

**RISK MANAGEMENT COOPERATIVE OF TEXAS
RENEWAL QUOTE 2025-2026**



HUCKABAY ISD

ATTN: WES CORZINE, Superintendent

200 County Road 421

Stephenville, TX 76401

RMC Policy No:

Proposal

July 20, 2025

Coverage Period: 9/1/2025 to 8/31/2026

Total Insured Value \$ 21,829,409

Coverages	Limits	Deductibles	Contributions
Property (Replacement Cost)			\$ 81,401
-Includes Buildings, Personal Property, Auxiliary Structures			
Weather-Related (including, but not limited to hurricane typhoon, tropical cyclone, tropical storm, tropical depression, volcanic eruption, wildfire, accumulation of snow or sleet, cold or freezing temperatures, frost, ice (other than hail), wind, hail, and lightning.)	\$ 21,829,409	2%	
Deductible is Per Unit, Per Occurrence, Subject to Minimum of		\$ 250,000	
All Other Perils	Per Occurrence \$ 21,829,409	\$ 50,000	
Flood	Per Occurrence \$ 2,000,000	\$ 100,000	
Earth Movement	Per Occurrence \$ 2,000,000	\$ 100,000	
Boiler and Machinery	21,829,409	\$ 5,000	\$ 528
Automobile			\$ 7,763
Auto Liability			
	Per Person \$ 1,000,000	\$ 1,000	
	Per Occurrence \$ 1,000,000	\$ 1,000	
	Property Damage \$ 1,000,000	\$ 1,000	
Auto Physical Damage			
	Comprehensive / Collision - Auto	\$ 1,000	
	Comprehensive / Collision - Bus	\$ 2,500	
	Wind / Hail - 5 or more vehicles per occurrence - Auto	\$ 2,500	
	Wind / Hail - 5 or more vehicles per occurrence - Bus	\$ 5,000	
General Liability		\$ 2,500	\$ 1,990
	Per Occurrence \$ 1,000,000		
	Annual Aggregate \$ 2,000,000		
Employee Benefits Liability	Per Claim	\$ 2,500	
Law Enforcement Liability	Per Occurrence	\$ 10,000	
Sexual Abuse and Molestation	Per Claim	\$ 10,000	
Educators' (School Board) Legal Liability			\$ 1,755
	Per Claim \$ 1,000,000	\$ 5,000	
	Annual Aggregate \$ 2,000,000		
Crime	\$ 250,000	\$ 2,500	\$ 432
Cyber Liability	\$ 1,000,000	\$ 5,000	\$ 1,759

RISK MANAGEMENT COOPERATIVE OF TEXAS



Highlighted Changes to Limits and Deductibles

Property – Weather-Related

The limit remained the same. The deductible is 2%. The deductible is Per Unit, Per Occurrence, Subject to a minimum of \$250,000 for all Members.

Property – All Other Perils, Flood, Earth Movement

All limits and deductibles remain the same.

Boiler and Machinery

Limit and deductible remain the same.

Automobile

All limits and deductibles remain the same.

General Liability

All limits and deductibles remain the same.

Educators' (School Board) Legal Liability

All limits and deductibles remain the same.

Crime

Limit and deductible remain the same.

Cyber Liability

The limit is now \$1,000,000 for all Members. The deductible remains the same.

This is not a declarations page. The Risk Management Cooperative of Texas is not an insurance company, but instead is a service-oriented, self-funded, and self-governed risk pool through which members agree to share risk and actively participate in their contractual obligations as a member of the Risk Management Cooperative of Texas.

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TOTAL CONTRIBUTION DUE

\$ 95,628
