

SCHOOL BOARD AGENDA ITEM SUMMARY

June 19, 2025

SUBJECT: CONSIDERATION OF RENEW AL OF COMMERCIAL PROPERTY, WINDSTORM, FLOOD, EARTH MOVEMENT, MECHANICAL BREAKDOWN, TERRORISM, CRIME, STORAGE TANK/POLLUTION, AUTO LIABILITY, AND-GENERAL LIABILITY INSURANCE COVERAGE FOR GOOSE CREEK CISD

RECOMMENDED ACTION: Approve the renewal of commercial property, windstorm, flood, earth movement, mechanical breakdown, terrorism, crime, and storage tank/pollution coverage through the Omnia Partners/ESC Region 4 contract with McGriff, with property primary insuring carriers: Lexington / Navigators / Core Specialty / Berkshire / Sampo / Westchester / Lloyds / Ironshore / Kemah Capital; flood coverage via Wright National Flood / FEMA NFIP; and auto liability, general liability/ employee benefit / law enforcement / educator's liability/ information & privacy security coverage with Texas Association of School Boards (TASB).

RATIONALE: To provide insurance coverage for the District.

Type	Current Year	Prior Year	Increase / (Decrease)
Commercial property, windstorm, flood, earth movement, mechanical breakdown, and terrorism provides coverage of \$100 million per occurrence for GCCISD property assets totaling \$998,431,401: September 1, 2025 – September 1, 2026	\$4,055,707	\$4,338,630	(\$282,923)
Crime: September 1, 2025 – September 1, 2026	\$11,000	\$10,411	\$589
Storage Tank / Pollution: June 30, 2025 – June 30, 2026	\$12,576	\$11,158	\$1,418
Flood NFIP: 2025 – 2026	\$320,000	\$300,262	\$19,738
Auto Liability / Physical Damage: July 1, 2025 – July 1, 2026	\$379,414	\$310,211	\$69,203
General Liability / Employee Benefit Liability / Law Enforcement Liability / Educator's Legal Liability / Information & Privacy Security: July 1, 2025 – July 1, 2026	\$245,133	\$247,081	(\$1,948)
Total Insurance Premiums	\$ 5,023,830.00	\$5,217,753.00	(\$193,923.00)

BUDGET PROVISIONS / ACTION REQUIRED: 2025-2026 Budget

RESOURCE PERSONNEL: Dr. Randal O'Brien
Ms. Brigitte Clark
Mrs. LeAna Price
Mrs. Nancy Hernandez