



TEXAS ASSOCIATION OF PUBLIC SCHOOLS
PROPERTY AND LIABILITY FUND

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Coverage Proposal
for
Wylie ISD

Effective:
September 1, 2012

Presented by

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Administered by

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

Coverage is Applicable if a Contribution is Indicated

Coverages	Limits (\$)	Deductibles (\$)	Contribution (\$)
PROPERTY			
Buildings and Contents (per schedule)	77,641,750	5,000	63,038
Hail Deductible		10,000	
<i>Buildings</i>	<i>65,763,540</i>		
<i>Contents</i>	<i>11,878,210</i>		
Accounts Receivable	1,000,000	2,500	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	2,500	Included
Equipment Breakdown	77,641,750	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	2,500	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	2,500	Included
Mobile Equipment		2,500	
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	2,500	Included
Pollution Clean-Up and Removal	250,000	B&C Deductible	Included
Transit (Per Conveyance/Per Disaster)	1,000,000	2,500	Included
Trees, Shrubs, and Plants (Max. \$1,000 per Item)	250,000	2,500	Included
Utility Service Interruption (24 Hr. Waiting Period)	1,000,000	B&C Deductible	Included
Valuable Papers and Records	1,000,000	2,500	Included
Water which Backs-up through Sewers or Drains	25,000	B&C Deductible	Included
CRIME			
Employee Dishonesty	100,000	1,000	322
Money and Securities Peak Season Cover	50,000	1,000	54
Forgery or Alteration	50,000	1,000	36
Computer Fraud	50,000	1,000	36

Coverage Proposal

Coverages	Limits (\$)	Deductibles (\$)	Contribution (\$)
GENERAL LIABILITY - Occurrence Form			
Bodily Injury and Property Damage	1,000,000	500	1,461
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 Per Occurrence		
EDUCATORS' LEGAL LIABILITY - Claims Made Form			
Retroactive Date:	Unlimited		
Errors or Omissions Coverage	Per Claim Annual Aggregate	1,000,000 1,000,000	5,000 8,861
Non-pecuniary Claim Expense	Per Claim Annual Aggregate	10,000 25,000	5,000 Included
Breach of Contract Claim Expense	Per Claim Annual Aggregate	10,000 25,000	5,000 Included
AUTOMOBILE			
Liability			
Owned/Leased Vehicles	Bodily Injury per Person Bodily Injury per Occurrence Property Damage	100,000 300,000 100,000	500 13,013
Out-of-State Limit		1,000,000	Included Included
Hired and Non-owned Liability		Included	Included Included
Medical Payments (per schedule on file)	Per Person Per Occurrence		
Uninsured Motorist (per schedule on file)	Bodily Injury per Person Bodily Injury per Occurrence Property Damage		
Physical Damage			
Comprehensive and Collision Coverage Any one occurrence		Actual Cash Value 5,000,000	Per Schedule 5,927
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
EXCESS LIABILITY			
Excess of:			
TOTAL ANNUAL CONTRIBUTION			\$92,749

Request to Bind Coverage

Effective Date: 09/01/2012
Expiration Date: 09/01/2013
Pro-rata factor: 1.00

	Selected Limit (\$)	Selected Deductible (\$)	Annual Contribution (\$)	Prorata Contribution (\$)	Bound Contribution
Property					
Building and Contents	77,641,750	5,000	63,038	63,038	
	Hail Deductible	10,000			
Extra Expense or Loss of Revenue	5,000,000	Included	Included	Included	
Mobile Equipment		2,500			
Equipment Breakdown	77,641,750	1,000	Included	Included	
Crime					
Employee Dishonesty	100,000	1,000	322	322	
Money and Securities	50,000	1,000	54	54	
Peak Season					
Forgery and Alteration	50,000	1,000	36	36	
Computer Fraud	50,000	1,000	36	36	
General Liability					
	1,000,000/1,000,000	500	1,461	1,461	
Medical Payments					
Educators' Legal Liability					
	1,000,000 / 1,000,000	5,000	8,861	8,861	
Automobile					
Liability	100,000/300,000/100,000	500	13,013	13,013	
Hired and Non-owned Liability	Included	Included	Included	Included	
Medical Payments					
Uninsured Motorist	ALUMUIMLimit				
Physical Damage	Actual Cash Value	Per Schedule	5,927	5,927	
Excess Liability					
Carrier:	Excess of:				
TAPS					

Agent's Signature and Date	Total Contributions	
	\$92,749	\$92,749

Print, sign, and forward to TAPS