



Friendswood ISD

2026 Proposal



Casualty Coverage

Member #: 184-9114-911

Effective Dates: 3/1/2026-3/1/2027

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2026 Coverage Summary

Friendswood ISD

PCAT 3/1/26 - 3/1/27

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

Cyber Loss & Liability Coverage

Limit Retention

Maximum Limit of Insurance

Each Incident/Aggregate	\$ 2,000,000	\$ 25,000
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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	\$ 2,000,000	None
Each Occurrence	\$ 2,000,000	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: 10.1.2005	
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: 10.1.1995	
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	

For claims brought under Chapter 118 of the Texas Civil Practices and Remedies Code that are adjudicated in the state courts of Texas, the Coverage A - Each Professional Incident Limit and Professional Incident Aggregate Limit includes defense costs as defined in the Educators Legal Liability Coverage form.

Auto Liability	Limits	Deductible
Combined Single Limit	\$ 1,000,000	\$ 2,500
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	

Auto Physical Damage	Limits	Deductible
Comprehensive & Collision Coverage	ACV	\$ 2,500
Including Flood, except in Zones Prefixed A or V		
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 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.

Cost Summary	Exposures		Cost
Cyber Loss & Liability	Operating Expenditures	\$ 62,661,950	\$ 25,002
General Liability & Employee Benefits Liability	ADA Employees	5,848 799	\$ 6,692
Educator's Legal Liability	ADA Employees	5,848 799	\$ 36,453
Automobile Liability	Power Units Trailers	87 14	\$ 31,314
Auto Physical Damage	Cost New Units	\$5,324,691 98	\$ 32,502
			Annual Cost \$ 131,963

Value - Added Services

Driver Training	On-site Training Session + School Bus Driver Video Training Program	Included
Employee Training	Online Liability Training for School	Included

PCAT Summary of Coverage Changes

March 1, 2026

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.

Educators Legal Liability Coverage

- Under the Coverage Section I. Coverages, Section A. Coverage A – Professional Educational Services, 2. Exclusions, the following changes have been made:

Paragraph d. “Injury to:” has been changed to the following:

- d. Damages or defense costs** arising out of an **employment incident** (pp.3)

Paragraph f. has been changed to the following:

- f. Damages or defense costs** once it has been established by admission or determined by legal adjudication that a **Member** engaged in or committed:
 - (1)** Dishonest, fraudulent, malicious, or criminal acts; or,
 - (2)** Acted with gross negligence, recklessness, conscious disregard, or deliberate indifference; or,
 - (3)** Willfully failed to comply with any law, statute, district policy, district directive, or district procedure; or,
 - (4)** Acts involving violations of constitutional or civil rights; or,
 - (5)** Actual or threatened abuse or sexual misconduct; or,
 - (6)** Failure to report suspected child abuse or neglect

Any such determination with respect to one **Member** shall not be imputed to any other Member. (pp. 3)

Paragraph g. has been added:

- g. Damages or defense costs** for any **Member** against whom a filing or obtaining of a criminal charge, information, or indictment has occurred. If there is no criminal finding, verdict, judgment, sentence, decision, outcome, or decree (including any form of deferred adjudication) that is legally adverse to the **Member**, we will, on request, reimburse the **Member** for reasonable civil defense costs incurred. These reimbursable costs include legal fees based on contemporaneous rates paid by us in defense of similar civil actions. If we extend Educators Legal Liability Coverage to this **Member** after the conclusion of any criminal action against them, all provisions of this coverage form apply, including our right to select counsel. (pp.3)

- Under the Coverage Section I. Coverages, Section B. Coverage B – Employment Practices Liability, 2. Exclusions, the following changes have been made:

Paragraph h. has been added:

- h. **Damages or defense costs** once it has been established by admission or determined by legal adjudication that the **Member** engaged in or committed:
 - (1) Dishonest, fraudulent, malicious, or criminal acts; or,
 - (2) Acted with gross negligence, recklessness, conscious disregard or deliberate indifference; or,
 - (3) Willfully failed to comply with any law, statute, district policy, district directive, or district procedure; or,
 - (4) Acts involving violations of constitutional or civil rights; or,
 - (5) Actual or threatened abuse or sexual misconduct; or,
 - (6) Failure to report suspected child abuse or neglect.

Any such determination with respect to one Member shall not be imputed to any other Member. (pp. 5)

- Under the Coverage Section III. Limits of Coverage and Deductible, the following changes have been made:

Paragraph 2 has been changed to the following:

2. The Each Professional Incident Limit stated in the Coverage Summary is the most we will pay for the sum of all **damages** because of all **claims** arising out of any one **professional incident** under **COVERAGE A**. However, if the Coverage Summary indicates that the Each Professional Incident Limit includes **defense costs** for specifically identified **claims**, then the most we will pay is the sum of all **damages** and **defense costs** arising out of the specifically identified claims. (pp. 13)

Paragraph 3 has been added:

3. The Professional Incident Aggregate Limit stated in the Coverage Summary is the most we will pay in any one Participation Period under **COVERAGE A** for **damages** regardless of the number of **claims**. However, if the Coverage Summary indicates that the Professional Incident Aggregate Limit includes **defense costs** for specifically identified **claims**, the **damges** and **defense costs** for those specifically identified **claims** will be applied toward the Professional Incident Aggregate Limit. If in any one Participation Period the Professional Incident Aggregate Limit stated in the Coverage Summary for **COVERAGE A** is exhausted, we will have no further liability or obligation of any kind under **COVERAGE A** to pay any **damages** or **defense costs** for any **claims**. (pp. 13)

- Under the Coverage Section IV. Conditions, paragraph 5., the underlined wording has been added:

5. Two Or More Coverage Forms Or Policies Issued By Us

If this Coverage Form and any other Coverage Form or policy issued to you by us or any company affiliated with us apply to the same injury, facts, circumstances, situations, events, professional incident, or a series of related professional incidents involving one or more

Members, the aggregate Limit of Coverage under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Coverage under any one Coverage Form or policy. This condition does not apply to any Coverage Form or policy issued by us or an affiliated company specifically to apply as excess coverage. (pp. 14)

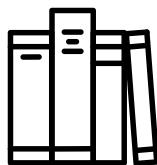
DID YOU KNOW?



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



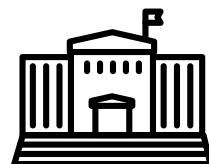
30,000

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



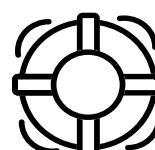
Reinsurance



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.



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

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.



Why Choose Us:

- 24/7 access to your account
- Access to your policy information for review

Reach Us Any Time:

- Standard business hours in our office
- Access online anytime
- 24/7 account access via the INSURICA 24/7 Mobile App

