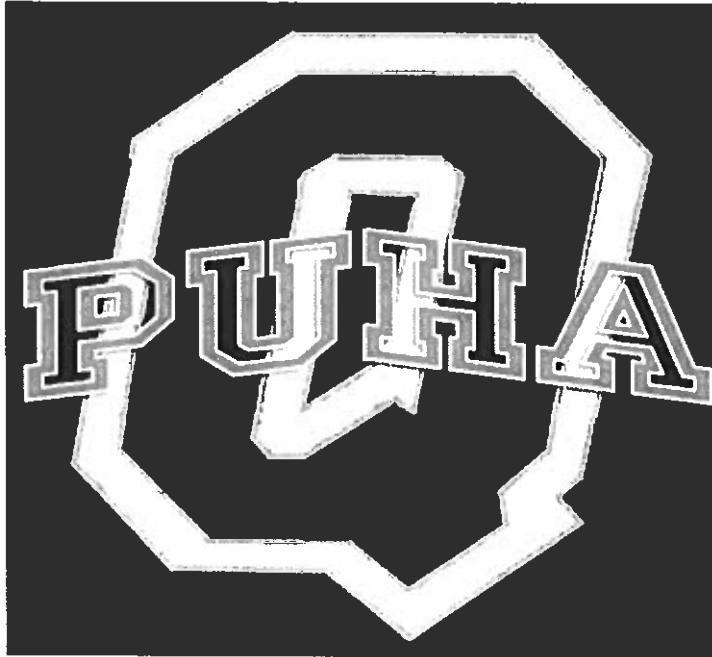


Insurance Proposal

prepared for



QUANAH ISD

Presented By

HENDERSON
AGENCY
INSURANCE

Proposal Summary - 09/01/2018– 09/01/2019

PROPERTY -INLAND MARINE

Inland Marine Included in the Extensions of Coverage

Limits of Liability:

(Per schedules provided)	\$38,160,700	Buildings
	\$ 3,800,500	Contents
	<hr/> \$41,961,200	<hr/> Total Blanket Limit

Deductibles:

\$ 10,000 Per Occurrence-Buildings and Contents

2% Wind and Hail Per Occurrence for affected buildings, minimum \$250,000 per occurrence.

Additional Coverages:

Business Income: \$1,000,000
Deductible: 72 hours

Coverage:

1. Standard ISO property coverage -Special form, subject to coverage document exclusions.
2. Blanket Property - Replacement Cost applicable to Buildings, Contents and EDP All others paid per coverage document form.
3. No Coinsurance Clause.
4. Cosmetic Loss or Damage to Metal Rooftop Material Caused by Wind or Hail is excluded except as otherwise endorsed.
5. Flood is excess of NFIP. No coverage for zone A & V (If Applicable).
6. Certain coverages subject to sublimits stated in coverage document.

Special Property Coverages

Limit

Sublimits are within, not in addition to, the total limits of liability

Unless otherwise stated, a \$250 deductible applies.

1. Extra Expense	\$250,000
2. Valuable papers	\$100,000
3. Accounts receivable including electronic media	\$100,000
4. Fine arts	\$ 25,000
5. Mobile, portable, or contractor's equipment	\$100,000
6. Rented, leased or borrowed equipment	\$ 50,000
7. Outdoor Trees, shrubs, plants	\$2,500 per tree/shrub (\$250,000 in the aggregate)
8. Ordinance or Law coverage, loss to undamaged portion	Included
Demolition	\$500,000
Increased cost of construction	\$500,000
9. Computers, Media, and Communications equipment	\$500,000

Extensions of Coverage

Limit

1. Preservation of property	Included
2. Fire Department service charge	\$ 25,000
3. Pollutant clean up and removal	\$ 25,000
4. Pollutant clean up and removal-planned events	\$ 10,000
5. Off premises service interruption direct damage	Actual loss sustained
6. Sewer back up	Included
7. Tuition and fees	\$ 20,000
8. Recharge or refill of fire protection systems after covered loss	\$ 5,000
9. Broadened water coverage	Included
10. Food contamination shutdown-planned events	\$ 10,000
11. Lock replacement coverage	\$ 1,000
12. Loss reduction rewards	10% of loss or \$ 25,000

Extensions of Coverage Continued

13. Money, securities, stamps	Inside	\$7,500
	Outside	\$7,500
14. Newly acquired or constructed property		
Building		\$1,000,000
Business personal property		\$500,000
15. Non-owned detached trailers		\$5,000
16. Band Equipment and Uniforms		\$250,000
17. Miscellaneous equipment		\$100,000
18. Outdoor fences	Actual Loss Sustained	
19. Outdoor signs	Actual Loss Sustained	
20. Personal effects and property of others		\$10,000
21. Premises extension property	Included	
22. Property off premises	Actual loss sustained	
23. Refrigerated property	Actual loss sustained	
24. Roof protection – Snow removal- \$500 any one clearing \$1,000 aggregate		
25. Cost of Inventory or Appraisal		\$25,000
26. Specified appurtenant structures		
Public use		\$100,000
Your use		\$10,000
Contents		\$1,000
27. Underground Pipes		\$100,000
28. Utility services-direct damage	Actual loss sustained	
29. Utility services-planned events	Actual loss sustained	
30. Voluntary parting by trick, scheme or device	Included	
31. Building foundations coverage	Included	
32. Personal property in transit		\$100,000

CYBER LIABILITY

Third Party Coverages:

	<u>Sublimit</u>
Media	\$1,000,000
Privacy and Cyber Security	\$1,000,000
Privacy Regulatory Defense Awards & Fines	\$1,000,000
Technical & Professional Services	Included

First Party Coverages:

Business Interruption & Extra Expense (BI & EE)	\$1,000,000
Data Recovery	\$1,000,000
Cyber-Extortion	\$1,000,000
Data Breach Response and Crisis Management Recovery	\$1,000,000

Deductibles:

\$15,000 each sublimit
10 hours BI and EE

Combined Aggregate Limit:

\$5,000,000*

- * The combined aggregate limit is shared between all members of the Public Educators Association of Texas.
- * Cyber Liability is claims made coverage with defense inside the limits.

EQUIPMENT BREAKDOWN

Covered Equipment:

Covered Property built to operate under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilization of energy.

Coverages:

Limit

Equipment Breakdown Limit	Schedule Limit
Property Damage	Included
Business Income	Included
Extra Expense	Included
Utility Interruption	\$1,000,000 – BI/EE
Hazardous Substances	\$1,000,000
Expediting Expenses	\$1,000,000
Ammonia Contamination	\$1,000,000
Water Damage	\$1,000,000
Spoilage	\$1,000,000

Deductibles

\$ 5,000

GENERAL LIABILITY

Form:

Occurrence

Limits of Liability:

Primary Bodily Injury and Property
Damage Liability-Combined

\$1,000,000 Per Occurrence

General Aggregate

\$2,000,000 Annual

Deductible:

Not Applicable Per Occurrence

Coverage:

1. Premises Operations
2. Products and Completed Operations
3. Fire Legal Liability \$50,000
4. Corporal Punishment
5. Limited Worldwide Coverage
6. Additional Persons Insured

Employee Benefits Liability :

Claims-made
sub-limits of

\$1,000,000/\$1,000,000

Retro-active date of inception

Deductible:

\$1,000.

Exclusions include but are not limited to:

Pollution, Asbestos, Fungi or Bacteria, Lead, Nuclear, War, Medical Payments (unless a limit is shown), Intentional and Criminal Acts.

AUTOMOBILE LIABILITY

Limits of Liability:

Bodily Injury and Property Damage Liability	\$100,000 / \$300,000 / \$100,000
Medical Payments	No Coverage
Uninsured/Underinsured Motorists	No Coverage

Deductible: Each Accident Not Applicable

Number of Autos: 32

AUTOMOBILE PHYSICAL DAMAGE

Physical Damage Deductible:

Comprehensive	\$1,000
Collision	\$1,000

Number of Autos: Refer to schedule on file

Additional Coverage:

Hired Physical Damage:	\$50,000
Deductible	\$ 1,000

Coverage and Notes of Importance:

1. Hired and Non-Owned Liability included.
2. Contribution is based on number of vehicle and subject to adjustment if schedule is changed prior to coverage effective date.
3. Fleet Automatic Coverage Applies.
4. Catastrophic Auto Physical Damage coverage is included with a limit of \$1,000,000

CRIME COVERAGE

Form:

Commercial Crime

Limits of Liability:

\$100,000

Public Employee Dishonesty

\$ 25,000

Money & Securities, inside

\$ 25,000

Money & Securities, outside

\$ 25,000

Forgery and Alteration

\$ 25,000

Computer Fraud

Deductible:

\$ 1,000

Per Wrongful Act

SCHOOL BOARD LIABILITY

Form: Claims Made-Duty to Defend

Retro-active Date: Full Prior Acts

Coverage:

Pays damages the insured becomes legally obligated to pay because of a "wrongful act" arising out of the discharge of duties

Limits of Liability: \$1,000,000 Each Occurrence
\$1,000,000 Each Annual Aggregate

Deductible: \$2,500 Each Claim

Coverage Extensions:

1. Deductible applies towards damages, "claims expense" and supplemental payments.
2. Broadened definition of "Who is an Insured".
3. Employment Practices including Sexual Harassment
4. Non-monetary claims are excluded. Limited coverage of \$50,000 each claim with \$100,000 policy aggregated is provided for defense of Employment Related Practices.
5. Back pay limited coverage of \$50,000 each claim with \$100,000 policy aggregate.

Notes of Importance:

1. This proposal is subject to receipt and approval of completed and signed Educators Legal Liability portion of the PEAT Package Application prior to binding.
2. Retro-active date is contingent on proof of prior coverage.

Exclusions include but are not limited to:

Known acts or pending litigation/claims, formulation or collection of taxes, internet site, pollution, construction contracts, asbestos.

PREMIUM SUMMARY

Policy Term: From: 9/1/2018 To 9/1/2019

Coverage Offered and Contribution

Property / Inland Marine / Equipment Breakdown	\$77,250
Cyber Liability	Included
General Liability / Employee Benefits Liability	\$ 1,500
Automobile Liability	\$12,100
Automobile Physical Damage	Included
Commercial Crime	Included
School Board Liability	\$ 2,750
Law Enforcement Liability	Excluded
Excess Liability	Excluded
Total Annual Contribution	\$93,600

This is an indication of premium only and is subject to the acceptance of the reinsurance company underwriters.

NOTES OF IMPORTANCE

PUBLIC EDUCATORS ASSOCIATION OF TEXAS is a property & casualty Fund formed by the Texas Interlocal Cooperation act to provide coverages for Texas educational institutions. PEAT operates as a risk pool with "aggregate stop loss" protection backed by "A" rated carriers. PEAT is a financially secure alternative for Texas schools for property & liability coverage, with a foundation built upon a personalized service commitment to the members, customized loss control initiatives and aggressive claims management.

Specific coverages from PEAT may include:

General Liability	Auto Liability & APD
Property & Inland Marine	Crime/Employee Dishonesty
Equipment Breakdown	Law Enforcement
Educators Legal	Umbrella
Cyber Liability	

The following is a brief overview of the Pool structure and service components:

Legal Structure • Governing Board of Directors comprised of elected officials.

- Formed by Interlocal Agreement.

Claims, Loss Control & Member Services

Claims Administrative Services (CAS), administers and closely controls all claims from start to finish. Rick Fisher is the Claims Coordinator for property, liability, and professional liability and performs the initial review of all loss notices. CAS is dedicated to exclusively serving governmental agencies throughout Texas. This team of full-time, licensed adjusters understands federal laws and state statutes governing actions against public entities. A toll-free telephone number will be provided upon binding.

You will find our approach to be aggressive and protective of your entity's interests. We take full advantage of rights afforded under the law. In case of a disaster, a 24-hour claim hotline is available.

Funding

Fully funded aggregate stop-loss protection.

Backed by A rated reinsurance carriers

Quote is subject to review and acceptance by PEAT Board of Directors.

Contributions quoted are based on entire package and not available for individual lines of coverage without prior authorization from the underwriter.

Not all coverages, limits or deductibles requested may be provided in this quotation.

Quote is not bound until written orders to bind are received from the producer and PEAT subsequently accepts the risk.

This proposal is based upon exposures to loss made known to the underwriter. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be reported to us immediately.

All proposals are subject to the underwriter's acceptance of completed, signed PEAT Package Application. Should signed application reveal differing information than original application received, the entire quote/binder is subject to revision and possible retraction

A signed Statement of Values for all property to be insured is required within 30 days of binding.

Functional replacement cost applies to buildings over 65 years old or other property with historical/landmark status. Please refer to the PEAT coverage document form on how this coverage applies.

PEAT's liability for loss or damage will be limited only to the loss or damage resulting from a covered cause of loss subject to deductibles conditions and restrictions that are stipulated in the PEAT coverage document.

This proposal expires on the effective date of coverage unless coverage is bound. If we have not received a written request to bind coverage by then, we will close our file. This proposal may not match the coverage requested. If you have any questions or would like alternative proposals please contact your agent.

Please note that this proposal is a brief summary only, provided for comparison purposes. The actual terms, conditions, coverages and exclusions will always be determined by the coverage document forms. Increased limits of liability insurance are available.



Auto Schedule

Vehicle Type
B = Bus
T = Truck / Van
P = Private Passenger
TR = Trailer

District Name:

Quanaah ISD

Vehicle Number	Year	Make	Vehicle Type	Vehicle ID	Cost New
1	2017	Chevy Suburban		5010	40,915
2	2016	Micro Bird G5 Express Van		8745	65,085
3	2016	Je Bird BBCV School Bus		6135	100,600
4	2016	Je Bird BBCV School Bus		6136	100,600
5	2015	Ford Taurus		6435	18,613
6	2014	V-Nose 8x20 Cargo Trailer		5854	5,320
7	2014	Chevy Suburban		2552	43,582
8	2014	Welding Trailer		Shopmade	1,500
9	2011	Chevy Suburban		8815	33,370
10	2011	Blue Bird School Bus		2418	156,910
11	2010	Chevy 1/2T PU		2681	14,300
12	2009	Chevy Collins Bus		6356	43,900
13	2008	Chevy 2500 PU		0612	24,069
14	2008	School Bus		5195	52,622
15	2008	School Bus		6503	52,622
16	2008	Trailer		6789	2,000
17	2007	Chevy 1500 PU		1462	15,372
18	2007	Blue Bird School Bus		8439	57,675
19	2006	GMC Suburban		5937	29,286
20	2006	Chevy Impala		0226	16,250
21	2006	Blue Bird School Bus		7310	65,000
22	2005	Chevy Van		0279	
23	2004	Utility Trailer		0497	1,200
24	2002	School Bus		7612	42,988
25	2002	School Bus		9403	47,390
26	2002	Trailer		5420	1,295
27	2001	Ford Truck		1883	23,700
28	2000	Chevy S10 Blazer		4413	6,950
29	2000	Freightliner School Bus		4770	47,824
30	1996	Utility Trailer		4014	650
31	1988	GMC School Bus		0490	
32	1982	Hale Trailer		NA	
33	2018	Chevy Suburban		4184	41,315
34	2018	Chevy Silverado PU		7225	30,292
Total					1,186,395



Property Schedule

District Name: Quanah ISD

Protection Class 6

Building Location	Building Number	Occupancy	Address	City	State	Zip	Construction Type	Year Built	Year Upgrade	Area Sq Ft	Stories	Contents	Buildings	Total Value
1	1	Tax Office/Storage/Greenbelt	403 S Main St	Quanah	Tx	79252	Joisted Masonry	1960	2001	5,750		125,000	846,000	971,000
Admin	2	Awning/Covered Parking	Tax Office, atc (Admin)	Quanah	Tx	79252	Non-combustible	2016					17,000	17,000
	3	Storage Yard Fence	Tax Office 400 King St	Quanah	Tx	79252	Non-combustible	2014		504		200,000	11,500	11,500
	4	Admin Building	801 Ebert	Quanah	Tx	79252	Non-combustible	1995		3,352		2,600	525,000	725,000
	5	5' Chain Link Fence		Quanah	Tx	79252	Non-combustible	1995		160		2,600	2,600	2,600
	6	Awning (Admin)		Quanah	Tx	79252	Non-combustible	2011		1089		23,500	23,500	23,500
	7	Record Storage	805 Ebert	Quanah	Tx	79252	Non-combustible	2012		900		10,000	35,000	45,000
2	1	Main Bldg Arch (High School)	501 W 7th	Quanah	Tx	79252	Joisted Masonry	1973	2013	40868		650,000	9,100,000	9,750,000
High School	2	Indians Gym (High School)	704 East St	Quanah	Tx	79252	Joisted Masonry	1979	1981	14664		250,000	3,000,000	3,250,000
	3	God Gym Classroom (High School)	608 W 7th St	Quanah	Tx	79252	Joisted Masonry	1960	1991	10820		175,000	1,650,000	1,825,000
	4	Medal Fence (High School)		Quanah	Tx	79252	Non-combustible	2014		90		3,800	3,800	3,800
	5	Vo-Ag Bldg (High School)	604 W 8th St	Quanah	Tx	79252	Non-combustible	1940	1991	9466		350,000	1,350,000	1,700,000
	6	Medal Fence (Vo-Ag Bldg (High School))		Quanah	Tx	79252	Non-combustible	2012		156		6,200	6,200	6,200
	7	Home Ec (High School)	602 W 8th St	Quanah	Tx	79252	Joisted Masonry	1958	1991	3600		150,000	510,000	660,000
	8	Vo-Ag Greenhouse	608-B W 7th St	Quanah	Tx	79252	Frame	2006	2006	720		4,000	76,000	81,000
	9	Safe Room (Safe Dome), Cafeteria, Kitchen		Quanah	Tx	79252	sonry Non-combust	2016				150,000	2,600,000	2,750,000
3	1	Main Bldg (Jr High)	601 W 7th	Quanah	Tx	79252	Joisted Masonry	1930	1989	19826		650,000	4,200,000	4,850,000
	2	Tennis Courts+Fence+Lights	604 W 7th St	Quanah	Tx	79252	Non-combustible	1979					160,000	160,000
	3	Lighted Sign	601 W 7th St	Quanah	Tx	79252	Joisted Masonry	2000				850,000	4,000	4,000
4	1	Main Bldg (Elementary)	205 E 6th St	Quanah	Tx	79252	Non-combustible	1910	2004	38869		30,000	8,200,000	8,850,000
	2	Single 8x12 Walk in Freezer	202 E 7th St	Quanah	Tx	79252	Non-combustible	1996	2012	96		70,000	25,000	55,000
	3	Playground Equipment (Elementary)		Quanah	Tx	79252	Non-combustible	1996				70,000	63,000	70,000
	4	West Awning					Non-combustible	2000		2904		15,500	15,500	15,500
	5	Fences (Elementary)					Non-combustible	2011		935		4,000	4,000	4,000
	6	Lighted Sign					Masonry Non-combust	2011				30,000	1,400,000	1,430,000
5	1	Safe Room (Safe Dome) Gym	809 Harry	Quanah	Tx	79252	Joisted Masonry	1993	2016	7800		300,000	1,250,000	1,550,000
	2	Pump House/Pumps (Field 1002 Harry		Quanah	Tx	79252	Non-combustible	2012		96		2,500	3,000	5,500
	3	Water Storage Tank (Field House)		Quanah	Tx	79252	Frame	2012				2,500	2,500	2,500
	4	Water Storage Tank (Field House)		Quanah	Tx	79252	Frame	2012				2,500	2,500	2,500
6	1	Concession Stand/Restroom	809 Harry	Quanah	Tx	79252	Joisted Masonry	1990	1990	1536		5,000	260,000	265,000
	2	Home Bleachers+Pressbox+PA (Football/Track Field)		Quanah	Tx	79252	Non-combustible	2011	2011	5076		25,000	670,000	695,000
	3	Visitors Bleachers (Football/Track Field)		Quanah	Tx	79252	Non-combustible	1979		3751		155,000	155,000	155,000
	4	Lights+Poles+Fence (Football/Track Field)		Quanah	Tx	79252	Non-combustible	2011				190,000	190,000	190,000
	5	Scoreboard+2 Endzone Timers (Football/Track Field)		Quanah	Tx	79252	Non-combustible	2011				20,000	20,000	20,000
	6	Running Track+Field Events Track+Pits (Football/Track Field)		Quanah	Tx	79252	Joisted Masonry	2011				430,000	430,000	430,000
	7	Equipment Storage (Football/Track Field)		Quanah	Tx	79252	Non-combustible	2010		720		10,000	20,000	30,000
	8	Ticket Booth-South (Football/Track Field)		Quanah	Tx	79252	Non-combustible	2008	2011	36		1,500	1,500	1,500
	9	Ticket Booth-North (Football/Track Field)		Quanah	Tx	79252	Non-combustible	2008	2011	36		1,500	1,500	1,500
	10	Storage Container NW (Football/Track Field)		Quanah	Tx	79252	Non-combustible	2008	2012	160		6,000	2,500	8,500
	11	Storage Container East (Football/Track Field)		Quanah	Tx	79252	Non-combustible	2008	2010	320		1,000	3,500	4,500
	12	Flag Pole (Football/Track Field)		Quanah	Tx	79252	Non-combustible	2008				15,000	15,000	15,000
	13	Observation Stand (Football/Track Field)		Quanah	Tx	79252	Non-combustible	1979				2,500	2,500	2,500
	14	Discus Net Fence (Football/Track Field)		Quanah	Tx	79252	Non-combustible	1979				1,000	1,000	1,000
7	1	Tennis Courts+Fence+Lights	1101 Harry	Quanah	Tx	79252	Non-combustible	1979				200,000	200,000	200,000

Property Schedule



1	Concession Stand+Restroom	701 Duncan	Quannah	Tx	79252	Joisted Masonry	2012	2013	1035	1,500	160,000	161,500
2	Scoreboard (Baseball Field)					Non-combustible	2011				6,000	6,000
3	North Dugout+Storage (Baseball Field)					Non-combustible	2012	2013	375		11,000	11,000
4	South Dugout (Baseball Field)					Non-combustible	2012	2013	174		5,000	5,000
5	Battling Cage (Baseball Field)					Non-combustible	2012				3,000	3,000
6	Covered Bleachers (Baseball Field)					Non-combustible	2012	2013	600		21,000	21,000
7	Covered Bleachers with Storage (Baseball Field)					Non-combustible	2012	2013	600	1,500	24,000	25,500
8	Backstop (Baseball Field)					Non-combustible	2012				11,000	11,000
9	Light Poles+Fence (Baseball Field)					Non-combustible	2012				110,000	110,000
10	Concession Stand+Restroom	609 Duncan	Quannah	Tx	79252	Joisted Masonry	2012	2013	1035	1,500	160,000	161,500
11	Scoreboard (Softball Field)					Non-combustible	2011				3,000	3,000
12	Metal Dugout+West (Softball Field)					Non-combustible	2012	2013	176		2,200	2,200
13	Metal Dugout+South (Softball Field)					Non-combustible	2012	2013	203		2,600	2,600
14	Battling Cage (Softball Field)					Non-combustible	2012				2,000	2,000
15	Bleachers (Softball Field)					Non-combustible	2012		160		3,000	3,000
16	Bleachers with Storage (Softball Field)					Non-combustible	2012		160	1,500	3,000	4,500
17	Backstop (Softball Field)					Non-combustible	2012				4,500	4,500
18	Light Poles+Fence (Softball Field)					Non-combustible	2012				60,000	60,000
19	Storage Container (Softball Field)					Non-combustible	2010	2014	160	2,500	2,500	5,000
20	Pump House-NW (Softball Field)					Non-combustible	2010			1,500	2,500	4,000
21	Pump House-North (Softball Field)					Non-combustible	2010			1,500	2,500	4,000
22	Barn Fences (Ag Farm)	1971 FM 104	Quannah	Tx	79252	Non-combustible	2012	2012	4260	2,500	175,000	177,500
23	Pump House (Ag Farm)					Non-combustible	2012	2012	64	2,500	1,500	4,000
24	Barn+Awning+Fences (Bus & 304 E 11th St)		Quannah	Tx	79252	Non-combustible	1996	2012	7500	5,000	290,000	295,000
25	Storage Bldg (Bus & Vehicle Barn)					Non-combustible	2014		504	2,500	14,000	18,500
26	Compressor+Compressor Cage (Bus & Vehicle Barn)					Non-combustible	2000			2,000	3,000	5,000
27												0
28												0
29	Add More Rows by Selecting this Row and the Number of Rows Needed then Insert/Rows (Copy Formula in Column L, Don't)										38,156,700	3,802,500
30												41,961,200

Authorized Applicant Signature

Title

Date