



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
<b>PROPERTY</b>			<b>\$334,625</b>
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	
<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>Contribution</b>
<b>AUTOMOBILE</b>			<b>\$43,206</b>

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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	
<b>SCHOOL LIABILITY</b>			<b>\$18,468</b>
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	
<b>Privacy &amp; information Security</b>	\$500,000	0	<b>\$5,500</b>
		<b>Total Contribution</b>	<b>\$401,799</b>

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

**ADMINISTRATIVE 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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