

No. _____



UNITED INDEPENDENT SCHOOL DISTRICT AGENDA ACTION ITEM

TOPIC _____ Approval for Award of Property & Casualty Insurance _____

SUBMITTED BY: ~~Robert Chapa~~ _____ **OF:** Risk Management _____

APPROVED FOR TRANSMITTAL TO SCHOOL BOARD: _____

DATE ASSIGNED FOR BOARD CONSIDERATION: May 18, 2016 _____

The current contract for property and casualty insurance will expire August 31, 2016. Staff has completed review of the districts insurance and recommends acceptance of the proposal submitted by the Property Casualty Alliance of Texas (PCAT).

The renewal proposal is for a fixed rate for 3 years.

RATIONALE:

PCAT is an organization created pursuant to the Interlocal Cooperation Act, Chapter 791, Title 7, of the Texas Government Code. Membership is made up totally of Texas school districts and participation is by interlocal agreement.

BUDGETARY INFORMATION:

BOARD POLICY REFERENCE AND COMPLIANCE:



CARLISLE INSURANCE

— SINCE 1925 —

TAKE PRIDE



Property & Casualty 2016 Client Proposal

United ISD

Jerry Bravenec
Carlisle Insurance Agency
611 S. 14th, #100
Kingsville, TX 78363
877.595.5611
carlisleins.com



TAKE PRIDE

United ISD

Coverage Summary

Multi-Year Coverage
PCAT 9.1.2015 - 9.1.2018

Coverage	Provider	Valuation	Limit	Deductible
Property Wind & Hail	PCAT	Replacement Cost	\$905,075,069	\$40,000 per occurrence
Property All Other Perils	PCAT	Replacement Cost	\$905,075,069	\$5,000 per occurrence
Property Earth Movement*	PCAT	Replacement Cost	\$1,000,000	\$5,000 per occurrence
Equipment Breakdown	PCAT	Per Accident	\$100,000,000	\$5,000
Data Compromise	PCAT	Personal Data Compromise	\$100,000	\$10,000
CyberOne	PCAT	Computer Attack Network Attack	\$100,000	\$10,000
General Liability	PCAT	Per Occurrence	\$1,000,000	\$1,000 \$ 10,000 Law
Educator's Legal Liability	PCAT	Claims Made & Reported	\$1,000,000	\$25,000
Auto Liability	PCAT	Per Accident	\$100/\$300/\$100	\$500
Auto Physical Damage	PCAT	Actual Cash Value	See Schedule	\$1,000

* Sublimits included as part of the maximum limit of liability of \$905,075,069

Additional Property Coverages

Limits

All are Sublimits of \$ 905,075,069 and are subject to the Deductibles shown or selected.

Accounts Receivable	\$	250,000
Arson, Theft and Vandalism Rewards	\$	25,000
Back-up of Sewers, Drains or Sumps	\$	25,000
Building Ordinance or Law – Blanket		
Demolition Cost & Increased Cost of Construction	\$	5,000,000
Loss to Undamaged Portion of the Building		Included
Debris Removal	\$	250,000
Errors & Omissions	\$	500,000
Extra Expense	\$	5,000,000
Fire Department Service Charge	\$	25,000
Fire Extinguishing Equipment Recharge		Included
Flood – Excluding Zones Prefixed A or V – Annual Aggregate	\$	1,000,000
Foundations and Underground Pipes	\$	100,000
Inventory & Appraisal	\$	25,000
Miscellaneous Unnamed Locations	\$	50,000
Newly Acquired or Constructed Buildings – 180 days	\$	1,000,000
Outdoor Property	\$	2,000,000
Outdoors Trees, Shrubs & Plants	\$	25,000
Personal Effects and Property of Others	\$	100,000
Personal Property at Newly Acquired or Constructed Buildings – 180 days	\$	500,000
Pollution Cleanup and Removal	\$	100,000
Preservation of Property		Included
Spoilage	\$	100,000
Tenant Glass	\$	10,000
Theft Damage to Building		Included
Underground Water Seepage	\$	25,000
Utilities Services – Direct Damage	\$	50,000
Valuable Papers and Records	\$	50,000

Inland Marine Coverages

Limits

Deductible

All are Sublimits of \$ 905,075,069 and are subject to the Deductibles shown.

Audio Visual Equipment	\$	100,000	\$	5,000
Band Equipment, Uniforms, & Musical Instruments	\$	500,000	\$	1,000
Electronic Data Processing Equipment	\$	2,000,000	\$	5,000
Media & Data		Included		
Fine Arts	\$	25,000	\$	1,000
Miscellaneous Equipment	\$	500,000	\$	1,000
Personal Effects and Property of Others – Off Premises	\$	100,000	\$	1,000
Personal Property In Transit	\$	50,000	\$	1,000
Property Off-Premises	\$	100,000	\$	1,000

Crime

	Limits	Deductible
Employee Dishonesty	\$ 100,000	\$ 1,000
Money & Securities - Inside the Premises	\$ 50,000	\$ 1,000
Money & Securities - Outside Premises	\$ 50,000	\$ 1,000
Fraudulent Instruction	\$ 50,000	\$ 1,000
Forgery & Alteration	\$ 50,000	\$ 1,000

Equipment Breakdown

	Limits	Deductible
Equipment Breakdown Limit	\$ 100,000,000	\$ 5,000
Property Damage	Included	
Off Premises Property Damage	\$ 25,000	
Business Income/Extra Expense/Service Interruption	\$ 1,000,000	
Contingent Business Income	\$ 25,000	
Civil Authority	Included	
Perishable Goods	\$ 100,000	
Demolition	\$ 100,000	
Ordinance or Law	\$ 100,000	
Excavation Costs	\$ 25,000	
Expediting Expenses	\$ 100,000	
Hazardous Substances	\$ 100,000	
Newly Acquired Locations	\$ 1,000,000	
Green	\$ 25,000	
Public Relations		

Data Compromise Coverage

	Limits	Deductible
Section 1 - Response Expenses - Annual Aggregate	\$ 100,000	\$ 10,000
Sublimits - any one "Personal Data Compromise": and subject to the deductible shown above:		
Named Malware (sec 1)	\$ 50,000	
Forensic IT Review	\$ 10,000	
Legal Review	\$ 10,000	
PR Services	\$ 5,000	
Section 1 Deductible applies to any one "Personal Data Compromise"		
Section 2 - Defense & Liability - Annual Aggregate	\$ 100,000	\$ 10,000
Sublimits - any one "Data Compromise Suit" and subject to the deductible shown above:		
Named Malware (sec 2)	\$ 50,000	
Section 2 Deductible applies to each "Data Compromise Suit"		

CyberOne Coverage

	Limits	Deductible
Section 1 - Computer Attack - Annual Aggregate	\$ 100,000	\$ 10,000
Sublimits - any one "Computer Attack" and subject to the deductible shown above:		
Data Re-Creation	\$ 5,000	
Loss of Business	\$ 10,000	
Public Relations	\$ 5,000	
Section 2 - Network Security Liability - Annual Aggregate	\$ 100,000	\$ 10,000
Network Security Liability Optional Coverage		
3rd Party Business Income	Included	

General Liability

	Limits	Deductible
General Aggregate Limit	\$1,000,000	\$ 1,000
Each Occurrence Limit	\$1,000,000	\$ 1,000
Damage To Premises Rented To You Limit	\$ 500,000	\$ 1,000
Law Enforcement Liability Limit	\$1,000,000	\$ 10,000
Personal and Advertising Injury Limit	\$1,000,000	\$ 1,000
Products/Completed Operations Aggregate Limit	\$1,000,000	\$ 1,000

Employee Benefits Liability

	Limits	Deductible
Claims-Made & Reported Form	Retroactive Date: 9.1.2005	
Each Employee	\$ 1,000,000	\$ 1,000
Aggregate (Included in General Liability General Aggregate)		

Educator's Legal Liability

	Limits	Deductible
Claims-Made & Reported Form	Retroactive Date: 4.1.2000	
Coverage A: Professional Educational Services		\$ 25,000
Each Professional Incident	\$1,000,000	
Professional Incident Aggregate	\$1,000,000	
Coverage B: Employment-Practices Liability		\$ 25,000
Each Employment Incident	Combined with Coverage A	
Employment Incident Aggregate	Combined with Coverage A	
Coverage C: Non-Pecuniary Defense		\$ 25,000
Defense Reimbursement	\$ 100,000	
Defense Reimbursement Aggregate	\$ 300,000	

Auto Liability

	Limits	Deductible
Bodily Injury - per person	\$ 100,000	
Bodily Injury - per accident	\$ 300,000	\$ 500
Property Damage - per accident	\$ 100,000	
Non-owned & Hired Liability	BI / PD Limit	
Medical Payments		
Per Person	\$ 5,000	
Per Accident	\$ 25,000	\$ 500

Auto Physical Damage

	Limits	Deductible
Comprehensive & Collision Coverage	See Schedule	\$ 1,000
Actual Cash Value		
Newly Acquired Vehicles	ACV	\$ 1,000
Hired Car Physical Damage	\$ 100,000	\$ 1,000

Vehicle Coverage

Automobile Liability and/or Physical Damage coverage is provided for all vehicles shown on the attached schedule. If changes to your schedule need to be made, advise your PCAT Representative before the beginning of the Participation Period. Adjustments to the schedule will be made and an Amended Auto Coverage Form will be issued. **Any vehicle owned prior to the Participation Period but not on the schedule may not be covered.**

Newly Acquired Vehicles

Vehicles obtained after the beginning of the Participation Period are automatically covered for the same limits and deductibles as other covered vehicles.

Terms & Conditions

1. This quote is an estimate only and is based on your current exposures. Completion of the EASE renewal application is required and the new 3 year Interlocal Addendum attached.
2. The costs shown are annual and will be adjusted with current exposures each year. Please contact your PCAT Representative for alternative quotes.
3. Coverage, limits, deductibles, terms and / or conditions may not comply with any RFP published by the District.
4. Automobile Liability coverage does not extend to 15 Passenger Vans "while transporting students".
5. All terms and conditions contained in the PCAT Interlocal Agreement and Addendum to the Interlocal Agreements are applicable.
6. This Coverage Summary is a summary only. Please consult the applicable coverage documents for a complete explanation of the coverages, conditions, and exclusions.

Cost Summary

	Exposures	Cost
Property	Building \$ 674,167,034 Contents \$ 230,908,035 Total \$ 905,075,069	\$ 841,339
Equipment Breakdown	TIV \$ 905,075,069	\$ 48,946
Data Compromise	ADA 43,345 Employees 6,810	Included
CyberOne Coverage	ADA 43,345 Employees 6,810	Included
General Liability & Employee Benefits Liability	ADA 43,345 Employees 6,810	\$ 34,175
Educator's Legal Liability	ADA 43,345 Employees 6,810	\$ 50,313
Automobile Liability	Power Units 641 Trailers 81	\$ 233,329
Auto Physical Damage	Cost New \$30,237,547 Units 718	\$ 53,874
Total Cost		\$ 1,261,976

Value - Added Services

Operational Disaster Recovery	Priority Access to Power, Fuel, Mobile Offices & Satellite Connectivity	Included
Property Valuations	Annual Property Valuation Updates including campus diagrams & photos	Included
Driver Training	On-site Training Session + School Bus Driver DVD Training Program	Included
Employee Training	Online Liability Training for School	Included
Facility Surveys	On-Site Facility Inspections	Included
SafeBus Community Bus Driver Monitoring	Yellow & White fleet safety monitoring program	Included