



SOUTH SAN ANTONIO INDEPENDENT SCHOOL DISTRICT

Agenda Item Summary

Meeting Date: August 19th, 2020

Purpose: Presentation/Report Recognition Discussion/ Possible Action

Closed/Executive Session Work Session Discussion Only Consent

From: Jeff Baum, Deputy Superintendent for Business and Operations

Item Title: Approval of Property and Casualty Insurance Renewal through the TASB Risk Fund

Description: The District is party to an interlocal agreement with the Texas Association of School Boards (TASB) for the purpose of obtaining insurance coverage in the areas of Property, School Liability, Data Breach and Privacy Liability, Auto Liability, and Auto Physical Damage.

Historical Data: Each year, the District seeks property and casualty insurance to allow for the transference of certain elements of risk. The Texas Association of School Boards provides insurance in each of the aforementioned areas.

Recommendation: That the Board approve the renewal of the District’s Property and Casualty Insurance through the TASB Risk Fund

District Goal/Strategy:

Strategy 5 We will promote and ensure a safe and secure learning environment for all students.

Funding Budget Code and Amount: \$ 639,726

199 51 6429 00 999 0 99 0 00 \$ 496,279 199 41 6429 00 726 0 99 0 00 \$ 63,575
199 34 6429 00 905 0 99 0 00 \$ 79,872

APPROVED BY: SIGNATURE DATE
Chief Officer:
CFO Funding Approval:
Superintendent:



12007 Research Blvd. · Austin, TX 78759-2439 · P.O. Box 301 · Austin, TX 78767
800.482.7276 · tasbrmf.org

CONTRIBUTION INVOICE

Billing Address:

SOUTH SAN ANTONIO ISD
5622 RAY ELLISON BLVD
SAN ANTONIO TX 78242-2214

Invoice Date: 08/01/2020

Account: 2015908

Invoice Number: 57091

Due Date: 9/1/2020

Reference Number	Description	Amount Due
467993	Data Breach/Privacy Liability	\$2,500.00
468032	School Liability	\$61,075.00
468070	Property	\$496,279.00
467958	Auto Liability	\$64,187.00
467958	Auto Physical Damage	\$15,685.00

TOTAL CURRENT BALANCE DUE

\$639,726.00

Remit to:
TASB Risk Management Fund
P.O. Box 975111
Dallas, TX 75397-5111

Federal Tax ID Number 74-2499129
rmfbilling@tasb.org

Summary of Coverage Changes and Clarifications

Effective September 1, 2020

As a part of the annual coverage review, the TASB Risk Management Fund (Fund) implemented the following coverage changes, enhancements, and clarifications for all renewals taking effect on or after September 1, 2020. This document is a summary of changes only; please carefully review the full text of all Fund Coverage Agreements and the member's Contribution and Coverage Summary.

All Coverage Agreements

- All agreements have been reformatted for clarity and readability, with paragraph headings and sequential numbering.

Auto Liability & Physical Damage Coverage Changes

- An amendment was added to the Automobile Liability Coverage to extend coverage to students participating in Fund Member-approved career and technology programs.
- An amendment was added to the Automobile Physical Damage coverage that amends the deductible language to require a single deductible when multiple Covered Automobiles are damaged in a comprehensive event.

Property Coverage Changes

- A clarification was added that each Fund Member warrants and represents that all roofs are well maintained.
- An amendment was added to exclude losses that arise from cyber events, regardless of their origin, except for ensuing loss by explosion or fire.
- A clarification was added to the Named Windstorm definition as to its limitation to tropical storm-based convective storms.
- A clarification was added to the definition of Aesthetic Impairment and a payment provision was added for diminution in aesthetic value.

School Liability Coverage Changes

- An amendment was added under General Liability that allows liability coverage for students participating in all Career and Technology programs on- or off-campus but limits such coverage to \$50,000.
- An amendment was added under Professional Legal Liability to allow for an automatic extended reporting period of 30 days after the Participation Period.
- A clarification was added under Professional Legal Liability that all related claims are considered one Claim with one limit of liability.



Privacy & Information Security Coverage Changes

- The coverage agreement was updated to describe all elements of the coverage and replace the previously provided synopsis of coverage.
- A condition was added that the Fund Member is required to implement loss prevention recommendations or forfeit future coverage for a Claim that could have been prevented if the recommendation had been implemented.

Violent Act Coverage Changes

- This ancillary coverage was clarified and enhanced to broaden the coverage extended because of a Violent Act Event. An Event includes an occurrence during which an individual utilizes a weapon with the intent to harm others and inflicts bodily injury on two or more Victims during a Fund Member-sponsored activity regardless of location. Paid expenses include Post Event Emergency Costs, Mental Health Service Costs, Crisis Communication Costs, Essential Support Costs (for travel assistance for Victim's families where needed), and Property Reimbursement Costs up to \$1M for the demolition, rebuilding, remediation, or repurposing of buildings after a Violent Act Event.