annual Aggregate	\$2,000,000	\$10,000	\$38,568
General Liability	\$2,000,000	\$0	Included
Employee Benefits Liability	\$100,000	\$0	Included

PRIVACY & INFORMATION SECURITY	Deductible	Contribution
\$250,000 Limit	\$0	\$2,500

AUTOMOBILE	Limit	Deductible	Contribution
Automobile Liability \$1,000,000 Combined Single Limit	\$1,000,000	\$1,000	\$5,699
Automobile Physical Damage			\$3,978
Comprehensive	Actual Cash Value	\$1,000	Included
Collision	Actual Cash Value	\$1,000	Included
Catastrophic Automobile Physical Damage	Actual Cash Value	\$5,000	Included

TOTAL CONTRIBUTION	\$50,745
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This is not an Invoice.

**Wharton County Junior College
Renewal Indication 2020**

	2019-20			2020-21				
COVERAGE	LIMIT	DEDUCTIBLE	COST	LIMIT	DEDUCTIBLE	COST	DIFFERENCE	
SCHOOL LIABILITY	\$ 3,000,000	\$ 10,000	\$ 38,457	\$ 3,000,000	\$ 10,000	\$ 46,172	7,715	0.2006
<i>General Liability</i>	\$ 3,000,000	\$ -		\$ 3,000,000	\$ -			
<i>Privacy/Information Security</i>	\$ 100,000	\$ -	\$ -	\$ 250,000	\$ -	\$ 2,500	2,500	
AUTO LIABILITY	\$ 1,000,000	\$ 1,000	\$ 5,399	\$ 1,000,000	\$ 1,000	\$ 5,699	300	0.0556
AUTO PHYSICAL DAMAGE	ACV	\$ 1,000	\$ 3,977	ACV	\$ 1,000	\$ 3,978	1	0.0003
<i>CATASTROPHIC APD</i>				ACV	\$ 5,000	\$ -		
NET CONTRIBUTION			\$ 47,833			\$ 58,349	\$ 10,516	0.2198

*School Liability includes general liability, sexual misconduct and employee benefits liability at no additional cost

*Catastrophic auto physical damage added

*Data breach now has a cost