



**TEXAS ASSOCIATION OF PUBLIC SCHOOLS**  
**PROPERTY AND LIABILITY FUND**

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San Antonio, Texas 78212-3314

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Coverage Proposal  
for  
**Waskom ISD**

Effective:  
September 1, 2014

*Presented by*

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Administered by

**Willis**

## Coverage Proposal

Coverages	Coverage is Applicable if a Contribution is Indicated		
	Limits (\$)	Deductibles (\$)	Contribution (\$)
<b>PROPERTY</b>			
Buildings and Contents (per schedule)	27,252,700	1,000	31,038
Hail Deductible		10,000	
<i>Buildings</i>	24,893,400		
<i>Contents</i>	2,359,300		
Accounts Receivable	1,000,000	1,000	Included
Buildings in the Course of Construction	5,000,000	B&C Deductible	Included
Debris Removal, Demolition and Increased Cost of Construction	Lessor of 25% of Covered Loss or 10,000,000	B&C Deductible	Included
Earthquake	10,000,000	100,000	Included
Electronic Data Processing Equipment and Data & Media	Scheduled as Contents on SOV	1,000	Included
Equipment Breakdown	27,252,700	1,000	Included
Hazardous Substances	500,000	1,000	Included
Spoilage	500,000	1,000	Included
Expediting Expenses	500,000	1,000	Included
CFC Refrigerants	500,000	1,000	Included
Errors and Omissions	1,000,000	B&C Deductible	Included
Extra Expense/Loss of Revenue	5,000,000	Included	Included
Fine Arts	500,000	1,000	Included
Flood (Excluding FEMA Zones A & V) (Except: Locations wholly or partially within SFHA or FEMA 100 yr flood area)	10,000,000	100,000	Included
Flood (FEMA Zones A & V) (Locations wholly or partially within SFHA or FEMA 100 yr flood area)	5,000,000	5%, Min 1,000,000	
Miscellaneous Unnamed Property	1,000,000	1,000	Included
Mobile Equipment	50,000	1,000	55
Newly Acquired Property (120 Day Reporting)	5,000,000	B&C Deductible	Included
Personal Effects of Members, Officers and Students Maximum of \$1,000 per individual per coverage term	500,000	1,000	Included
Pollution Clean-Up and Removal	250,000	B&C Deductible	Included
Transit (Per Conveyance/Per Disaster)	1,000,000	1,000	Included
Trees, Shrubs, and Plants (Max. \$1,000 per Item)	250,000	1,000	Included
Utility Service Interruption (24 Hr. Waiting Period)	1,000,000	B&C Deductible	Included
Valuable Papers and Records	1,000,000	1,000	Included
Water which Backs-up through Sewers or Drains	25,000	B&C Deductible	Included
<b>CRIME</b>			
Employee Dishonesty	100,000	1,000	250
Money and Securities Peak Season Cover	50,000	1,000	90
Forgery or Alteration	50,000	1,000	61
Computer Fraud	50,000	1,000	90

## Coverage Proposal

Coverages	Limits (\$)	Deductibles (\$)	Contribution (\$)
<b>GENERAL LIABILITY - Occurrence Form</b>			
Bodily Injury and Property Damage	1,000,000	500	1,000
Personal Injury/Advertising Liability	1,000,000	500	Included
Products/Completed Operations	1,000,000	500	Included
Per Campus Annual Aggregate	1,000,000	Included	Included
General Annual Aggregate	1,000,000	Included	Included
Employee Benefits Liability	1,000,000	500	Included
Law Enforcement Liability	1,000,000	500	Included
Fire Legal Liability	1,000,000	500	Included
Medical Payments			
Per Person	5,000	500	99
Per Occurrence	50,000		
<b>EDUCATORS' LEGAL LIABILITY - Claims Made Form</b>			
Retroactive Date:	Unlimited		
Errors or Omissions Coverage	Per Claim		
	Annual Aggregate	1,000,000	4,988
Non-pecuniary Claim Expense	Per Claim	10,000	Included
	Annual Aggregate	25,000	
Breach of Contract Claim Expense	Per Claim	10,000	Included
	Annual Aggregate	25,000	
<b>AUTOMOBILE</b>			
Liability			
Owned/Leased Vehicles	Bodily Injury per Person	100,000	6,992
	Bodily Injury per Occurrence	300,000	
	Property Damage	100,000	
Out-of-State Limit		1,000,000	Included
Hired and Non-owned Liability		Included	Included
Medical Payments	Per Person	5,000	465
(per schedule on file)	Per Occurrence	50,000	
Uninsured Motorist	Bodily Injury per Person	30,000	419
(per schedule on file)	Bodily Injury per Occurrence	60,000	
	Property Damage	25,000	
Physical Damage			
Comprehensive and Collision Coverage	Actual Cash Value	Per Schedule	3,681
Any one occurrence	5,000,000		
Newly acquired vehicles	Actual Cash Value	Per Selection	Included
Rental Vehicle Physical Damage	50,000	Lowest Scheduled	Included
Garagekeepers Liability	50,000	GL Deductible	Included

### EXCESS LIABILITY

Excess of:

<b>TOTAL ANNUAL CONTRIBUTION</b>	<b>\$49,229</b>
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Request to Bind Coverage

Effective Date: 09/01/2014  
 Expiration Date: 09/01/2015  
 Pro-rata factor: 1.00

	Selected Limit (\$)	Selected Deductible (\$)	Annual Contribution (\$)	Prorata Contribution (\$)	Bound Contribution
<b>Property</b>					
Building and Contents	27,252,700	1,000	31,038	31,038	32,616
	Hail Deductible	10,000			
Extra Expense or Loss of Revenue	5,000,000	Included	Included	Included	
Mobile Equipment	50,000	1,000	55	55	58
Equipment Breakdown	27,252,700	1,000	Included	Included	
<b>Crime</b>					
Employee Dishonesty	100,000	1,000	250	250	250
Money and Securities	50,000	1,000	90	90	90
Peak Season					
Forgery and Alteration	50,000	1,000	61	61	61
Computer Fraud	50,000	1,000	90	90	90
<b>General Liability</b>					
	1,000,000/1,000,000	500	1,000	1,000	1,000
Medical Payments	5,000/50,000	500	99	99	83
<b>Educators' Legal Liability</b>					
	1,000,000 / 1,000,000	2,500	4,988	4,988	4,314
<b>Automobile</b>					
Liability	100,000/300,000/100,000	500	6,992	6,992	5,883
Hired and Non-owned Liability	Included	Included	Included	Included	
Medical Payments	5,000/50,000	500	465	465	420
Uninsured Motorist	ALUMUIMLimit	500	419	419	378
Physical Damage	Actual Cash Value	Per Schedule	3,681	3,681	3,706
<b>Excess Liability</b>					
Carrier:	Excess of:				
TAPS					

Agent's Signature and Date

Total Contributions

\$49,229 | \$49,229 | 48,949

Print, sign, and forward to TAPS