



**TEXAS ASSOCIATION OF PUBLIC SCHOOLS**  
**PROPERTY AND LIABILITY FUND**

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Coverage Proposal  
for  
**Waskom ISD**

Effective:  
September 1, 2011

*Presented by*

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**Willis**

## 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

Coverages	Coverage is Applicable if a Contribution is Indicated		
	Limits (\$)	Deductibles (\$)	Contribution (\$)
<b>PROPERTY</b>			
Buildings and Contents (per schedule)	26,481,700	1,000	27,900
Hail Deductible		5,000	
	<i>Buildings</i>	24,385,400	
	<i>Contents</i>	2,096,300	
Accounts Receivable	1,000,000	1,000	Included
Buildings in the Course of Construction	5,000,000	B&C Deductible	Included
Debris Removal, Demolition and Increased Cost of Construction	Lessor of 25% of Covered Loss or 10,000,000	B&C Deductible	Included
Earthquake	10,000,000	100,000	Included
Electronic Data Processing Equipment and Data & Media	Scheduled as Contents on SOV	1,000	Included
Equipment Breakdown	26,481,700	1,000	Included
Hazardous Substances	500,000	1,000	Included
Spoilage	500,000	1,000	Included
Expediting Expenses	500,000	1,000	Included
CFC Refrigerants	500,000	1,000	Included
Errors and Omissions	1,000,000	B&C Deductible	Included
Extra Expense/Loss of Revenue	5,000,000	Included	Included
Fine Arts	500,000	1,000	Included
Flood (Excluding FEMA Zones A & V) (Except: Locations wholly or partially within SFHA or FEMA 100 yr flood area)	10,000,000	100,000	Included
Flood (FEMA Zones A & V) (Locations wholly or partially within SFHA or FEMA 100 yr flood area)	5,000,000	5%, Min 1,000,000	
Miscellaneous Unnamed Property	1,000,000	1,000	Included
Mobile Equipment	50,000	1,000	51
Newly Acquired Property (120 Day Reporting)	5,000,000	B&C Deductible	Included
Personal Effects of Members, Officers and Students Maximum of \$1,000 per individual per coverage term	500,000	1,000	Included
Pollution Clean-Up and Removal	250,000	B&C Deductible	Included
Transit (Per Conveyance/Per Disaster)	1,000,000	1,000	Included
Trees, Shrubs, and Plants (Max. \$1,000 per Item)	250,000	1,000	Included
Utility Service Interruption (24 Hr. Waiting Period)	1,000,000	B&C Deductible	Included
Valuable Papers and Records	1,000,000	1,000	Included
Water which Backs-up through Sewers or Drains	25,000	B&C Deductible	Included
<b>CRIME</b>			
Employee Dishonesty	100,000	1,000	250
Money and Securities Peak Season Cover	50,000	1,000	81
Forgery or Alteration	50,000	1,000	55
Computer Fraud	50,000	1,000	55

## Coverage Proposal

Coverages	Limits (\$)	Deductibles (\$)	Contribution (\$)
<b>GENERAL LIABILITY - Occurrence Form</b>			
Bodily Injury and Property Damage	1,000,000	500	1,000
Personal Injury/Advertising Liability	1,000,000	500	Included
Products/Completed Operations	1,000,000	500	Included
Per Campus Annual Aggregate	1,000,000	Included	Included
General Annual Aggregate	1,000,000	Included	Included
Employee Benefits Liability	1,000,000	500	Included
Law Enforcement Liability	1,000,000	500	Included
Fire Legal Liability	500,000	500	Included
Medical Payments	Per Person 5,000	500	74
	Per Occurrence 50,000		
<b>EDUCATORS' LEGAL LIABILITY - Claims Made Form</b>			
Retroactive Date:	Unlimited		
Errors or Omissions Coverage	Per Claim 1,000,000	2,500	3,922
	Annual Aggregate 1,000,000		
Non-pecuniary Claim Expense	Per Claim 10,000	2,500	Included
	Annual Aggregate 25,000		
Breach of Contract Claim	Per Claim 10,000	2,500	Included
Expense	Annual Aggregate 25,000		
<b>AUTOMOBILE</b>			
Liability			
Owned/Leased Vehicles	Bodily Injury per Person 100,000	500	6,140
	Bodily Injury per Occurrence 300,000		
	Property Damage 100,000		
Out-of-State Limit	1,000,000	Included	Included
Hired and Non-owned Liability	Included	Included	Included
Medical Payments	Per Person 5,000	500	145
(per schedule on file)	Per Occurrence 50,000		
Uninsured Motorist	Bodily Injury per Person 25,000	500	261
(per schedule on file)	Bodily Injury per Occurrence 50,000		
	Property Damage 25,000		
Physical Damage			
Comprehensive and Collision Coverage	Actual Cash Value	Per Schedule	3,639
Any one occurrence	5,000,000		
Newly acquired vehicles	Actual Cash Value	Per Selection	Included
Rental Vehicle Physical Damage	50,000	Lowest Scheduled	Included
Garagekeepers Liability	50,000	GL Deductible	Included
<b>EXCESS LIABILITY</b>			
Excess of:			
<b>TOTAL ANNUAL CONTRIBUTION</b>			<b>\$43,572</b>

**Request to Bind Coverage**

Effective Date: 09/01/2011  
 Expiration Date: 09/01/2012  
 Pro-rata factor: 1.00

	Selected Limit (\$)	Selected Deductible (\$)	Annual Contribution (\$)	Prorata Contribution (\$)	Bound Contribution
<b>Property</b>					
Building and Contents	26,481,700	1,000	27,900	27,900	
	Hail Deductible	5,000			
Extra Expense or Loss of Revenue	5,000,000	Included	Included	Included	
Mobile Equipment	50,000	1,000	51	51	
Equipment Breakdown	26,481,700	1,000	Included	Included	
<b>Crime</b>					
Employee Dishonesty	100,000	1,000	250	250	
Money and Securities	50,000	1,000	81	81	
Peak Season					
Forgery and Alteration	50,000	1,000	55	55	
Computer Fraud	50,000	1,000	55	55	
<b>General Liability</b>					
	1,000,000/1,000,000	500	1,000	1,000	
Medical Payments	5,000/50,000	500	74	74	
<b>Educators' Legal Liability</b>					
	1,000,000 / 1,000,000	2,500	3,922	3,922	
<b>Automobile</b>					
Liability	100,000/300,000/100,000	500	6,140	6,140	
Hired and Non-owned Liability	Included	Included	Included	Included	
Medical Payments	5,000/50,000	500	145	145	
Uninsured Motorist	25,000/50,000/25,000	500	261	261	
Physical Damage	Actual Cash Value	Per Schedule	3,639	3,639	
<b>Excess Liability</b>					
Carrier:	Excess of:				
TAPS					

**Total Contributions**

\$43,572	\$43,572
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**Agent's Signature and Date**

Print, sign, and forward to TAPS