



Marble Falls ISD

2025 Proposal



Property & Casualty Coverage

Member #: 027-904

Effective Dates: 09/01/2025-09/01/2026

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Marble Falls ISD

2025 Property Casualty Insurance Renewal Summary

	2024 (Exposures as of 9.1.2024)	2024 (Exposures as of 9.1.2025)	2025 Renewal Option
Property Coverage Provider	PCAT	PCAT	PCAT
Casualty Coverage Provider	PCAT	PCAT	PCAT
Changes:			
Total Buildings & Contents Values	\$218,008,898	\$221,392,261	\$221,392,261
Property Coverage Type	Blanket	Blanket	Blanket
ADA	4,025	4,000	4,000
# of Vehicles for Liability	90	90	90
Cost New for Auto Physical Damage	\$6,689,736	\$6,610,832	\$6,610,832
Operating Expenditures	\$47,856,661	\$53,626,192	\$53,626,192
Wind & Hail Deductible	2% per building, \$500,000 minimum, per occurrence	2% per building, \$500,000 minimum, per occurrence	2% per building, \$500,000 minimum, per occurrence
Property - All Other Perils Deductible	\$25,000	\$25,000	\$25,000
Auto Deductibles	\$1,000	\$1,000	\$2,500
Educator's Legal Liability Deductible	\$7,500	\$7,500	\$15,000
Contribution Summary:			
Property	\$800,581	\$813,006	\$813,783
Cyber	\$38,498	\$43,139	\$16,615
Equipment Breakdown	\$14,626	\$14,853	\$10,769
General Liability & EE Benefits	\$5,201	\$5,169	\$4,200
Liability			
Educator's Legal Liability	\$25,715	\$25,555	\$22,922
Automobile Liability	\$43,681	\$43,681	\$52,767
Auto Physical Damage	\$50,904	\$50,304	\$38,100
Annual Contribution:	\$979,206	\$995,706	\$959,156
		1.7%	-3.7%
		This is the contribution change based solely on exposure changes.	
			rate decrease

Notes:
 1) PCAT Property & Casualty together contain a package discount on casualty.

Marble Falls ISD

PCAT 9.1.2025 - 9.1.2026

Coverage	Provider	Valuation	Property Values	Deductible
Property Wind & Hail	PCAT	Replacement Cost Blanket Coverage	\$221,392,261	2% per building, \$500,000 minimum, per occurrence
Property All Other Perils	PCAT	Replacement Cost Blanket Coverage	\$221,392,261	\$25,000 per occurrence
Property Frozen Pipes	PCAT	Replacement Cost Blanket Coverage	\$221,392,261	\$50,000 per building, \$250,000 minimum, per occurrence
Property Earth Movement	PCAT	Replacement Cost Blanket Coverage	\$1,000,000*	\$25,000 per occurrence
Property - Flood - not Zone A or V	PCAT	Replacement Cost Blanket Coverage	\$1,000,000*	\$100,000 per occurrence

* Sublimits included as part of the property values shown above.

Limits				
Equipment Breakdown	PCAT	Per Accident	\$100,000,000	\$5,000
Cyber Loss & Liability	PCAT	1st & 3rd Party Coverage	\$2,000,000	\$25,000
General Liability	PCAT	Per Occurrence / General Aggregate	\$1,000,000	None \$10,000 Law
Educator's Legal Liability	PCAT	Claims-Made & Reported	\$1,000,000	\$15,000
Auto Liability	PCAT	Per Accident	\$100/\$300/\$100	\$2,500
Auto Physical Damage	PCAT	Actual Cash Value	\$2,000,000	\$2,500

Additional Property Coverages

Limits

All are Sublimits included as part of the property values 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	\$	1,000,000
Loss to Undamaged Portion of the Building		Included
Debris Removal	\$	250,000
Errors & Omissions	\$	500,000
Extra Expense	\$	2,000,000
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

Coverage applies when not within 1,000 feet of the described premises and are subject to the limits and the deductibles listed.

Audio Visual Equipment	\$	100,000	\$	15,000
Band Equipment, Uniforms, & Musical Instruments	\$	500,000	\$	10,000
Electronic Data Processing Equipment	\$	2,000,000	\$	15,000
Media & Data		Included		
Fine Arts	\$	25,000	\$	10,000
Miscellaneous Equipment (includes Mobile Equipment)	\$	500,000	\$	10,000
Personal Effects and Property of Others – Off Premises	\$	100,000	\$	10,000
Personal Property In Transit	\$	50,000	\$	10,000
Property Off-Premises	\$	100,000	\$	10,000

Crime

	Limits	Deductible
Employee Dishonesty	\$ 100,000	\$ 5,000
Money & Securities - Inside the Premises	\$ 50,000	\$ 5,000
Money & Securities - Outside Premises	\$ 50,000	\$ 5,000
Forgery & Alteration	\$ 50,000	\$ 5,000

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	
Expediting Expenses	\$ 100,000	
Hazardous Substances	\$ 100,000	
Newly Acquired Locations	\$ 1,000,000	
Green	\$ 25,000	
Public Relations	\$ 5,000	

Cyber Loss & Liability Coverage

	Limit	Retention
Maximum Limit of Insurance		
Each Incident/Aggregate	\$ 2,000,000	\$ 25,000
First Party Insuring Agreements		
Cyber Incident Response Fund	Inside Limit	
Cyber Incident Response Team	\$ 2,000,000	\$ 25,000
Response Coach Retention		\$ 25,000
Non-Panel Response Provider	\$ 500,000	\$ 25,000
Business Interruption Loss and Extra Expenses (12 hours)	\$ 2,000,000	\$ 25,000
Contingent Business Interruption Loss and Extra Expenses		
Scheduled Providers	N/A	N/A
Unscheduled Providers (12 hours)	\$ 2,000,000	\$ 25,000
Reputational Event	\$ 2,000,000	\$ 25,000
Digital Data Recovery	\$ 2,000,000	\$ 25,000
Network Extortion	\$ 2,000,000	\$ 25,000
Third Party Insuring Agreements		
Cyber, Privacy and Network Security Liability	\$ 2,000,000	\$ 25,000
Regulatory Proceedings	\$ 2,000,000	\$ 25,000
Payment Card Loss	\$ 2,000,000	\$ 25,000
Electronic, Social and Printed Media	\$ 2,000,000	\$ 25,000
Cyber Other Terms and Conditions		
Ransomware Encounter	\$ 500,000	\$ 25,000
Widespread Severe Known Vulnerability Exploit	\$ 2,000,000	\$ 25,000
Widespread Software Supply Chain Exploit	\$ 2,000,000	\$ 25,000
All Other Widespread Events	\$ 2,000,000	\$ 25,000
Widespread Severe Zero Day Exploit	\$ 2,000,000	\$ 25,000
Cyber Crime Insuring Agreements		
Computer Fraud	\$ 500,000	\$ 25,000
Funds Transfer Fraud	\$ 500,000	\$ 25,000
Social Engineering Fraud	\$ 500,000	\$ 25,000
Invoice Fraud Financial Loss Endorsement	\$ 500,000	\$ 25,000

Ransomware Encounter and any other coverage triggered by a ransomware is sub-limited to \$500,000.

General Liability

	Limits	Deductible
General Aggregate	\$ 1,000,000	None
Each Occurrence	\$ 1,000,000	None
Damage To Premises Rented To You	\$ 500,000	None
Unmanned Aerial Vehicle Aggregate	\$ 100,000	None
Personal and Advertising Injury	\$ 1,000,000	None
Products/Completed Operations Aggregate	\$ 1,000,000	None
Law Enforcement Liability - Each Occurrence	\$ 1,000,000	\$ 10,000

Employee Benefits Liability

	Limits	Deductible
Claims-Made & Reported Form	Retroactive Date: 9.1.2005	
Each Claim	\$ 1,000,000	None
Aggregate (Included in General Liability General Aggregate)		

Educator's Legal Liability

	Limits	Deductible
Claims-Made & Reported Form	Retroactive Date: 9.1.1995	
Coverage A: Professional Educational Services		\$ 15,000
Each Professional Incident	\$1,000,000	
Professional Incident Aggregate	\$1,000,000	
Coverage B: Employment-Practices Liability		\$ 15,000
Each Employment Incident	Combined with Coverage A	
Employment Incident Aggregate	Combined with Coverage A	
Coverage C: Non-Pecuniary Defense		\$ 15,000
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	\$ 2,500
Property Damage - per accident	\$ 100,000	
Non-owned & Hired Liability	BI / PD Limit	
Uninsured/Underinsured Motorist		
Bodily Injury - per person	\$ 30,000	
Bodily Injury - per accident	\$ 60,000	\$ 2,500
Property Damage - per accident	\$ 25,000	
Medical Payments		
Per Person	\$ 5,000	
Per Accident	\$ 50,000	\$ 2,500

Auto Physical Damage

	Limits	Deductible
Comprehensive & Collision Coverage Including Flood, except in Zones Prefixed A or V	ACV	\$ 2,500
Newly Acquired Vehicles	ACV	\$ 2,500
Hired Car Physical Damage	\$ 100,000	\$ 2,500

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 like-type vehicles. However, if the number of vehicles added exceed 5% of the total number of covered vehicles, then an additional Contribution as determined will be due for the pro-rated coverage period.

Terms & Conditions

General Terms

1. The proposed contributions and coverage include package discounts. Therefore, all proposed coverages must be accepted as a package.
2. This proposal is summary only. Please consult all applicable agreements and coverage documents for a complete explanation of the coverages, conditions and exclusions.
3. If this proposal is based upon an incomplete application, terms and pricing may change if the completed application reveals new underwriting concerns.
4. This proposal is based upon no deterioration in property losses prior to binding. If a Named Storm has entered the Gulf of Mexico, binding or increasing coverage is not allowed without written approval from INSURICA.
5. This proposal is rescinded if the school solicits an alternate quote from another proposer subsequent to the date this proposal is received by the school.
6. Coverage begins at 12:01 am on the effective date and ends at 12:01 am on the expiration date.
7. Cyber coverage is subject to full receipt of cyber applications and subject to underwriting approval.

Multi-Year Coverage

1. This proposal includes multi-year coverage terms as specified in the PCAT Multi-Year Interlocal Addendum.

Automobiles

1. Automobile Liability coverage does not extend to 15 Passenger Vans “while transporting students.”
2. A contracted school bus driver who is not a district employee is not considered a covered Member.

Annual Adjustments

1. Contributions are adjusted annually based on updated exposures for Property and Contents, Automobiles and Average Daily Attendance.
2. Contributions may be adjusted annually per the PCAT Multi-Year Interlocal Addendum.

Proposal Contingencies (the following must be received prior to binding)

1. Signed coverage applications.
2. Signed PCAT Multi-Year Interlocal Addendum.
3. PCAT Interlocal Agreement, revised as of 7.15.2022.

Cost Summary

		Exposures		Cost
Property	Building	\$	192,704,989	\$ 813,783
	Contents	\$	28,687,272	
	Total	\$	221,392,261	
Equipment Breakdown	TIV	\$	221,392,261	\$ 10,769
Cyber Loss & Liability	Operating Expenditures	\$	53,626,192	\$ 16,615
General Liability & Employee Benefits Liability	ADA Employees	4,000 675		\$ 4,200
Educator's Legal Liability	ADA Employees	4,000 675		\$ 22,922
Automobile Liability	Power Units Trailers	90 19		\$ 52,767
Auto Physical Damage	Cost New Units	\$6,610,832 98		\$ 38,100
Annual Cost				\$ 959,156

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 Video Training Program	Included
Employee Training	Online Liability Training for School	Included
Facility Surveys	On-Site Facility Inspections	Included

PCAT Summary of Coverage Changes

September 1, 2025

As part of the continuous improvement process, periodic reviews of coverage documents are conducted to provide the best products to our members. Property Casualty Alliance of Texas (PCAT) is implementing the following coverage changes for all renewals taking effect on or after September 1, 2025.

This is a summary of changes only, please carefully review the coverage documents in their entirety.

Building and Personal Property Coverage

- Under the Coverage section IV. Property Not Covered, paragraph T. has been added to exclude uncovered HVAC installed after September 1st from coverage:
 - T. Heating, ventilation, and air conditioning (HVAC) units installed after September 1, 2025, are excluded from **Loss** caused by hail unless commercial hail protection/coil guards are installed. (pp. 11)
- Under the Coverage section V. Covered Causes of Loss, A. Exclusions, paragraph K. Roof Dents to Roof Covering and Rooftop Components Caused by Wind or Hail, the underlined has been added to paragraph 2.:
 - (2) This exclusion does not apply to any metal **Roof Covering** or **Rooftop Component** that is intended to be primarily decorative or prominent, and the **Roof Dents** are easily within public view and visible from the ground.
 - (a) If PCAT determines this exception applies, PCAT will reimburse the member for 50% of the cost of repair or replacement once completed, up to a maximum of \$1,000,000 per Occurrence. (pp. 14)
- Under the Coverage section V. Covered Causes of Loss, B. Limitations, Paragraph 6. Has been added:
 - 6. We will pay for Damage to heating, ventilation, and air conditioning (HVAC) units based only on the unit's actual cash value (ACV). We will compute this value by determining the actual and necessary replacement cost (with material of like kind and quality and for the same use and occupancy of the premises) at the time of and for this Damage and then subtract the depreciation damaged units. (pp. 20)
- Under Commercial Property Conditions Section, K Valuation, Section 2 has been increased from 180 days to 365 days:
 - 2. The Member must advise us in writing as soon as practicable but in no event no later than ~~180~~ 365 days from the date of **Loss** of their intent to either:
 - a. Repair or replace the damaged **Covered Property**; or
 - b. Receive payment for the **Actual Cash Value** of the damaged **Covered Property**.Absent a timely written election, the parties agree that the Member has elected **Actual Cash Value**. (pp.26)

- Under Commercial Property Conditions Section, K Valuation, Section 6 Special Valuations, Paragraph P has been increased to 15 years for roof coverings, other than TPO.

P. Roof Covering to be **Actual Cash Value** if originally installed or last fully replaced more than ~~40~~ 15 years from the date of loss. However, a TPO (Thermoplastic Polyolefin) **Roof Covering** to be Actual Cash Value if originally installed or last fully replaced more than 10 years from the date of loss. The Member bears the burden of proving the age of the **Roof Covering**. (pp. 27)

Property Flood Coverage

- Under the Coverage section III. Property Not Covered, paragraph S. has been added to exclude **Vacant Buildings** from coverage:

O. Vacant Buildings are excluded from property coverage unless otherwise expressed in writing from PCAT. (pp. 4)

- The following definition has been added to the definitions section:

R. Vacant means a **Building** when 70% or more of its square footage:

1. Is not rented; or
2. Is not used to conduct customary operations for which the building was originally designed. (pp. 11)

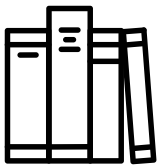
DID YOU KNOW ?



Schools are worlds unto their own, operating with unique and challenging codes, requirements and jurisdictions. Rising operational costs, security concerns, decreases in funding and employment practice liability can seriously affect your institution's future.

Protecting your assets while minimizing risk and exposure to students, staff and the campus demands a thorough understanding of the educational system. INSURICA's Education Experts bring the experience, guidance and resources you need to uncover and manage unforeseen risks on and off campus.

WE SPECIALIZE IN YOU



900

SCHOOL DISTRICTS



1.5 Million

STUDENTS



30,000

SCHOOL VEHICLES



\$300 Million

ANNUAL PREMIUMS



\$70 Billion

SCHOOL PROPERTIES

DID YOU KNOW?



PUT THE POWER OF AN ENTIRE NETWORK BEHIND YOUR SCHOOL

Through INSURICA, you'll have access to almost every major carrier, providing a wide variety of education-specific coverages and services for schools, such as:

- ✓ Traditional Property/Casualty Placements
- ✓ Alternative Risk Mechanisms (Pools, Captives, Etc.)
- ✓ Workers' Compensation
- ✓ Risk Management
- ✓ Pollution and EPA Compliance
- ✓ Special Events Risk Management
- ✓ Property Valuations and Facility Surveys
- ✓ Bus Driver Training

A HIGHER DEGREE OF COVERAGE

We dig deeper to protect you from a host of risks unique to educators, such as:

- ✓ Harassment, Discrimination and Tenure Issues
- ✓ Occupational Injuries
- ✓ Outsourced Service Exposures (Cafeteria, Substitute Teachers, Etc.)
- ✓ Campus Violence Threats
- ✓ Pollution Issues (Asbestos, Etc.)
- ✓ Intellectual Property and Technology
- ✓ Internet-Related Risks
- ✓ Hazing and Substance Abuse

OVER 50 YEARS OF STRENGTH AND EXPERIENCE WORKING FOR YOU



- Serves clients in all industries all over the world
- 14th largest privately-owned insurance broker in the U.S.
- 28 offices in 6 states
- 900 school districts in California, Louisiana, Oklahoma and Texas
- Providing property insurance for more than \$70 Billion in school properties
- Manages more than \$300 Million in school premiums
- More than 95% of Clients choose to continue doing business with INSURICA every year

PARTNERS

People are judged by the company they keep. INSURICA Education partners with risk management and insurance associations to develop the expertise and resources that truly make a difference in the safety and operation of schools.



A HIGHER DEGREE OF COVERAGE

Schools need a long-term risk management strategy to ensure they are achieving budget stability and the lowest long-term cost. INSURICA Education works with each client to help navigate key aspects of risk management including global insurance market access, risk management resources, and claims management to provide a total solution to reduce cost and enhance safety for all.

**Global Insurance
Market Access**

**Risk
Management
Resources**

**Claims
Management
Partner**



GLOBAL INSURANCE MARKET ACCESS

As part of an \$14 Billion group with over 50 years of experience, we have access to the most competitive insurance markets in the world. Each type of insurance market provides unique advantages. We leverage our size and experience to ensure we utilize the benefits of all markets to develop the best long-term solution for our clients.



Catastrophe Bonds



Risk Purchase Groups



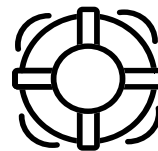
Reinsurance



Self Insurance



Surplus Lines Insurers



Risk Pools



Risk Retention Groups



Admitted Insurers



RISK MANAGEMENT RESOURCES

PROPERTY VALUATION

Accurate building and contents valuation is critical for maintaining adequate coverage of school assets. All too often, property values are a combination of in-house estimates with inadequate documentation of improvements or additions over the years. Rising construction costs combined with an outdated property valuation can create unacceptable exposure to the fund balance in the event of a major property claim.

INSURICA Education can provide annual property valuations to confirm the buildings and contents are properly valued at replacement cost.

FACILITY SURVEYS

Government codes often require schools to have a Multi-Hazard Emergency Operations Plan, including performing Safety and Security Audits. INSURICA Education can provide a school risk assessment, reviewing safety policies and training, as well as physical hazard risks to help the entity maintain the highest safety standards.

DRIVER TRAINING

School drivers work in a mobile, dynamic environment. Traffic, routes, weather, and passenger distractions can all affect driver performance. With so many commuters in their care, we want to ensure they have the best training available. INSURICA Education Driver Training provides bus and car driver education to help drivers improve and maintain the highest standard in public transportation



RISK MANAGEMENT RESOURCES (CONT.)

LIABILITY TRAINING

While some states provide some form of tort immunity, new liability issues such as social networking sites, “cyber bullying” and “sexting” are creating challenges for administrators as they develop policies in response to these issues. INSURICA Education offers an online liability training resource for all school employees, providing state-of-the-art training in critical issues such as child-safe environments, sexual harassment, discrimination and workplace ethics.

SAFETY AND SECURITY AUDITS

Many government codes require schools to conduct facility security audits frequently. Schools may also be required to report the results of security audits to state safety centers in addition to their local board of trustees. INSURICA Education can provide Safety and Security Audits for clients to help ensure compliance with state-mandated procedures and improve safety and security at all facilities.

OPERATIONAL DISASTER RECOVERY

If struck by a catastrophic event, schools must regain operational status as quickly as possible. Not only for business purposes — in many cases the use of public facilities will play a crucial role in community relief efforts. INSURICA Education/Agility Operational Disaster recovery provides school access to vital resources such as power generators, fuel, mobile offices/computing, satellite internet and phone connectivity — usually within 24/48 hours after notification.

YOUR CLAIMS MANAGEMENT PARTNER

Schools are a cornerstone of the local community. Not only responsible for serving the public, schools often act as community shelters in an emergency. If schools are not operational, often neither is the community.

Managing a catastrophic claim can be daunting and involves many parties with independent interests – claims adjusters, contractors, consultants, engineers, lawyers and others. INSURICA Education Claims professionals have unmatched experience in school claims, and is your partner in simplifying an otherwise complex process.



Why Engage with a Partner?

The simple fact is that clients and carriers prefer to work with Assurex Global Partners. The industry's leading carriers provide Assurex Global Partners the same terms (or better) than the large publicly-traded brokers. Our clout translates into more comprehensive coverages and more attractive insurance coverage for our clients — anywhere in the world.

ADVANTAGE GAINED

Benefits of Working with an Assurex Global Partner

Gain the Strategic Advantage

When you engage with an Assurex Global Partner, be assured that you are working with a best-in-class insurance firm that has met the high standards and quality we demand from our Partners. We make the connections, across the land and water, for our Partners and industry leaders. Our Partners can provide risk management, business commercial insurance, employee benefits coverage, and private insurance, for any industry or company located anywhere in the world.



Independent Firms

All Assurex Global Partners are independently owned and therefore entrepreneurial in their approach to service their clients. Decisions get made. Responsiveness is a core value. We are free to act in your best interest; we make it work for you.



Service Locally. Reach Globally

With our worldwide Partnership, collaboration tools, and communications infrastructure, all Assurex Global Partners are capable of servicing your accounts across the globe with equal precision and localized service.



Access to a Team of Experts

When you team with an Assurex Global Partner, you not only get access to its specialized expertise but also that of all experts within 100+ Partners worldwide. There is no problem we cannot solve collectively.



Connected for your Benefit

Due to its collective bargaining power and 60+ year history with carriers and industry influencers, you receive the benefits of cost-efficient pricing and best fit product offerings from an Assurex Global Partner firm.

Assurex Global (www.assurexglobal.com) is the world's largest privately-held property and casualty insurance, risk management, and employee benefits brokerage group. The company operates as an exclusive partnership, supported by 100 of the most respected and successful global insurance broker members.



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INSURICA 24/7

Proactive risk management requires a strategic focus. INSURICA 24/7 streamlines the process for managing your loss exposures, and includes effective methods for communicating the benefits of your strategy to board members and administrators.



STEP 1 – WELCOME PACKET

Bind Coverage | Process Coverage Documents | Vehicle ID Cards

STEP 2 – RISK ASSESSMENT

Site Surveys | Property Valuations | Safety Plans

STEP 3 – RISK MANAGEMENT RESOURCES

Disaster Recovery | Driver Training | Employee Training

STEP 4 – 180-DAY CHECKPOINT

Claims Review | Coverage/Deductible Analysis | Market Updates

STEP 5 – RENEWAL STRATEGY

Review and Verify Strategy | Review Renewal Options | Communication Strategy

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REMEMBER



What INSURICA 24/7 has to offer!

INSURICA 24/7 is a client portal that enables you to access insurance information, view documents, Certificates of Insurance, and auto ID cards online or via the INSURICA 24/7 Mobile App. With access to your information where and when you need it, you can focus on your students and district rather than your insurance.



ON-DEMAND ACCESS...

Simply log in to:

- Download certificates and auto ID cards
- Access insurance documents including policies, endorsements, schedules, signed forms, bonds, and risk control documents
- View Team contact information

Why Choose Us:

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Why PCAT

Mission

PCAT was created to provide Member districts with a strategy to achieve the lowest long-term cost for property and casualty coverage via multi-year membership, rate and coverage stability, proactive loss prevention, and cash dividends.

Strength

PCAT provides multi-year risk management solutions for over 160 Texas school districts. With over \$96 Million in annual Member contributions, PCAT is the largest school risk program in the country devoted exclusively to property and casualty exposures.

Governance

PCAT is a Member owned-and-governed program. Member districts elect a five-member board of their peers to provide program governance ensuring the program is consistently aligned with the best interests of Member districts.

Non-Profit

PCAT's non-profit status ensures that any program funds not necessary for program operations are dispersed to Members via cash dividends. Since 2009, PCAT has returned over \$11,000,000 in cash dividends to Texas classrooms.

Interlocal

Formed under the Interlocal Cooperation Act, Chapter 791 of the Texas Government Code, the PCAT Interlocal Agreement enables Members to benefit from cost-saving multi-year agreements while meeting Texas Education Code section 44.031 Purchasing Contracts requirements.

Board of Trustees

Farley Reeves
Frenship ISD



Dennis Jurek
Bellville ISD



Ofelia Dominguez
United ISD



Earl Husfeld
Aledo ISD



Shaun McAlpin
Orangefield ISD





Marble Falls ISD
Schedules

Marble Falls ISD

Member Name	Member Number	Building	Bldg #	Address	City	Zip Code	Const	Occ	# Story	Year Built	Roof Type	Year Roof Built	Sprinklered	Sq. Ft.	Cost/Sq. Ft.	%	Source	Building Value	Contents Value	Total Value
Marble Falls ISD	027-904	Museum (ACV)	1A	1907-2001 Broadway	Marble Falls	78654	MNC	2100	2	1891	STL			10,104	\$ 114.13			\$ 1,153,200	\$ -	\$ 1,153,200
Marble Falls ISD	027-904	Elementary Main (D Wing)	1B	901 Ave U	Marble Falls	78654	MFR	6300	1	1973	BUS		YES	86,434	\$ 204.30	16%		\$ 17,658,801	\$ 2,825,408	\$ 20,484,209
Marble Falls ISD	027-904	Elementary Annex (Pink Building)	1C	901 Ave U	Marble Falls	78654	MFR	6300	1	1939	STL		YES	15,505	\$ 221.87			\$ 3,440,123	\$ 50,000	\$ 3,490,123
Marble Falls ISD	027-904	Portable 24 x 64 (Crisis Network #13)		901 Ave T	Marble Falls	78654	Frame		1					1,536	\$ 75.00	18%		\$ 115,200	\$ 20,736	\$ 135,936
Marble Falls ISD	027-904	Portable 24 x 64 (Crisis Network #14)		901 Ave T	Marble Falls	78654	Frame		1					1,536	\$ 75.00	18%		\$ 115,200	\$ 20,736	\$ 135,936
Marble Falls ISD	027-904	Portable 24 x 64 (Crisis Network #15)		901 Ave T	Marble Falls	78654	Frame		1					1,536	\$ 75.00	18%		\$ 115,200	\$ 20,736	\$ 135,936
Marble Falls ISD	027-904	Portable 24 x 64 (Crisis Network #16)		901 Ave T	Marble Falls	78654	Frame		1					1,536	\$ 75.00	18%		\$ 115,200	\$ 20,736	\$ 135,936
Marble Falls ISD	027-904	High School Main	2A	2101 Mustang Dr	Marble Falls	78654	MNC	6314	1	1988	STL		YES	199,890	\$ 228.94	20%		\$ 45,762,557	\$ 9,152,511	\$ 54,915,068
Marble Falls ISD	027-904	High School Multi-Purpose	2E	2101 Mustang Dr	Marble Falls	78654	MNC	8200	1	1988	STL			2,477	\$ 182.80	20%		\$ 452,804	\$ 90,561	\$ 543,365
Marble Falls ISD	027-904	High School Vocational	2F	2101 Mustang Dr	Marble Falls	78654	NC	8200	1	1988	STL			15,276	\$ 83.01	50%		\$ 1,267,989	\$ 633,995	\$ 1,901,984
Marble Falls ISD	027-904	High School Field House	2G	2101 Mustang Dr	Marble Falls	78654	NC	6422	1	2008	STL			20,120	\$ 160.50			\$ 3,229,224	\$ 232,086	\$ 3,461,310
Marble Falls ISD	027-904	High School Band Hall	2H	2101 Mustang Dr	Marble Falls	78654	MNC	6314	1	2002	STL			9,100	\$ 224.66	18%		\$ 2,044,385	\$ 367,989	\$ 2,412,374
Marble Falls ISD	027-904	High School Weight Room	2I	2101 Mustang Dr	Marble Falls	78654	NC	8200	1	2003	STL			7,500	\$ 78.68			\$ 590,117	\$ 170,356	\$ 760,473
Marble Falls ISD	027-904	High School Max Copeland Gym	2J	2101 Mustang Dr	Marble Falls	78654	NC	6330	1	2004	STL			17,710	\$ 210.30	12%		\$ 3,724,373	\$ 446,925	\$ 4,171,298
Marble Falls ISD	027-904	Football Stadium Press Box	2K	2101 Mustang Dr	Marble Falls	78654	NC	4325	2	2008	BUS		YES	5,040	\$ 173.41	15%		\$ 873,992	\$ 131,099	\$ 1,005,091
Marble Falls ISD	027-904	Football Stadium Restrooms North	2L	2101 Mustang Dr	Marble Falls	78654	MNC	4300	1	2008	BUS			2,046	\$ 247.74	5%		\$ 506,877	\$ 25,344	\$ 532,221
Marble Falls ISD	027-904	Football Stadium Restrooms South	2M	2101 Mustang Dr	Marble Falls	78654	MNC	4300	1	2008	BUS			2,046	\$ 247.74	5%		\$ 506,877	\$ 25,344	\$ 532,221
Marble Falls ISD	027-904	Tennis Concession / Restrooms	2N	2101 Mustang Dr	Marble Falls	78654	MNC	4320	1	2008	BUS			4,822	\$ 173.98	10%		\$ 838,921	\$ 83,892	\$ 922,813
Marble Falls ISD	027-904	Greenhouse	2O	2101 Mustang Dr	Marble Falls	78654	NC	9050	1	2016	FTP	2016		6,135	\$ 120.94	5%		\$ 741,981	\$ 37,099	\$ 779,080
Marble Falls ISD	027-904	Greenhouse Storefront		2101 Mustang Dr	Marble Falls	78654	NC		1	2016		2016		1,200	\$ 40.00	5%		\$ 48,000	\$ 2,400	\$ 50,400
Marble Falls ISD	027-904	Portable 24 x 64 (HS Floral #P22)		2101 Mustang Dr	Marble Falls	78654	Frame		1	1998				1,536	\$ 75.00	16%		\$ 115,200	\$ 18,432	\$ 133,632
Marble Falls ISD	027-904	10,000 Gallon Water Storage Tank		2101 Mustang Dr	Marble Falls	78654												\$ 25,000	\$ -	\$ 25,000
Marble Falls ISD	027-904	Animal Science / Grooming Building		2101 Mustang Dr	Marble Falls	78654	NC		1	2016		2016		180	\$ 40.00	20%		\$ 7,200	\$ 1,440	\$ 8,640
Marble Falls ISD	027-904	Football Stadium Home Bleachers		2101 Mustang Dr	Marble Falls	78654												\$ 330,600	\$ -	\$ 330,600
Marble Falls ISD	027-904	Football Stadium Visitor Bleachers		2101 Mustang Dr	Marble Falls	78654												\$ 163,170	\$ -	\$ 163,170
Marble Falls ISD	027-904	Football Stadium Concession		2101 Mustang Dr	Marble Falls	78654	MNC		1	2008				780	\$ 105.00	5%		\$ 81,900	\$ 4,095	\$ 85,995
Marble Falls ISD	027-904	Football Stadium Ticket Booth Home		2101 Mustang Dr	Marble Falls	78654	MNC		1	2003				798	\$ 36.00	5%		\$ 28,728	\$ 1,436	\$ 30,164
Marble Falls ISD	027-904	Football Stadium Ticket Booth Visitor		2101 Mustang Dr	Marble Falls	78654	MNC		1					96	\$ 83.33			\$ 8,000	\$ -	\$ 8,000
Marble Falls ISD	027-904	Football Stadium Lights		2101 Mustang Dr	Marble Falls	78654												\$ 110,000	\$ -	\$ 110,000
Marble Falls ISD	027-904	Football Stadium Turf		2101 Mustang Dr	Marble Falls	78654												\$ 800,000	\$ -	\$ 800,000
Marble Falls ISD	027-904	Football Stadium Scoreboard		2101 Mustang Dr	Marble Falls	78654				2005								\$ 80,000	\$ -	\$ 80,000
Marble Falls ISD	027-904	Football Stadium 8 Lanes Synthetic Track		2101 Mustang Dr	Marble Falls	78654												\$ 200,000	\$ -	\$ 200,000
Marble Falls ISD	027-904	Baseball Field - Bleachers w/Pressbox		2101 Mustang Dr	Marble Falls	78654												\$ 21,333	\$ -	\$ 21,333
Marble Falls ISD	027-904	Baseball Field - Bleachers		2101 Mustang Dr	Marble Falls	78654												\$ 11,000	\$ -	\$ 11,000
Marble Falls ISD	027-904	Baseball Field - Lights / Poles / Dugouts		2101 Mustang Dr	Marble Falls	78654												\$ 75,000	\$ -	\$ 75,000
Marble Falls ISD	027-904	Baseball Field - Scoreboard		2101 Mustang Dr	Marble Falls	78654												\$ 30,000	\$ -	\$ 30,000
Marble Falls ISD	027-904	Baseball Fieldhouse		2101 Mustang Dr	Marble Falls	78654	JM		1	2002				1,200	\$ 120.00			\$ 144,000	\$ -	\$ 144,000
Marble Falls ISD	027-904	Softball Field - Bleachers		2101 Mustang Dr	Marble Falls	78654												\$ 11,000	\$ -	\$ 11,000
Marble Falls ISD	027-904	Softball Field - Lights / Poles / Dugouts		2101 Mustang Dr	Marble Falls	78654												\$ 36,000	\$ -	\$ 36,000
Marble Falls ISD	027-904	Softball Field - Scoreboard		2101 Mustang Dr	Marble Falls	78654												\$ 10,346	\$ -	\$ 10,346
Marble Falls ISD	027-904	Softball Fieldhouse		2101 Mustang Dr	Marble Falls	78654	MNC		1	2006				1,392	\$ 147.27			\$ 205,000	\$ -	\$ 205,000
Marble Falls ISD	027-904	Baseball-Softball Field Concession / Restrooms		2101 Mustang Dr	Marble Falls	78654	JM		1					960	\$ 30.00	15%		\$ 28,800	\$ 4,320	\$ 33,120
Marble Falls ISD	027-904	Ground Maintenance Building		2101 Mustang Dr	Marble Falls	78654	NC		1					1,271	\$ 33.00	25%		\$ 41,943	\$ 10,486	\$ 52,429
Marble Falls ISD	027-904	Tennis Lights		2101 Mustang Dr	Marble Falls	78654												\$ 72,000	\$ -	\$ 72,000
Marble Falls ISD	027-904	Agriculture Barn w/ Covered Area		2101 Mustang Dr	Marble Falls	78654	NC		1					14,691	\$ 30.00			\$ 440,730	\$ -	\$ 440,730
Marble Falls ISD	027-904	Agriculture Covered Pens		2101 Mustang Dr	Marble Falls	78654	NC		1	2016		2016		2,599	\$ 30.00			\$ 77,970	\$ -	\$ 77,970
Marble Falls ISD	027-904	Sea Cargo Container - Storage #6 (Theatre - 8 x 40)		2101 Mustang Dr	Marble Falls	78654								320	\$ 10.94			\$ 3,500	\$ 8,000	\$ 11,500
Marble Falls ISD	027-904	Middle School Main	3A	1511 Pony Circle Dr	Marble Falls	78654	MFR	6310	2	1967	STL		YES	188,790	\$ 219.05			\$ 41,355,050	\$ 4,410,007	\$ 45,765,057
Marble Falls ISD	027-904	Technology Building	3B	1511 Pony Circle Dr	Marble Falls	78654	MNC	2100	1	2003	STL			5,166	\$ 212.81	50%		\$ 1,099,392	\$ 549,696	\$ 1,649,088
Marble Falls ISD	027-904	Weight Room	3C	1511 Pony Circle Dr	Marble Falls	78654	NC	8100	1	1972	STL			8,100	\$ 91.03	10%		\$ 737,330	\$ 73,733	\$ 811,063
Marble Falls ISD	027-904	Football Stadium - Home Bleachers A (188' x 11 rows)		1511 Pony Circle Dr	Marble Falls	78654												\$ 137,866	\$ -	\$ 137,866
Marble Falls ISD	027-904	Football Stadium - Home Bleachers B (58' x 10 rows)		1511 Pony Circle Dr	Marble Falls	78654												\$ 38,667	\$ -	\$ 38,667
Marble Falls ISD	027-904	Football Stadium - Press Box (9 x 36)		1511 Pony Circle Dr	Marble Falls	78654	NC		2					648	\$ 30.00	5%		\$ 19,440	\$ 972	\$ 20,412
Marble Falls ISD	027-904	Football Stadium - Scoreboard		1511 Pony Circle Dr	Marble Falls	78654												\$ 35,000	\$ -	\$ 35,000
Marble Falls ISD	027-904	Football Stadium - Visitor Bleachers A (123' x 15 rows)		1511 Pony Circle Dr	Marble Falls	78654												\$ 123,000	\$ -	\$ 123,000

Property and Equipment Breakdown Schedule

Member Name	Member Number	Building	Bldg #	Address	City	Zip Code	Const	Occ	# Story	Year Built	Roof Type	Year Roof Built	Sprinklered	Sq. Ft.	Cost/Sq. Ft.	%	Source	Building Value	Contents Value	Total Value
Marble Falls ISD	027-904	Football Stadium - Visitor Bleachers B (58' x 10 rows)		1511 Pony Circle Dr	Marble Falls	78654												\$ 38,667	\$ -	\$ 38,667
Marble Falls ISD	027-904	Football Stadium - Lights (64) / Poles (6)		1511 Pony Circle Dr	Marble Falls	78654												\$ 104,400	\$ -	\$ 104,400
Marble Falls ISD	027-904	Football Stadium - Concession / RR		1511 Pony Circle Dr	Marble Falls	78654	MNC		1					1,184	\$ 40.00			\$ 47,360	\$ 8,000	\$ 55,360
Marble Falls ISD	027-904	Football Stadium - Ticket Booth (4 x 7)		1511 Pony Circle Dr	Marble Falls	78654	Frame		1					28	\$ 25.00			\$ 700	\$ -	\$ 700
Marble Falls ISD	027-904	Stadium 6 Lane Synthetic Track		1511 Pony Circle Dr	Marble Falls	78654				2022								\$ 140,000	\$ -	\$ 140,000
Marble Falls ISD	027-904	Baseball Field - Bleachers A (30' x 5 rows)		1511 Pony Circle Dr	Marble Falls	78654												\$ 5,000	\$ -	\$ 5,000
Marble Falls ISD	027-904	Baseball Field - Bleachers B (23' x 4 rows)		1511 Pony Circle Dr	Marble Falls	78654												\$ 3,067	\$ -	\$ 3,067
Marble Falls ISD	027-904	Baseball Field - Lights (40) / Poles (8)		1511 Pony Circle Dr	Marble Falls	78654												\$ 80,000	\$ -	\$ 80,000
Marble Falls ISD	027-904	Baseball Field - Dugout A (6 x 30)		1511 Pony Circle Dr	Marble Falls	78654	JM		1					180	\$ 40.00			\$ 7,200	\$ -	\$ 7,200
Marble Falls ISD	027-904	Baseball Field - Dugout B (6 x 30)		1511 Pony Circle Dr	Marble Falls	78654	JM		1					180	\$ 40.00			\$ 7,200	\$ -	\$ 7,200
Marble Falls ISD	027-904	Portable 24 x 64 (Ag Science #P24)		1511 Pony Circle Dr	Marble Falls	78654	F		1	1998				1,536	\$ 75.00	18%		\$ 115,200	\$ 20,736	\$ 135,936
Marble Falls ISD	027-904	Sea Cargo Container - Storage #5 (Baseball - 8 x 20)		1511 Pony Circle Dr	Marble Falls	78654								160	\$ 21.88			\$ 3,500	\$ 50,000	\$ 53,500
Marble Falls ISD	027-904	Portable 24 x 64 (STEM #P6)		1511 Pony Circle Dr.	Marble Falls	78654	Frame		1	1985				1,536	\$ 50.00	16%		\$ 115,200	\$ 18,432	\$ 133,632
Marble Falls ISD	027-904	Portable 24 x 64 (MS Science #P19)		1511 Pony Circle Dr.	Marble Falls	78654	Frame		1					1,536	\$ 75.00	20%		\$ 115,200	\$ 23,040	\$ 138,240
Marble Falls ISD	027-904	Highland Lakes Elementary Main	4A	8200 Hwy 1431 W	Granite Shoals	79654	MFR	6300	1	1998	STL			86,613	\$ 213.29			\$ 18,473,809	\$ 1,573,699	\$ 20,047,508
Marble Falls ISD	027-904	Covered Area		8200 Hwy 1431 W	Granite Shoals	79654								3,816	\$ 13.63			\$ 52,000	\$ -	\$ 52,000
Marble Falls ISD	027-904	Curriculum Building	5A	1800 Colt Dr	Marble Falls	78654	MFR	2100	1	1984	STL		YES	9,211	\$ 208.14	16%		\$ 1,917,213	\$ 306,754	\$ 2,223,967
Marble Falls ISD	027-904	Administration / Board Room	5B	1800 Colt Dr	Marble Falls	78654	MFR	2100	1	1985	STL		YES	17,230	\$ 212.03	25%		\$ 3,653,298	\$ 913,325	\$ 4,566,623
Marble Falls ISD	027-904	Falls Career Center	5C	1800 Colt Dr	Marble Falls	78654	MFR	6314	1	1986	STL		YES	15,100	\$ 238.37	16%		\$ 3,599,440	\$ 575,910	\$ 4,175,350
Marble Falls ISD	027-904	Bus Mechanic Shop (District Storage Building 12)	5D	1800 Colt Dr	Marble Falls	78654	NC	7110	1	1992	STL			5,733	\$ 107.60	30%		\$ 616,865	\$ 185,060	\$ 801,925
Marble Falls ISD	027-904	Transportation Office	5E	1800 Colt Dr	Marble Falls	78654	NC	2100	1	2020	STL	2020		3,096	\$ 159.12	20%		\$ 492,644	\$ 98,529	\$ 591,173
Marble Falls ISD	027-904	Transportation Fueling Cover (48 x 68)		1800 Colt Dr	Marble Falls	78654	NC		1	2020				3,264	\$ 40.00			\$ 130,560	\$ -	\$ 130,560
Marble Falls ISD	027-904	Portable 24 x 64 (ISS #P3)		1800 Colt Dr	Marble Falls	78654	Frame		1	1998				1,536	\$ 75.00	16%		\$ 115,200	\$ 18,432	\$ 133,632
Marble Falls ISD	027-904	Portable 24 x 64 (Day Care #P6)		1800 Colt Dr	Marble Falls	78654	Frame		1	1998				1,536	\$ 75.00	16%		\$ 115,200	\$ 18,432	\$ 133,632
Marble Falls ISD	027-904	Portable 24 x 64 (Falls Career #P5)		1800 Colt Dr	Marble Falls	78654	Frame		1	1998				1,536	\$ 75.00	16%		\$ 115,200	\$ 18,432	\$ 133,632
Marble Falls ISD	027-904	Portable 24 x 64 (Empty #P21)		1800 Colt Dr	Marble Falls	78654	Frame		1	1998				1,536	\$ 75.00	16%		\$ 115,200	\$ 18,432	\$ 133,632
Marble Falls ISD	027-904	Portable 24 x 64 (Empty #P12)		1800 Colt Dr	Marble Falls	78654	Frame		1					1,536	\$ 75.00	16%		\$ 115,200	\$ 18,432	\$ 133,632
Marble Falls ISD	027-904	Storage		1800 Colt Dr	Marble Falls	78654	Frame		1					81	\$ 15.00	50%		\$ 1,215	\$ 608	\$ 1,823
Marble Falls ISD	027-904	Bus Mechanic Covered Area		1800 Colt Dr	Marble Falls	78654	NC		1					1,599	\$ 30.00			\$ 47,970	\$ -	\$ 47,970
Marble Falls ISD	027-904	Covered Walk-Ways		1800 Colt Dr	Marble Falls	78654	NC		1									\$ 50,000	\$ -	\$ 50,000
Marble Falls ISD	027-904	Building 11 (Baseball/Softball/Restroom) (18 x 22)		1800 Colt Dr	Marble Falls	78654	JM		1					396	\$ 75.00			\$ 29,700	\$ -	\$ 29,700
Marble Falls ISD	027-904	Building 10 (2 story athletic office w/concession)		1800 Colt Dr	Marble Falls	78654	JM		2					782	\$ 50.00			\$ 39,100	\$ -	\$ 39,100
Marble Falls ISD	027-904	Storage (25 x 13)		1800 Colt Dr	Marble Falls	78654	NC		1					325	\$ 30.00			\$ 9,750	\$ -	\$ 9,750
Marble Falls ISD	027-904	Storage (23 x 17) (Adjacent to Building #10)		1800 Colt Dr	Marble Falls	78654	JM		1					391	\$ 75.00			\$ 29,325	\$ -	\$ 29,325
Marble Falls ISD	027-904	Storage Building (Building 12 - Old Transportation)	6A	1800 Colt Dr	Marble Falls	78654	NC	8100	1	1986	STL			3,960	\$ 103.34	40%		\$ 409,235	\$ 163,694	\$ 572,929
Marble Falls ISD	027-904	Covered Area		1800 Colt Dr	Marble Falls	78654	NC		1					1,220	\$ 20.00			\$ 24,400	\$ -	\$ 24,400
Marble Falls ISD	027-904	Storage		1800 Colt Dr	Marble Falls	78654	Frame		1					400	\$ 15.00	30%		\$ 6,000	\$ 1,800	\$ 7,800
Marble Falls ISD	027-904	Sea Cargo Container - Storage #4 (8 x 40 - Tire Storage)		1800 Colt Dr	Marble Falls	78654								320	\$ 10.94			\$ 3,500	\$ 12,000	\$ 15,500
Marble Falls ISD	027-904	Sea Cargo Container - Storage #7 (moved from MS BB)		1800 Colt Dr	Marble Falls	78654												\$ 3,500	\$ 50,000	\$ 53,500
Marble Falls ISD	027-904	Maintenance / Warehouse (Building A)	7A	306 Industrial Blvd	Marble Falls	78654	NC	8200	1	1999	STL			6,100	\$ 74.94			\$ 457,163	\$ 114,652	\$ 571,815
Marble Falls ISD	027-904	Maintenance - Trades Building (Building B)		306 Industrial Blvd	Marble Falls	78654	NC		1	2007				2,400	\$ 70.00			\$ 168,000	\$ 60,000	\$ 228,000
Marble Falls ISD	027-904	Covered Parking Area		306 Industrial Blvd	Marble Falls	78654	NC		1					3,552	\$ 28.00			\$ 99,456	\$ -	\$ 99,456
Marble Falls ISD	027-904	Sea Cargo Container - Storage #1		306 Industrial Blvd	Marble Falls	78654												\$ 3,500	\$ 12,000	\$ 15,500
Marble Falls ISD	027-904	Sea Cargo Container - Storage #2		306 Industrial Blvd	Marble Falls	78654												\$ 3,500	\$ 12,000	\$ 15,500
Marble Falls ISD	027-904	Sea Cargo Container - Storage #3		306 Industrial Blvd	Marble Falls	78654												\$ 3,500	\$ 12,000	\$ 15,500
Marble Falls ISD	027-904	Spicewood Elementary Main	8A	1005 Spur 191	Spicewood	78669	MFR	6300	1	2004	STL			60,386	\$ 213.34	16%		\$ 12,882,650	\$ 2,061,224	\$ 14,943,874
Marble Falls ISD	027-904	Colt Elementary Main	9A	2200 Manzano Mile	Marble Falls	78654	MFR	6300	1	2008	BUS		YES	80,727	\$ 216.13	16%		\$ 17,447,868	\$ 2,791,659	\$ 20,239,527
Marble Falls ISD	027-904	Transition House	10A	201 Stadium View Dr	Marble Falls	78654	Frame	1640	1	2011	ASH		YES	2,912	\$ 198.47			\$ 577,948	\$ 89,420	\$ 667,368
Marble Falls ISD	027-904	Storage building #1		East Oak Ridge Dr	Marble Falls	78654	NC		1	1980	STL			1,800	\$ 30.00			\$ 54,000	\$ -	\$ 54,000
Marble Falls ISD	027-904	Storage building #2		East Oak Ridge Dr	Marble Falls	78654	NC		1	1980	STL			1,800	\$ 30.00			\$ 54,000	\$ -	\$ 54,000
Totals																		\$ 192,704,989	\$ 28,687,272	\$ 221,392,261

The values on this schedule are estimates only and do not represent actual replacement costs.

Roof Types and Occupancy Codes are based off the predominant type/code for each building.

Member Name	Member Number	Building	Bldg #	Address	City	Zip Code	Const	Occ	# Story	Year Built	Roof Type	Year Roof Built	Sprinklered	Sq. Ft.	Cost/Sq. Ft.	%	Source	Building Value	Contents Value	Total Value
Roof Type																				
	BUG	Built-Up Tar & Gravel																		
	BUS	Built-Up Smooth or Modified Bitumen																		
	SPM	Single-Ply Membrane																		
	STL	Steel																		
	SLT	Slate																		
	COP	Copper																		
	CYT	Tile, Clay																		
	CCT	Tile, Concrete																		
	ASH	Shingles, Asphalt																		
	FSH	Shingles, Fiberglass																		
	WDS	Shakes, Wood																		
	FTP	Fiberglass / Translucent Panels																		
	MSP	Metal Sandwich Panels																		
	MFB	Mineral Fiber																		
	STP	Steel, Porcelain Coated																		
	TIN	Tin (Terne)																		
	ALM	Aluminum																		
	NON	None																		

Marble Falls ISD

Member Name	Member Number	Vehicle Number	Year	Make	Model	Vin Number	Class	Cost New	Comp Deductible	Collision Deductible	District Unit Number
Marble Falls ISD	027-904	1	2024	INTERNATIONAL	BUS	4DRBUC8N0RB660003	618400	\$ 126,570	\$ 2,500	\$ 2,500	W5309
Marble Falls ISD	027-904	2	2021	INTERNATIONAL	BUS	4DRBUPWN9MB244258	618400	\$ 97,409	\$ 2,500	\$ 2,500	W5308
Marble Falls ISD	027-904	3	2020	INTERNATIONAL	BUS	4DRBUPWN6LB860319	618400	\$ 100,551	\$ 2,500	\$ 2,500	W5307
Marble Falls ISD	027-904	4	2019	INTERNATIONAL	BUS	4DRBUCBN3KB367900	618400	\$ 100,391	\$ 2,500	\$ 2,500	W5306
Marble Falls ISD	027-904	5	2019	INTERNATIONAL	BUS	4DRBUC8N0KB367899	618400	\$ 100,391	\$ 2,500	\$ 2,500	W5305
Marble Falls ISD	027-904	6	2016	INTERNATIONAL	BUS	4DRBUC8N8GB199114	618300	\$ 97,735	\$ 2,500	\$ 2,500	W5304
Marble Falls ISD	027-904	7	2016	INTERNATIONAL	BUS	4DRBUC8N6GB199113	618300	\$ 97,735	\$ 2,500	\$ 2,500	W5303
Marble Falls ISD	027-904	8	2013	INTERNATIONAL	BUS	4DRBUAAL5DB300702	618400	\$ 93,105	\$ 2,500	\$ 2,500	W5302
Marble Falls ISD	027-904	9	2011	INTERNATIONAL	BUS	4DRBUAAL1BB284432	618400	\$ 87,779	\$ 2,500	\$ 2,500	W5301
Marble Falls ISD	027-904	10	2010	INTERNATIONAL	BUS	4DRBUAAL2AB164945	618400	\$ 85,698	\$ 2,500	\$ 2,500	W4718
Marble Falls ISD	027-904	11	2019	MULTIFUNCTION	BUS	1FDEE3FS1KDC65261	618400	\$ 67,270	\$ 2,500	\$ 2,500	W1402
Marble Falls ISD	027-904	12	2009	INTERNATIONAL	BUS	1FDEE35S69DA32732	618400	\$ 48,300	\$ 2,500	\$ 2,500	W1401
Marble Falls ISD	027-904	13	2024	Collins- Chevy	BUS	1HA6GUB74RN000375	618400	\$ 114,249	\$ 2,500	\$ 2,500	1403
Marble Falls ISD	027-904	14	2024	INTERNATIONAL	BUS	4DRBUC8N3RB367065	618400	\$ 126,025	\$ 2,500	\$ 2,500	77068
Marble Falls ISD	027-904	15	2024	INTERNATIONAL	BUS	4DRBUC8N1RB367064	618400	\$ 126,025	\$ 2,500	\$ 2,500	77067
Marble Falls ISD	027-904	16	2024	INTERNATIONAL	BUS	4DRBUC8NXRB367063	618400	\$ 126,025	\$ 2,500	\$ 2,500	77066
Marble Falls ISD	027-904	17	2024	INTERNATIONAL	BUS	4DRBUC8N8RB367062	618400	\$ 126,025	\$ 2,500	\$ 2,500	77065
Marble Falls ISD	027-904	18	2024	INTERNATIONAL	BUS	4DRBUC8N6RB367061	618400	\$ 126,025	\$ 2,500	\$ 2,500	77064
Marble Falls ISD	027-904	19	2024	INTERNATIONAL	BUS	4DRBUC8N0RB317689	618400	\$ 126,025	\$ 2,500	\$ 2,500	77063
Marble Falls ISD	027-904	20	2022	INTERNATIONAL	BUS	4DRBUPWN1NB294279	618400	\$ 100,609	\$ 2,500	\$ 2,500	77062
Marble Falls ISD	027-904	21	2022	INTERNATIONAL	BUS	4DRBUPWNXNB294278	618400	\$ 100,609	\$ 2,500	\$ 2,500	77061
Marble Falls ISD	027-904	22	2022	INTERNATIONAL	BUS	4DRBUPWN8NB294277	618400	\$ 100,608	\$ 2,500	\$ 2,500	77060
Marble Falls ISD	027-904	23	2022	INTERNATIONAL	BUS	4DRBUPWN6NB294276	618400	\$ 100,608	\$ 2,500	\$ 2,500	77059
Marble Falls ISD	027-904	24	2022	INTERNATIONAL	BUS	4DRBUPWN4NB294275	618400	\$ 100,608	\$ 2,500	\$ 2,500	77058
Marble Falls ISD	027-904	25	2022	INTERNATIONAL	BUS	4DRBUOWN2NB294274	618400	\$ 100,608	\$ 2,500	\$ 2,500	77057
Marble Falls ISD	027-904	26	2021	INTERNATIONAL	BUS	4DRBUPWN9MB098671	618400	\$ 96,456	\$ 2,500	\$ 2,500	77056
Marble Falls ISD	027-904	27	2021	INTERNATIONAL	BUS	4DRBUPWN7MB098670	618400	\$ 96,456	\$ 2,500	\$ 2,500	77055
Marble Falls ISD	027-904	28	2021	INTERNATIONAL	BUS	4DRBUPWN0MB098669	618400	\$ 96,456	\$ 2,500	\$ 2,500	77054
Marble Falls ISD	027-904	29	2021	INTERNATIONAL	BUS	4DRBUPWN9MB098668	618400	\$ 96,456	\$ 2,500	\$ 2,500	77053
Marble Falls ISD	027-904	30	2021	INTERNATIONAL	BUS	4DRBUPWN7MB098667	618400	\$ 96,456	\$ 2,500	\$ 2,500	77052
Marble Falls ISD	027-904	31	2020	INTERNATIONAL	BUS	4DRBUPWN5LB071515	618400	\$ 92,481	\$ 2,500	\$ 2,500	77051

Member Name	Member Number	Vehicle Number	Year	Make	Model	Vin Number	Class	Cost New	Comp Deductible	Collision Deductible	District Unit Number
Marble Falls ISD	027-904	32	2020	INTERNATIONAL	BUS	4DRBUPWN9LB860315	618400	\$ 100,550	\$ 2,500	\$ 2,500	77050
Marble Falls ISD	027-904	33	2020	INTERNATIONAL	BUS	4DRBUPWN7LB860314	618400	\$ 100,550	\$ 2,500	\$ 2,500	77049
Marble Falls ISD	027-904	34	2020	INTERNATIONAL	BUS	4DRBUPWN5LB860313	618400	\$ 100,550	\$ 2,500	\$ 2,500	77048
Marble Falls ISD	027-904	35	2020	INTERNATIONAL	BUS	4DRBUPWN3LB860312	618400	\$ 100,550	\$ 2,500	\$ 2,500	77047
Marble Falls ISD	027-904	36	2020	INTERNATIONAL	BUS	4DRBUPWN1LB860311	618400	\$ 100,550	\$ 2,500	\$ 2,500	77046
Marble Falls ISD	027-904	37	2019	INTERNATIONAL	BUS	4DRBUC8N5KB367929	618400	\$ 104,764	\$ 2,500	\$ 2,500	77045
Marble Falls ISD	027-904	38	2019	INTERNATIONAL	BUS	4DRBUC8N3KB367928	618400	\$ 104,764	\$ 2,500	\$ 2,500	77044
Marble Falls ISD	027-904	39	2018	INTERNATIONAL	BUS	4DRBUC8N5JB495439	618400	\$ 98,051	\$ 2,500	\$ 2,500	77043
Marble Falls ISD	027-904	40	2018	INTERNATIONAL	BUS	4DRBUC8N1JB495437	618400	\$ 98,050	\$ 2,500	\$ 2,500	77041
Marble Falls ISD	027-904	41	2017	INTERNATIONAL	BUS	4DRBUC8NXHB430872	618400	\$ 93,175	\$ 2,500	\$ 2,500	77040
Marble Falls ISD	027-904	42	2017	INTERNATIONAL	BUS	4DRBUC8N8HB430871	618400	\$ 93,175	\$ 2,500	\$ 2,500	77039
Marble Falls ISD	027-904	43	2017	INTERNATIONAL	BUS	4DRBUC8N6HB430870	618400	\$ 93,174	\$ 2,500	\$ 2,500	77038
Marble Falls ISD	027-904	44	2016	INTERNATIONAL	BUS	4DRBUAANXGB721837	618400	\$ 92,500	\$ 2,500	\$ 2,500	77037
Marble Falls ISD	027-904	45	2014	INTERNATIONAL	BUS	4DRBUAAN0FB686210	618400	\$ 95,106	\$ 2,500	\$ 2,500	77036
Marble Falls ISD	027-904	46	2015	INTERNATIONAL	BUS	4DRBUAAN4FB686209	618400	\$ 95,106	\$ 2,500	\$ 2,500	77035
Marble Falls ISD	027-904	47	2014	INTERNATIONAL	BUS	4DRBUAAN0EB481968	618400	\$ 89,526	\$ 2,500	\$ 2,500	77034
Marble Falls ISD	027-904	48	2014	INTERNATIONAL	BUS	4DRBUAAN9EB481967	618400	\$ 89,526	\$ 2,500	\$ 2,500	77033
Marble Falls ISD	027-904	49	2013	INTERNATIONAL	BUS	4DRBUAAN0DB324035	618400	\$ 88,765	\$ 2,500	\$ 2,500	77032
Marble Falls ISD	027-904	50	2012	INTERNATIONAL	BUS	4DRBUAAN1CB537106	618400	\$ 90,505	\$ 2,500	\$ 2,500	77030
Marble Falls ISD	027-904	51	2012	INTERNATIONAL	BUS	4DRBUAANXC8537105	618400	\$ 90,505	\$ 2,500	\$ 2,500	77029
Marble Falls ISD	027-904	52	2011	INTERNATIONAL	BUS	4DRBUAANXBB284429	618400	\$ 86,764	\$ 2,500	\$ 2,500	77028
Marble Falls ISD	027-904	53	2022	FORD	PU	1FTBF2B63NEF35502	014990	\$ 57,377	\$ 2,500	\$ 2,500	M-38
Marble Falls ISD	027-904	54	2022	FORD	PU	1FT8X2AT9NEF32487	014990	\$ 61,499	\$ 2,500	\$ 2,500	M-37
Marble Falls ISD	027-904	55	2023	FORD	PU	1FDBF2A63NEF35593	014990	\$ 52,179	\$ 2,500	\$ 2,500	M-36
Marble Falls ISD	027-904	56	2023	FORD	PU	1FDWE3FN7PDD07275	014990	\$ 58,000	\$ 2,500	\$ 2,500	M-35
Marble Falls ISD	027-904	57	2022	FORD	PU	1FDBF2A64NEF15823	014990	\$ 50,026	\$ 2,500	\$ 2,500	M-34
Marble Falls ISD	027-904	58	2020	FORD	PU	1FD7X2A64LEC64432	014990	\$ 37,527	\$ 2,500	\$ 2,500	M-32
Marble Falls ISD	027-904	59	2020	FORD	PU	1FD7X2A62LEC64431	014990	\$ 37,527	\$ 2,500	\$ 2,500	M-31
Marble Falls ISD	027-904	60	2002	FORD	PU	1FTSW30F12EB83556	014990	\$ 25,677	\$ 2,500	\$ 2,500	M-30
Marble Falls ISD	027-904	61	2017	FORD	PU	1FTBF2A66HEF01141	014990	\$ 22,530	\$ 2,500	\$ 2,500	M-28
Marble Falls ISD	027-904	62	2018	FORD	PU	1FTMF1C51JKC49748	014990	\$ 24,958	\$ 2,500	\$ 2,500	M-27
Marble Falls ISD	027-904	63	2017	FORD	PU	1FTBF2A67HEE25137	014990	\$ 26,476	\$ 2,500	\$ 2,500	M-26
Marble Falls ISD	027-904	64	2017	CHEVROLET	PU	1GB0CUEG5HZ185775	014990	\$ 29,775	\$ 2,500	\$ 2,500	M-25

Member Name	Member Number	Vehicle Number	Year	Make	Model	Vin Number	Class	Cost New	Comp Deductible	Collision Deductible	District Unit Number
Marble Falls ISD	027-904	65	2017	CHEVROLET	PU	1GC0CUEG9HZ175374	014990	\$ 24,310	\$ 2,500	\$ 2,500	M-24
Marble Falls ISD	027-904	66	2015	FORD	PU	1FTBF2A66FEB89514	014990	\$ 21,736	\$ 2,500	\$ 2,500	M-21
Marble Falls ISD	027-904	67	2012	FORD	PU	1FTBF2A64CEA24590	014990	\$ 20,314	\$ 2,500	\$ 2,500	M-17
Marble Falls ISD	027-904	68	2010	FORD	PU	1FTNF2A53AEA09421	014990	\$ 20,895	\$ 2,500	\$ 2,500	M-14
Marble Falls ISD	027-904	69	2008	FORD	PU	1FTNF20558EE30925	014990	\$ 16,138	\$ 2,500	\$ 2,500	M-12
Marble Falls ISD	027-904	70	2008	FORD	PU	1FTNF20538EE30924	014990	\$ 16,138	\$ 2,500	\$ 2,500	M-11
Marble Falls ISD	027-904	71	2008	FORD	PU	1FTNF20518EE30923	014990	\$ 16,138	\$ 2,500	\$ 2,500	M-10
Marble Falls ISD	027-904	72	2017	FORD	PU	1FT8W3AT7HEC03672	014990	\$ 38,970	\$ 2,500	\$ 2,500	A-04
Marble Falls ISD	027-904	73	2019	FORD	PU	1FT7W2BT7KED82677	014990	\$ 44,423	\$ 2,500	\$ 2,500	A-05
Marble Falls ISD	027-904	74	2022	CHEVROLET	PU	1GC3YLE7E2NF214134	014990	\$ 56,275	\$ 2,500	\$ 2,500	ST1
Marble Falls ISD	027-904	75	2022	CHEVROLET	PU	1GC3WRE72NF213011	014990	\$ 38,170	\$ 2,500	\$ 2,500	M-33
Marble Falls ISD	027-904	76	2017	FRHT	PU	3AKJGEDV0HGH59245	014990	\$ 48,504	\$ 2,500	\$ 2,500	TT- 1
Marble Falls ISD	027-904	77	2019	CHEVROLET	SED	1G1ZB5ST8KF177314	739800	\$ 20,072	\$ 2,500	\$ 2,500	V-6
Marble Falls ISD	027-904	78	2018	CHEVROLET	SED	1G1ZB5ST1JF126770	739800	\$ 19,599	\$ 2,500	\$ 2,500	V-5
Marble Falls ISD	027-904	79	2015	FORD	SED	1FAHP2D85FG164926	739800	\$ 21,532	\$ 2,500	\$ 2,500	V-4
Marble Falls ISD	027-904	80	2017	CHEVROLET	SUV	1GN5CKEC9HR114947	739800	\$ 39,515	\$ 2,500	\$ 2,500	S-15
Marble Falls ISD	027-904	81	2017	CHEVROLET	SUV	1GN5CKEC7HR113537	739800	\$ 39,515	\$ 2,500	\$ 2,500	S-14
Marble Falls ISD	027-904	82	2014	CHEVROLET	SUV	1GN5C5E07ER235799	739800	\$ 32,925	\$ 2,500	\$ 2,500	S-12
Marble Falls ISD	027-904	83	2014	CHEVROLET	SUV	1GN5C5E00ER233411	739800	\$ 32,525	\$ 2,500	\$ 2,500	S-11
Marble Falls ISD	027-904	84	2014	CHEVROLET	SUV	1GN5C5E05ER234392	739800	\$ 32,925	\$ 2,500	\$ 2,500	S-10
Marble Falls ISD	027-904	85	2024	CHEVROLET	SUV	1GNERGKS8RJ154165	739800	\$ 38,845	\$ 2,500	\$ 2,500	S-17
Marble Falls ISD	027-904	86	2024	CHEVROLET	SUV	1GN5CBKD9RR302284	739800	\$ 59,115	\$ 2,500	\$ 2,500	S-18
Marble Falls ISD	027-904	87	2005	HAULMARK	TRLR	16HCB06135K005445	694990				T-8
Marble Falls ISD	027-904	88	2002	GOOSENECK	TRLR	1S9BG142X2S683202	694990	\$ 6,250	\$ 2,500	\$ 2,500	T-7
Marble Falls ISD	027-904	89	2001	WELLS CARGO	TRLR	1WC200L2012044931	694990	\$ 4,500	\$ 2,500	\$ 2,500	T-6
Marble Falls ISD	027-904	90	2000	FALCON	TRLR	432L12021Y1000089	694990				T-5
Marble Falls ISD	027-904	91	1996	TOP HAT	TRLR	4R7FS1620TT012156	694990				T-4
Marble Falls ISD	027-904	92	2019	LIVESTOCK	TRLR	13SKK162XK1KB7526	694990	\$ 18,222	\$ 2,500	\$ 2,500	T-23
Marble Falls ISD	027-904	93	2017	UTILITY	TRLR	3CVU81620H2564191	694990	\$ 3,875	\$ 2,500	\$ 2,500	T-22
Marble Falls ISD	027-904	94	2016	SHOPMADE	TRLR	TXLP-9008457	694990				T-21
Marble Falls ISD	027-904	95	2015	LIVESTOCK	TRLR	5MKWVG2828F0015415	694990	\$ 38,875	\$ 2,500	\$ 2,500	T-19
Marble Falls ISD	027-904	96	2015	UTILITY	TRLR	3CVT5202XF2524698	694990	\$ 4,566	\$ 2,500	\$ 2,500	T-18
Marble Falls ISD	027-904	97		TILT	TRLR	9008432	694990				T-17

Member Name	Member Number	Vehicle Number	Year	Make	Model	Vin Number	Class	Cost New	Comp Deductible	Collision Deductible	District Unit Number
Marble Falls ISD	027-904	98		HOMEMADE	TRLR	TXLP-9008445	694990				T-15
Marble Falls ISD	027-904	99		HOMEMADE	TRLR	TXLP-9008449	694990				T-14
Marble Falls ISD	027-904	100	2009	CENTEX	TRLR	5RHCT14249H002055	694990				T-13
Marble Falls ISD	027-904	101	2008	CENTEX	TRLR	5RHCT10178H002756	694990				T-12
Marble Falls ISD	027-904	102	2007	CENTEX	TRLR	5RHCT20207H002398	694990				T-11
Marble Falls ISD	027-904	103	2007	FABRIQUE	TRLR	4YMCL16257T103133	694990	\$ 4,225	\$ 2,500	\$ 2,500	T-10
Marble Falls ISD	027-904	104	2015	WELLS CARGO	TRLR	575200R36FT296803	694990	\$ 28,524	\$ 2,500	\$ 2,500	T-20
Marble Falls ISD	027-904	105		UTILITY	TRLR	4D6EB1826RC067766	694990				T-25
Marble Falls ISD	027-904	106	2024	TOYOTA	VAN	5TDKRKEC4RS184379	014990	\$ 39,416	\$ 2,500	\$ 2,500	S-16
Marble Falls ISD	027-904	107	2025	Toyota	VAN	5TDKRKEC6SS257161	014990	\$ 40,297	\$ 2,500	\$ 2,500	S-19
Marble Falls ISD	027-904	108	2025	Toyota	VAN	5TDKRKEC1SS257164	014990	\$ 40,297	\$ 2,500	\$ 2,500	S-20
Marble Falls ISD	027-904	109	2019	FORD	VAN	1FDWE3F69KDC36808	014990	\$ 41,705	\$ 2,500	\$ 2,500	M-29



Marble Falls ISD
Signature Documents

This Interlocal Agreement ("Agreement") is entered into by and between the Property Casualty Alliance of Texas ("PCAT"), an administrative agency created by the participating Local Government Members (hereinafter defined), and the undersigned Member (hereinafter defined) (collectively "the parties") pursuant to the Interlocal Cooperation Act, Chapter 791, Title 7, Texas Government Code (the "Act"). The parties enter into this Agreement in accordance with the terms and conditions hereof to collectively and cooperatively provide a plan to efficiently and effectively administer a property/casualty program (hereinafter the "Program").

Witnesseth

WHEREAS the undersigned Member is a political subdivision of the State of Texas and a local government under the Act and PCAT is an administrative agency created pursuant to the Act to administer the Program;

WHEREAS the Program provides a governmental function or service that the Member is authorized and/or required to perform individually;

WHEREAS the Member and PCAT are authorized to enter into this Agreement pursuant to the Act;

WHEREAS the Board of Trustees of Member has agreed to the terms and conditions of the Agreement and authorized Member to enter into this Agreement;

WHEREAS the Member desires to enter into the Agreement in order to provide a more efficient and effective way to acquire certain insurance coverage, including property and casualty insurance, and the reinsurance of such coverages, and the Member does hereby become a party to the Agreement; and

WHEREAS the Member, by entering into this Agreement, has satisfied requirements of the Member to seek competitive bids for the purchase of goods and services, including, but not limited to Chapter 44 of the Texas Education Code.

BE IT RESOLVED that the undersigned Member, in exchange for the promises and agreements contained herein agrees to the following:

The undersigned local government of the State of Texas (the "Member") in consideration for the promise of PCAT, subject to the terms and conditions herein, to provide property, boiler & machinery, auto physical damage, inland marine, electronic data processing equipment, crime, general liability, auto liability, educator's legal liability, employment-practices liability, storage tank liability and similar and related property and casualty lines of insurance and/or self-insurance funding; reinsurance; claims administration; loss prevention/control services; and other risk management services as needed for the Member, and in further consideration of other local government members participating in the Program (hereinafter Local Government Members) executing this Agreement, does hereby adopt and execute the Agreement and become a Member in the Program, which includes the payment of contributions to the Program as described herein. As such, the Member agrees to the following terms and conditions:

Terms and Conditions

1. **Contribution and Coverage Summary.** The Member agrees that the Participation Period (hereinafter defined as the period of time the Member is responsible for the payment of Contributions), Contributions and coverages provided hereunder shall be as specified in the Contribution and Coverage Summary provided by the Program to the Member. The title of the document referred to herein may also be referred to as the Coverage Summary.
2. **Coverage Documents.** For each coverage period identified in a Coverage Summary, the member agrees that its self-insurance coverages or “Coverage Part” provided as part of the Program will be defined by the terms of the Coverage Documents issued to the Member in connection with that Coverage Summary.
3. **Term.** Pursuant to the Act, so long as two or more Members remain in the Program, this Agreement shall renew annually, unless terminated sooner in accordance with the Termination provisions of this Agreement.
4. **Termination.**
 - a. **By Either Party with 60 Days Notice before Renewal.** Either party may terminate this Agreement prior to the end of any Participation Period by giving a sixty (60) day written notice. The member may not effect termination of this Agreement in between the beginning and end of any Participation Period, except as provided in this Termination provision.
 - b. **By Member Upon Payment of Late Notice Fee.** If Member fails to terminate as provided in 3.a., it may still terminate participation prior to the renewal date by paying a late notice fee of 20% of the annual contribution for the expiring Participation Period. Member expressly acknowledges that the late notice fee is not a penalty, but a reasonable approximation of the Program’s damages for the Member’s untimely withdrawal from the Program. However, once the renewal term begins, the Member can no longer terminate by paying a late notice fee: the Member shall renew per the terms and conditions identified in the renewal Contribution and Coverage Summary.
 - c. **By the Program upon Breach by Member.** The Program may terminate this Agreement at any time based on breach of any of the following obligations, by giving 10 days’ written notice to Member of the breach; and Member’s failure to cure the breach within said 10 days (or other time period approved by the Program):
 - i. Member fails or refuses to make the payments or contributions as required by this Agreement;
 - ii. Member fails to cooperate and comply with any reasonable requests for information and/or records made by the Program;
 - iii. Member fails or refuses to follow loss prevention recommendations made by the Program or its designee; or
 - iv. Member fails or refuses to comply with any agreement or undertaking on its part set forth in this Agreement, or otherwise breaches this Agreement.

- d. **Financial Responsibilities Upon Termination.** If the Member breaches this Agreement, or if the Program terminates participation of the Member under any provision of this Article, the Member agrees that the Program will have no responsibility of any kind or nature to provide coverage post-termination. Further, the Member shall bear the full financial responsibility for any unpaid open claims and expense related to any claim, asserted or unasserted and reported or unreported, against the Program or Member, or incurred by the agents or representatives of Member.

In addition to the foregoing, if termination is due to Member's failure to make required payments or contributions, Member agrees that it shall pay the Program liquidated damages in the amount of 50% of the annual contribution for the expiring Participation Period contributions and shall forfeit all contributions already made to the Program, including without limitation, initial, estimated and adjusted contributions.

5. Contributions.

- a. **Agreement to Pay.** Member agrees to pay contributions based upon a risk-funding plan developed by the Program. Contributions as shown on the Contribution and Coverage Summary are payable upon receipt of an invoice from the Program, or its authorized representative, and shall be made from Current Revenues available to the Member. All Contribution invoices are deemed late if not paid within forty-five (45) days of the invoice date, and the Program shall have the right to terminate the Member in accordance with 3.c. of the Termination provisions.
- b. **Estimated Contribution.** The Program reserves the right to collect all initial, estimated and adjusted contributions that are due the Program. The contribution shown on the Contribution and Coverage Summary and endorsements is an estimate. The Program reserves the right to audit the records of any Member, as those records pertain to participation in the Program.
- c. **Contribution Adjustment.** Should the Program's income from operations for any given fund year be inadequate to pay the ultimate cost of claims incurred in that fund year, the Program may collect an adjusted contribution from any current or former Member.

6. **Amendments.** This Agreement, including the Contribution and Coverage Summary and Coverage Documents, may be amended by the Fund, in writing, by providing the Member with written notice before the earlier of (i) the effective date of the amendment, or (ii) the date by which the Member can terminate without payment of late notice fees. An amendment shall only apply prospectively and the Member shall have the right to terminate this Agreement before the Amendment becomes effective, as provided in this Agreement. If the Member fails to provide timely written notice of termination, the Member shall be deemed to have consented to the Program's amendment and agrees to abide by and be bound by the amendment, without necessity of obtaining Member's signature.

The Program may also amend this Agreement or any Contribution and Coverage Summary, effective during the middle of a Participation Period, for any reason including but not limited to the following:

- a. State or federal governments, including any court, regulatory body or agency thereof, adopt a statute, rule, decision, or take any action that would substantially impact the rights or financial obligations of the Program.
 - b. The terms of the Program's reinsurance, stop-loss or excess insurance change substantially.
7. **Appeals.** Member shall have the right to appeal any written decision or recommendation to the Program's Board of Trustees, and the Board's determination will be final. Any appeal shall be made in writing to the Board Chair within 30 days of the decision or recommendation. Any judicial review of the Board of Trustees' determination of an appeal shall be under the substantial evidence standard.
8. **Bylaws, Policies and Procedures.** The Member agrees to abide by the Bylaws of the Program, as they may be amended from time to time, and any and all written policies and procedures established by the Program. If a change is made to the Fund's Bylaws, written policies or procedures which conflicts with or impairs the Member, such change will not apply to the Member until the next renewal Participation Period.
9. **Claims Administration.** The Program or its designee agrees to administer all claims for which Member has coverage after notice of loss has been given (notice of loss is defined in the Member's Coverage Documents received from the Program). The Member authorizes the Program or its designee to act in all matters pertaining to handling of claims for which the Member has coverage pursuant to this Agreement. Member expressly agrees that the Program has sole authority in all matters pertaining to the administration of claims and grants the Program or its designee full decision-making authority in all matters, including without limitation, discussions with claimants and their attorneys or other duly authorized representatives. Member further agrees to be fully cooperative in supplying any information reasonably requested by the Program in the handling of claims. All decisions on individual claims shall be made by the Program or its designee, including, without limitation, decisions concerning claim values, payment due on the claim, settlement, subrogation, litigation, or appeals.
10. **Claims Reporting.** Notice of any claim must be provided to the Program no more than 30 days after the Member knows or should have known of the claim or circumstances leading to the claim, unless a different reporting requirement is required by law or provided for in the Coverage Documents provided to the Member by the Program. Failure by the Member to timely report a claim may result in denial of coverage or payment of fines or penalties imposed by law or regulatory agencies. If the Program advances payment of any fine or penalty arising from the Member's late claim reporting, the Member will reimburse the Program for all such costs.
11. **Complete Understanding.** This Agreement, together with any in-force Interlocal Addendums, Bylaws Coverage Documents and Contribution and Coverage Summaries, represent and contain the complete understanding and agreement of the Program and the Member, and supersedes all prior written and oral agreements.
12. **Cooperation and Access.** The Member will furnish annually to PCAT the total number of enrolled students and employees; as well as property, auto, inland marine, electronic data processing equipment schedules, and other underwriting information deemed reasonably

necessary by PCAT within the time period specified by the Program. PCAT reserves the right to audit the records of the Member. Member agrees to annually release and/or authorize the release of current-valued claims information to PCAT for the previous five (5) years to allow PCAT to determine the Member's participation in the Program.

13. **Current Revenues.** Contributions due pursuant to this Agreement shall be made from Current Revenues available to the Member, and said amount determined in the annual Contribution and Coverage Summary provided to the Member by PCAT.
14. **Defense and Prosecution of Claims.** The Member authorizes the Program to engage counsel and/or relevant experts, in the Program's sole discretion, with respect to any claim, dispute, defense or litigation involving any past or current Member.
15. **Excess Coverage.** The Program, in its sole discretion, may purchase excess coverage or reinsurance for all Program coverages. The Program may also act on behalf of individual Members to obtain coverage, invoice the Member, and remit the payment to the appropriate party. If any reinsurer, stop loss carrier, and/or excess coverage provider fails to meet its obligations to the Program or any Member, the Program is not responsible for any payment or any obligations to the Member from any reinsurer, stop loss carrier, or excess coverage provider.
16. **Governance.** The PCAT will be governed by a Board of Trustees of PCAT ("Board") in accordance with the Bylaws created and adopted by the Board (hereinafter "Bylaws").
17. **Independent Actuarial Study.** PCAT shall provide for an annual independent actuarial study of the Program.
18. **Independent Financial Audit.** PCAT shall provide for an annual independent financial audit of the Program.
19. **Insurance Terminology.** The Program is not 'insurance', but is rather a mechanism through which eligible entities join together to collectively self-insure and administer certain risk exposures. Any reference in this Agreement or any Program documents, to an insurance term or concept is coincidental, and is not intended to characterize the Program as 'insurance' as defined by law. PCAT is not an insurance company. The Member is not an insured. This agreement is not a contract of insurance. This Agreement is drafted on behalf of all PCAT.
20. **Investments.** PCAT may invest Member contributions, or any portion thereof, in accordance with guidelines approved by the Board.
21. **Lawsuit.** The Member does hereby agree that any suit brought against the Member pursuant to any of the provisions of the Program may be defended in the name of the Member by counsel selected in the sole discretion of the Program, or its designee, on behalf of and at the expense of the Program as necessary for the defense and/or prosecution of any legal action. Full cooperation by the Member shall be extended to supply any information reasonably needed or required in such defense.
22. **Loss Prevention.** The Member shall have a loss prevention plan, which will be coordinated with the Program to make all reasonable efforts to eliminate and minimize hazards that would contribute to property/casualty losses.

23. **Member Equity.** The Program Board of Trustees, in its sole discretion, may declare a dividend distribution of the Program's fund balance to current Members who are in good standing. Former Members forfeit all rights to any potential dividend distribution for the years in which a former Member participated in the Program. Program fund balance belongs to the Program. No individual Member is entitled to an individual allocation or portion of fund balance.
24. **Member Representative.** The Member agrees to designate a Member Representative who shall have authority from the Member's Board of Trustees to represent and bind the Member, and the Program will not be required to contact any other individual regarding Program matters for the Member. Any notice to or any agreements with the Member Representative shall be binding upon the Member. The Member reserves the right to change the Member Representative as needed by providing written notice to the Program. Such notice is not effective until actually received by the Program.
25. **No Waiver of Subrogation Rights.** Member shall do nothing to prejudice or waive the Program's existing or prospective subrogation rights under this Agreement. If Member has waived any subrogation right without first obtaining the Program's written consent, the Program shall be entitled to recover from Member any and all sums that the Program would have recovered without such waiver. Recoveries include attorney's fees, costs and expenses.
26. **Notice.** Any written notice to the Program shall be made by first class mail, postage prepaid, and delivered to the Chairperson, Property Casualty Alliance of Texas, 12300 Dundee Court, Suite 112, Cypress, Texas 77429.
27. **Optional Policies.** From time to time, PCAT may seek to obtain access for Members to optional insurance policies that provide coverage from losses not otherwise addressed by the Property Casualty Alliance of Texas (for example, wind damage). These policies shall create a direct insurer-insured relationship between the offering company and any participating Member, and shall not otherwise be governed by this Agreement. PCAT shall not provide claims administration services for these optional lines of coverage, and shall bear no risk with respect to these policies.
28. **Property Valuations.** A Member participating in the property coverage as indicated on the Contributions and Coverage Summary agrees to cooperate with a valuation of property values performed by the Program. New Members must cooperate with the Program to complete the property valuation within ninety (90) days of the inception date of the property coverage as stated on the Contribution and Coverage Summary. The newly valued property and the corresponding additional contribution will be retroactive to the date of the property coverage inception date.
29. **Security of Documents.** The Program may grant the Member access to confidential or proprietary information. Member agrees to assume the responsibility for taking all reasonable steps to avoid unauthorized disclosure of this information.
30. **Severability.** If any portion of this Interlocal Agreement shall be declared illegal or held unenforceable for any reason, the remaining portions hereof shall continue in full force and effect.
31. **Signatures/Executed Documents.** The Program and Member may rely upon a facsimile or imaged signature as if it were the original. The failure of either party to provide an original,

manually executed signature shall not affect the validity or enforceability of this Agreement or any Program document.

32. **Subrogation and Assignment of Rights.** The Member assigns all subrogation rights to the Program. The Program has the right, in its sole discretion, without notice to the Member, to bring all claims and lawsuits in the name of the Member or the Program. Member agrees that all subrogation rights and recoveries belong first to the Program, up to the amount of benefits, expenses, and legal fees incurred by the Program.

33. **Forum and Venue.** This Agreement shall be construed and interpreted in accordance with the laws of the State of Texas. The parties agree that venue is proper and that the exclusive forum for any legal action arising out of or relating to this Agreement shall lie in the state courts of Harris County, Texas.

34. **Warranty.** By the execution and delivery of this Agreement, the undersigned individuals warrant that they have been duly authorized by all requisite administrative action required to enter into and perform the terms and conditions of this Agreement.

IN WITNESS WHEREOF, the undersigned shall become a Member of the Program and this Agreement.

PCAT MEMBER

Signature of Member Representative

Printed Name of Member Representative

Date

PROPERTY CASUALTY ALLIANCE of TEXAS

Signature of PCAT Chairperson

Printed Name of PCAT Chairperson

Date

Marble Falls ISD

1. PCAT and **Marble Falls ISD** (Member) agree that Member will be a PCAT Member for the 2025-2026 through the 2027-2028 Participation Period. The rates in effect for each Participation Period will be applied to any changes in exposure during each Participation Period, and these rates will be the basis for determining the Contributions due PCAT for each period. Member agrees to an annual rate adjustment, up or down, beginning 9/1/2026 that will reflect the actual percentage change in total PCAT funding rates, defined as the change in rates to fund for reinsurance and pool retained losses. A certified document of these changes will be provided by PCAT to the Member. Wind and hail deductible may or may not change based strictly on reinsurance requirements.
2. This Interlocal Addendum along with the most recently signed Interlocal Agreement shall represent the entire agreement and may not be amended or altered without the written consent of both parties.
3. If Member terminates this Addendum prior to 8/31/2028, a short-term cancellation penalty of twenty percent (20%) of Annualized Contributions for the 2025-2026 Participation Period will be due from Member and payable to PCAT within 30 days after notice of termination is received.
4. **Member Opt-Out Clause:** If future reinsurance terms or catastrophic losses cause an unanticipated change in PCAT's funding model that result in a Member rate increase of more than 10%, then the Member will have the option to reject the renewal and be released from this Addendum with zero penalty cost.

This Addendum must be signed by Member prior to September 1, 2025.

The undersigned agrees to this Addendum.

Marble Falls ISD Authorized Signature

Printed Name

Date

Non-Appropriations Clause: This Addendum is subject to the appropriation of funds by Member in its budget adopted for any fiscal year for the specific purpose of making payments pursuant to this Addendum for that fiscal year. The obligation of Member pursuant to this Addendum in any fiscal year for which this Addendum is in effect shall constitute a current expense of Member for that fiscal year only, and shall not constitute an indebtedness of Member of any monies other than those lawfully appropriated in any fiscal year. In the event of non-appropriation of funds in any fiscal year to make payments pursuant to this Addendum, this Addendum may be terminated.