



San Elizario ISD
 P.O. Box 920
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MEMORANDUM

To: Members of the Board of Trustees
From: Stephanie Ruiz, Coordinator-Human Resources
Subject: Consider and possible Board action to approve TASB renewal for risk management insurance provider
Date: September 16, 2025

HISTORY: The current contract for commercial insurance coverage was approved by the Board of Trustees on September 17, 2024, for the three-year period of 10/1/24 through 9/30/27 and was awarded to TASB. The insurance premium cost for year one (10/1/24 – 9/30/25) was \$375,799.

RATIONALE: The renewal contract reflects an increase of 6.8% for year two of the contract. Premiums are based on claim history and new assets insured have increased year by year. The tabulation are as follows:

Coverage	Limits	Deductible	Contribution
PROPERTY			\$334,625
All perils except weather perils:	\$194,556,878	\$50,000	
Weather Perils except Named/Numbered Windstorm:	\$194,556,878	1% Minimum \$100,000	
Named/Numbered Windstorm:	\$50,000,000	1% Minimum \$100,000	
Flood-Annual Aggregate	\$2,000,000	\$50,000	
Earthquake-Annual Aggregate Limit	\$2,000,000	\$50,000	
Crime:	\$100,000	\$5,000	
Equipment Breakdown:	\$100,000,000	\$50,000	
Coverage	Limits	Deductible	Contribution
AUTOMOBILE			\$43,206

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Automobile Liability	\$100K Person Bodily / \$300k Occurrence Bodily / \$100k Occurrence Property	\$1,000	
Automobile Physical Damage – Collision	Actual Cash Value	\$1,000	
Automobile Physical Damage - Comprehensive	Actual Cash Value	\$1,000	
Automobile Physical Damage – Catastrophic	Actual Cash Value	\$50,000	
SCHOOL LIABILITY			\$18,468
Professional Legal Liability Subject to \$1,000,000 Maximum Annual Aggregate	\$1,000,000	\$10,000	
General Liability	\$1,000,000	\$0	
Employee Benefits Liability	\$100,000	\$0	
Privacy & information Security	\$500,000	0	\$5,500
		Total Contribution	\$401,799

BUDGET: The budget impact for this would be \$401,799 to be funded from the general fund.

ADMINSTRATIVE RECOMMENDATION: The administrative recommendation is to approve the contract renewal with TASB for the 2025-2026 term as presented.

For Approval? Yes No

If no, please check one: Presentation Report Information

Please check if applicable: Attachment Included

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