



### 2018 Property & Casualty Client Proposal

### Quanah ISD

Grant Smith INSURICA DFB 301 South Polk Street, Suite 600 Amarillo, TX 79101 806.670.6912 grant.smith@Insurica.com



### 2018 Coverage Summary

### Quanah ISD

PCAT 9.1.2018 - 9.1.2019

Coverage	Provider	Valuation	Property Values	Deductible
Property Wind & Hail	PCAT	Replacement Cost	\$41,961,200	\$100,000 per occurrence
Property All Other Perils	PCAT	Replacement Cost	\$41,961,200	\$5,000 per occurrence
Property Earth Movement	PCAT	Replacement Cost	\$1,000,000*	\$5,000 per occurrence
Property - Flood - not Zone A or V	PCAT	Replacement Cost	\$1,000,000*	\$100,000 per occurrence

<sup>\*</sup> Sublimits included as part of the property values shown above.

			Limits	
Equipment Breakdown	PCAT	Per Accident	\$41,961,200	\$5,000
Cyber Suite Coverage	PCAT	Data Compromise Computer Attack/Extortion Network Security	\$100,000	\$1,000
General Liability	PCAT	Per Occurrence	\$1,000,000	\$1,000 \$5,000 Law
Educator's Legal Liability	PCAT	Claims Made & Reported	\$1,000,000	\$5,000
Auto Liability	PCAT	Per Accident	\$1,000,000	\$1,000
Auto Physical Damage	PCAT	Actual Cash Value	See Schedule	\$1,000

Additional Property Coverages				Limits
All are Sublimits included as part of the property values and are subject to	the ded	uctibles shown or.	selectea	
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			\$	5,000,000
Loss to Undamaged Portion of the Building				Included
Debris Removal			\$	250,000
Errors & Omissions			\$	500,000
Extra Expense			\$	5,000,000
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			S	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 da	ys	\$	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 Marina Cavarages		12-24	_	
Inland Marine Coverages	., , , ,	Limits	D	eductible
All are Sublimits included as part of the property values and are subject to	-			
Audio Visual Equipment	\$	100,000	\$	5,000
Band Equipment, Uniforms, & Musical Instruments	\$	500,000	\$	1,000
Electronic Data Processing Equipment	\$	2,000,000	\$	5,000
Media & Data	dh.	Included	dt-	1.000
Fine Arts	\$	25,000	\$	1,000
Miscellaneous Equipment	\$	500,000	\$	1,000
Personal Effects and Property of Others – Off Premises	\$	100,000	\$	1,000
Personal Property In Transit	\$	50,000	\$	1,000
Property Off-Premises	\$	100,000	\$	1,000

Crime		Limits	De	ductible
All are Sublimits included as part of the property values and are subject to	o the deduct.	ibles listed.		
Employee Dishonesty	S	100,000	S	1,000
Money & Securities - Inside the Premises	S	50,000	S	1,000
Money & Securities - Outside Premises	S	50,000	S	1,000
Fraudulent Instruction	S	50,000	S	1,000
Forgery & Alteration	\$	50,000	S	1,000
Equipment Breakdown		Limits	Dec	ductible
Equipment Breakdown Limit	\$	41,961,200	S	5,000
Property Damage		Included		
Off Premises Property Damage	S	25,000		
Business Income/Extra Expense/Service Interruption	S	1,000,000		
Contingent Business Income	S	25,000		
Civil Authority		Included		
Perishable Goods	S	100,000		
Demolition	S	100,000		
Ordinance or Law	S	100,000		
Excavation Costs	S	25,000		
Expediting Expenses	S	100,000		
Hazardous Substances	S	100,000		
Newly Acquired Locations	S	1,000,000		
Green	S	25,000		
Public Relations	\$	5,000		

### Cyber Suite Coverage

Annual Aggregate

Limit Deductible \$ 100.000 \$ 1,000

All Coverages Combined

### Data Compromise Response Expenses - Included in Annual Aggregate Limit

Notification to Affected Individuals

Services to Affected Individuals

### Per Occurrence Sublimits:

Forensic IT Review 50% of Cyber Suite Annual Aggregate Legal Review 50% of Cyber Suite Annual Aggregate

Public Relations Services S 5,000

Regulatory Fines and Penalties 50% of Cyber Suite Annual Aggregate PCI Fines and Penalties 50% of Cyber Suite Annual Aggregate

### 1st Party Named Malware \$ 50,000

Includes all Data Compromise Response Expense coverages if loss is

due to a Named Malware Related Compromise

### Computer Attack & Cyber Extortion - Included in Annual Aggregate Limit

Data Restoration Costs

Data Recreation Costs

System Restoration Costs

Per Occurrence Sublimits:

Loss of Business 50% of Cyber Suite Annual Aggregate

Public Relations Services \$ 5,000 Cyber Extortion \$ 10,000

### Data Compromise Liability - Included in Annual Aggregate Limit

Defense & Liability

Sublimit

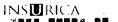
3rd Party Named Malware S 50,000

### Network Security Liability - Included in Annual Aggregate Limit

Defense & Liability

### Electronic Media Liability - Included in Annual Aggregate Limit

Defense & Liability



General Liability	Lii	ımıt	S	Dec	luctible
General Aggregate Limit  Each Occurrence Limit  Damage To Premises Rented To You Limit  Law Enforcement Liability Limit	\$ 1,000,000 \$ 500,000 \$ 1,000,000	S	1,000,000	\$ \$ \$ \$	1,000 1,000 1,000 5,000
Personal and Advertising Injury Limit Products / Completed Operations Aggregate Limit	\$ 1,000,000	S	1,000,000	\$ \$	1,000 1,000
Employee Benefits Liability			Limits	Dec	uctible
Claims-Made & Reported Form	Retroactive Date:	9.	1.2018		
Each Employee Aggregate (Included in General Liability General Aggreg:	ite,	S	1,000,000	8	1,000
Educator's Legal Liability			Limits	Dec	luctible
Claims Made & Reported Form	Retroactive Date:	9.	1.2013		
Coverage A: Professional Educational Services Each Professional Incident Professional Incident Aggregate		8	1,000,000 1,000,000	S	5,000
Coverage B: Employment-Practices Liability Each Employment Incident Employment Incident Aggregate			Combined with Combined with		
Coverage C: Non-Pecuniary Defense Defense Reimbursement Defense Reimbursement Aggregate		S 5	100,000 300,000	S	2 <sup>°</sup> (IIII)



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	\$ 13 BI / PI Lim AC	Limits \$ 1,000,000 BL / PD Limit  Limits ACV ACV \$ 100,000	\$ 1,000,000 \$ BL / PD Limit  Limits Ded  ACV \$

### 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 w of the total number of covered vehicles, then an additional Contribution as determined will be due for the pro-rated coverage period.



### Terms & Conditions

- The proposed contributions and coverages include package discounts. Therefore, all proposed coverages must be accepted as a package, and not by line of coverage. If you wish to select individual coverages, please contact us for a revised quote.
- 2. The costs shown are annual and will be adjusted with current exposures each year. Please contact your PCAT Representative for alternative quotes.
- 3. Automobile Liability coverage does not extend to 15 Passenger Vans "while transporting students".
- 4. All terms and conditions contained in the PCAT Interlocal Agreement are applicable.
- 5. This Coverage Summary is a summary only. Please consult the applicable coverage documents for a complete explanation of the coverages, conditions, and exclusions.
- 6. This proposal is subject to receipt of all included signature documents in order to bind.
- A completed and signed PCAT application is required prior to binding coverage. If an application
  was not received prior to quoting, renewal terms may change if the application reveals new
  underwriting concerns.
- 8. This proposal is subject to <u>no new property losses in excess of \$250,000</u> occuring prior to the PCAT Member making a written request to bind coverage effective 9/1/2018.



ost Summary	Ex	post	ıres		Cost
Property	Building	S	38,158,700	S	60,227
	Contents	\$	3,802,500		
	Total	\$	41,961,200		
Equipment Breakdown	TIV	S	41,961,200	S	2,086
Cyber Suite	ADA	515		S	1,000
	Employees	121			-,
General Liability & Employee Benefits Liability	ADA	515		S	1,477
	Employees	121			•
Educator's Legal Liability	ADA	515		s	1,691
	Employees	121			,
Automobile Liability	Power Units	27		S	10,662
,	Trailers	7			
Auto Physical Damage	Cost New	\$1,1	85,745	\$	11,219
•	Units	31	·	~	12 -

### 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 DVD Training Program	Included
Employee Training	Online Liability Training for School	Included
Facility Surveys	On-Site Facility Inspections	Included
SafeBus Community Bus Driver Monitoring	Yellow & White fleet safety monitoring program	Included

Annual Cost \$ 88.362



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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 130 Texas school districts. With over \$28 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.

### Interloca

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



Canyon ISD



Bellville ISD



United ISD



Georgo Talber



Vlark Youngs Keller ISD



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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.
- 2. 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.

### 3. Termination.

- a. By Member. The Member may terminate this Agreement at the end of any Participation Period by giving a sixty (60) day written notice to the Program. 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 Program. The Program may terminate this Agreement at any time by:
  - i. Giving ten (10) days notice by certified mail to the Member if the Member refuses to make the payments of contributions as herein provided;
  - ii. Giving ten (10) days notice by certified mail to the Member if Member fails to cooperate and comply with any reasonable requests for information and/or records made by the Program;
  - iii. Giving thirty (30) days notice by certified mail to the Member if the Member fails or refuses to follow loss prevention recommendations made by the Program or its designee; or
  - iv. Giving thirty (30) days notice by certified mail to the Member if the Member fails or refuses to comply with any agreement or undertaking on its part set forth in this Agreement or otherwise breaches this Agreement.
- c. Adverse Governmental or Judicial Intervention. This Agreement may be terminated by the Member during the Participation Period according to the terms of paragraph 11 of the General Provisions section of this Agreement.
- **d.** Excess Coverage. This Agreement may be terminated by either party during the Participation Period according to the terms of paragraph 7 of the General Provisions section of the Agreement.
- e. 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 shall bear the full financial responsibility for any unpaid contributions and shall forfeit all contributions already made to the Program. Further, the Program may seek any amount due, if any, as liquidated damages from the terminated Member, including without limitation, initial estimated and adjusted contributions that are due the Program.

- f. Equity. If the Member terminates this Agreement, or is terminated by PCAT, then the Member forfeits all rights to any potential equity in PCAT for the Member's current and prior participation periods. The Board reserves the right to distribute equity in a manner determined by the Board.
- 4. Contributions. 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 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 subject to 3.b.i. of the Termination provisions. The Program reserves the right to collect all initial, estimated and adjusted contributions that are due the Program in the event of breach of this Agreement by the Member or termination by 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.
- 5. <u>Loss Prevention.</u> 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.
- 6. 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.
- 7. Vehicle Schedule. The Member participating in the Automobile Liability and/or Automobile Physical Damage coverage agrees to submit a vehicle schedule, and maintain the vehicle schedule during the term of this Agreement. The schedule shall be in a format approved by the Program, or its designee.
- 8. <u>Claims Administration</u>. PCAT agrees to handle any and all claims after notice of loss has been given (notice of loss is defined in the Member's coverage documents received under the Program). The Member agrees to appoint PCAT, or its designee, to act in all matters pertaining to the processing and handling of property/casualty claims and shall cooperate fully in supplying all information needed. PCAT, or its designee, shall make all decisions regarding resolution of the Member's claims.

- 9. 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.
- 10. 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.
- 11. 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.

### **General Provisions**

- 1. <u>Bylaws.</u> The Member shall agree to abide by the Program Bylaws.
- 2. <u>Complete Understanding.</u> This Agreement represents the complete understanding of the Parties, supersedes all prior written and oral agreements, and may not be amended or altered without the written consent of the parties.
- 3. Contribution Adjustment. Nothing in this Agreement shall relieve a Member or former Member from its obligations as an employer self-insuring through this Program. Thus, 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 a Member who no longer participates in the Program if that Member's contribution attributable to that fund year is inadequate to pay claims incurred during that fund year.
- 4. <u>Cooperation and Access.</u> The Member will furnish annually to PCAT the total number of enrolled students and employees (broken into teaching and non-teaching members); 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.

- 5. <u>Current Revenues.</u> 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.
- 6. <u>Defense and Prosecution of Claims.</u> 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.
- Program's financial integrity. The Program shall provide excess coverage to ensure the Program's financial integrity. The Program may also act on behalf of individual Members to obtain coverage, invoice the Member, and remit the payment to the appropriate party. In the event of a substantial change in terms or cost of excess coverage during the term of this Agreement, the Program reserves the right to make adjustments to the terms of this Agreement, or terminate this Agreement, with sixty (60) days notice to the Member. For the purposes of this provision, a substantial change is defined as an increase in net excess costs of more than twenty-five percent (25%). The Member will have the right to terminate this Agreement prior to the effective date of the adjustment. The Program is not responsible for any payment or any obligations to the Member from any excess insurance company, reinsurance company, or stop-loss company.
- 8. <u>Governance</u>. 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").
- 9. Independent Actuarial Study. PCAT shall provide for an annual independent actuarial study of the Program.
- 10. <u>Independent Financial Audit.</u> PCAT shall provide for an annual independent financial audit of the Program.
- 11. Intervening Legislative or Judicial Action. If after the execution of this Agreement, the State or Federal governments or the highest courts of either enact any statute, pass any rule or enter any decision that would substantially impact the rights or financial obligation of the Program as it pertains to this Agreement, the Program is given the right to recalculate the Member's contributions and corresponding obligations to the Program to compensate for the impact of the intervening governmental or judicial event. If the Program exercises that option, it shall give forty-five (45) days advance notice to the Member of the intent to recalculate contribution and obligations and shall also detail the specifics occasioning such intervening governmental or judicial actions precipitating such event. The Member shall then have the right during that forty-five (45) day period to give written notice to the Program that the Member is terminating the Agreement upon the expiration of such forty-five (45) day period. If the Member fails to give the Program timely notice of intent to terminate, then the Member shall be deemed to have consented to the Program's modifications and agrees to abide by and be bound by the Agreement as amended.

- 12. <u>Investments.</u> PCAT may invest Member contributions, or any portion thereof, in accordance with guidelines approved by the Board.
- 13. 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.
- 14. 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.
- 15. <u>Notice.</u> 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.
- 16. <u>Severability.</u> 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.
- 17. <u>Venue.</u> This Agreement shall be governed by and construed in accordance with the laws of the State of Texas, and venue shall lie in Harris County, Texas, unless otherwise mandated by law.
- 18. 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 of this Agreement.
- 19. <u>Security of Documents.</u> 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.
- 20. <u>Insurance Terminology.</u> 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.

21.	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.
IN WITNES. Agreement.	S WHEREOF, the undersigned shall become a Member of the Program and this
SCHOOL E	NTITY NAME
	Iember Representative
Printed Name	of Member Representative
Date	
PROPERTY	CASUALTY ALLIANCE of TEXAS
Signature of P	PCAT Chairperson
Printed Name	of PCAT Chairperson
Date	



I understand the Member is required to appoint a Member Representative that has express authority to represent and bind the Member in all property/casualty coverage matters, as outlined in the PCAT Interlocal Agreement, in the section entitled "General Provisions".

I hereby appoint the following Member Represe	ntative:
Printed Name of Member Representative	Member Representative Title
Mailing Address	City, State & Zip Code
Street Address	City, State & Zip Code
Phone bax	E-mail Address
	I hereby warrant that I am duly authorized to sign this med Member's participation. Furthermore, I certify that it.  Property Casualty Alliance of Texas (PCAT):
Signature of School District's Board Member	Signature of PCAT Board Member
Printed Name	Printed Name of PCAT Board Member
Title	Date
School Entity Name (Member)	
Date	



### Coverage Explanation

Uninsured/Underinsured Motorist Coverage is available to all Members of the PCAT program. Unlike liability coverage, you do have the option of accepting or rejecting the coverage. Uninsured/Underinsured Motorist Coverage protects you, the District, against loss if you are in an accident with another driver who is at fault and who either does not carry liability coverage (uninsured) or has insufficient limits to cover your loss (underinsured).

Uninsured/Underinsured Motorist Coverage is divided into two parts: bodily injury and property damage. Bodily Injury Coverage is available to pay the medical expenses of your passengers if injured. We provide a maximum limit of coverage on a per person basis and a maximum for any one accident. Property Damage Coverage pays for damages to your vehicles caused by an uninsured or underinsured driver. We provide one limit for each accident for all damages you may suffer.\* In the PCAT Contribution & Coverage Summary, these limits are shown:

Bodily Injury – per person	\$30,000
Bodily Injury – per accident	\$60,000
Property Damage	\$25,000

While liability insurance is mandatory in Texas, if coverage is cancelled or the limits carried are not adequate to cover a loss, you may have no recourse for compensation. For instance, the average cost of a private passenger vehicle is over \$20,000. If involved in an accident that is the other driver's fault, the damage to the car alone can be substantial, not to mention the injury to your passengers. While UM/UIM is not designed to fully pay for all losses, it can go far to reduce your loss.

### Coverage Rejection

### <u>Initial applicable item</u> – check marks are not acceptable

Lhereby reject Uninsured / Underinsured Motorist Coverage

I understand that my rejection of these coverages applies to all covered vehicles including any additional or replacement vehicles I may add in the future, and to all subsequent renewals of my coverage, unless I request a change in writing.

Member Name:	Quanah ISD
Member Representative Name (printed)	
Signature:	
Date:	

Please refer to the PCAT Coverage forms for a complete explanation of all coverage, exclusions, conditions and terms.



### **Coverage Explanation**

Medical Payments coverage is designed to cover the reasonable medical and funeral expenses for an occupant of a vehicle involved in an accident. These costs may include doctor visits, hospital visits and/or stays, surgery, x-rays, EMT and ambulance fees, and other similar expenses. Medical Payments coverage applies regardless of who is at fault for the accident and is not mandatory.

Limits for Medical Payments are provided on a per person and per accident basis with several options available:

 \$ 1,000 per person
 \$ 2,500 per person
 \$ 5,000 per person

 \$10,000 per accident
 \$25,000 per accident
 \$50,000 per accident

One important exclusion to this coverage is bodily injury to an employee, arising out of and in the course of employment. The intent of this exclusion is to prevent duplication and overlap with workers compensation coverage.\*

### Coverage Rejection

### Initial applicable item - check marks are not acceptable

I hereby reject Medical Payments Coverage

I understand that my rejection of these coverages applies to all covered vehicles including any additional or replacement vehicles I may add in the future, and to all subsequent renewals of my coverage, unless I request a change in writing.

Member Name:	Quanah ISD
Member Representative Name (printed)	
Signature:	
Date:	

\*Please refer to the PCAT Coverage forms for a complete explanation of all coverage, exclusions, conditions and terms.



Abuse, harassment, and molestation of any kind is strictly prohibited at
This includes harassment of an employee to another employee, an employee to a student, a student to an employee, and a student to another student. It is not strictly limited to physical contact and includes, but is not limited to, sexual touching and fondling, exposing children to adult sexual activity or pornographic movies and photographs, have children pose or undress or perform sexual fashion in film, peeping in bathrooms on children, rape or attempted rape of a child.
A copy of the entity's entire policy on abuse, harassment, and molestation is available on-line and/or at
This policy outlines to whom the reporting of suspected abuse, harassment, and molestation should be made. No person is required to directly confront the person who is the source of the report, or complaint before notifying those listed in the policy and procedures. If all other actions fail, you may report potential abuse, harassment, or molestation directly to the School Board.
The policy also specifies that retaliation against any employee, student, or parent who has filed a complaint is strictly prohibited. Any person acting in such a manner will be subject to disciplinary action.
This attestation does not incorporate all facets of the entity's policies and procedures regarding abuse, molestation, or harassment, but is intended to be a compilation of each.
Signature of Authorized Entity Representative
Printed Name
Title
Date



# Property & Equipment Breakdown Schedule

### Quanah ISD

Member Name Member	Member #	Building	Bidg #	Address	City	Zip Code	Const # Story YR Built	YR Built	YR Roof Sprinklered	ered Sq. Ft.	Cost/Sq. Ft.	% Sou	Source Bu	Building Value	Contents Value	Total Value
Obertan 150	699-903	Administration - Lax Office/Storage	-	403 S. Marr	Quanah	79752	M	1960	2001	5 750			UT	841,000 1	105.003	5 150
Quanan ISD	699-903			403 S. Main	Quanah	79252		2015						17 000	2000	20071
Quanan ISD	606-660	Administration - Storage Yard/Fonce	7	400 King	Quanah	79252	N.	2014		204	75		n	11 500		3 11 500
Quanan ISD	095-303	Administration - Administration Bldg	3	801 Elbert	Quanah	79252	ICM .	1995	2012	3,352	C.		en.	525 000	200,000	\$ 725,000
Quanan ISD	699-303	Administration - 5' Chain Link Fence		801 Flbert	Quanah	79252	NC	1995		091	9	 	·Λ	2 600		
Quarian ISD	: 06-663	Administration - Awning		Stil Elbert	Quanalt	79252	ICM	2011	2013	1089	53	-	in	23.500		
Quanan ISD	. C99 903	Administration - Record Storage	++	805 Elbert	Quanan	79252	ICM	2012	2013	226	.c.		S	35,000	5 10,090	\$ 45,000
Quanan ISD	C99-903	High School - Main Bidg	۰,	501 W. Ath	Quanah	79252	M	1973	2013	40.868	59		·sη.	9, 100, 000	\$ 650,000	5 9,750,000
Quanan ISD	099-903	Т	٥	704 Earle	Quanan	79252	M	1929	1991	14,664	N		S	3,300,000	5 250,000	5 3,250,500
Quaran ISD	099-303	Т	_	508 W 7th	Quanab	79252	ICM	1960	1991	10.82	2		S	1,550,000	175,000	5 1,825,000
Quanari ISD	699 903		J	508 W. 7th	Quanah	$\neg$	NC	2014		90	0		ų,	3 600		5 3,600
Osh usus O		High School - Ve-Ag Bldg.	30	604 W 8th	Quanah		IM/ CM	1940	1993	9376	ę.		গ	1,350,000	350,000	5 1,760,000
Quarian ISD	699 903	High School - Metal Fence at Vo-Ag Bidg.	Ţ	504 W. 8th	Quanah	79252	NC C	2012		156	9		S	6,200		5 6,200
Quanan ISD	099-903	High School - Home Ec.	6	502 W. 8th	Quanah		Ω.	1958	1991	3,600	9		s/s	510,000	5 150,000	\$ 660,000
Quanan ISD	066-653	High School - Vo-Ag, Blag, Greenhouse	10	608-8 W. 7th	Quanah	寸	Frame	5006	2006	720	.0.		5	26,000	5,000	31,000
Quanan ISD	036 303				Quanan	79252	MNC	2016	2016				s	2,600,000	5 150,000	\$ 2,750,000
Quanan ISD	699-303		11	501 W. 7th	Quanan	79752	Σ	1930	1589	19,826	9.		٠,٨	$\rightarrow$	\$ 650,000	\$ 4,850,000
Queran ISD	699-303	$-\mathbf{r}$	T	604 W 7U	Quanda	79252	NC	1979		1			s,	160,000		\$ 160,000
חצו רפיפרט	066-660	- 1		501 W 7th	Quanan	79252		2000					S	4,000		\$ 4,000
Quarian ISD	066-903		14	205 Ł. 8tr	Quanan	79252	Μ	1910	20C4	33.969	6		S	8,230,000	650,000	S 8,850,000
Quanta ISD	099 903		12	202 E. 715	Quanah	79252	S	979.	2012	Ď.	96		:n	25,000	30,000	5 55,000
Odi neneno.	106-650			202 E. 7th	Quarian	79252	200	1996				   	,o	79,000		000:02
Quanan ISD	C99-903		[ 	202 W. 7tr	Quanan	79252	Ş 	2011		2,904	9	-	W	300'89	\$	\$ 63,000
Quanan ISD	C99-903	$\neg$		202 W 7th	Quanan	79252	SZ.	2000		93	5		v,	15,560 \$		\$ 15,500
Quanah ISD	099-903	Elementary - Lighted Signs	Ī	202 tV. An	Quanah	79252	Ų.	2011					so.	4,000 \$		\$ 4,000
Quanan 15D	099-903		Ţ	202 W. 7th	Quanah	79252	MNC	2016	2016				s	1,400,000	30,000	5 1,430,000
Quanan ISD	C95-303	-	1	809 Harry	Quanah	79252	Σ	1993	1995	7,800	0		S	1,250,000 \$	300,000	\$ 1,550,000
Quanan ISD	696-303	_		1002 Harry	Quanah	T	CM	2012	2012	6	96		\sqrt{\sq}\ext{\sqrt{\sq}}}}}}}}}}\sqit{\sqrt{\sqrt{\sqrt{\sq}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}	-	\$ 2,500	\$ 5,500
Quanati 15D	C96-903			1002 Harry	Quanan	T	Frame	2012					S	2,500		\$ 2,500
Quanan ISD	C99-903	Athletic Complex - Water Storage Tank	1	1002 Harry	Quanar	1	rame	2012					υì	2,500 \$		\$ 2,500
Cel hereap	C95-903		2	809 Harry	Quanan	79252	IW.	1990	1990	1,536	9		5	260,000 \$	5,000	\$ 265,000
Quanan ISD				806 Farry	Quanan	75252	Ų.	2011		5.076	9		10	670,000 \$	25,000	\$ 695,000
Quanalists Quanalists	606-640			809 harry	Quanan	79252	JZ .	1975		3,751	1		S	155,000 \$		\$ 155,000
Oct and a local	506-550	FOCUPATION THE COMPANY OF SAID PERCE		809 Harry	Cuanan	76767	<u>ب</u> ک	(C)	-	+		1	n	190,000 5		\$ 150,000
Oct 1 Section 1	200 000	_		309 Harry	Canana.	75767	<u>.</u>	7011			~ }	+	5	20,000 \$		5 20,000
O'S Canal O	000 000			80a Harry	1	70363	NI NI	100		1			Λ.	20,000		5,000
Quanan ISD	696-903	Т.		SO9 Harry	Cuanah	79252	E CM	2002		36	36	+	n v	1 500 5	TO DOD	30,000
Quanan ISD		Т.		809 Harry	Quanah	79252	ICM	2008		- m	9	-		1 500 5		2002
Quanan ISD	049-903	Footpal-& Frack - Storage Container NW		809 Harry	Quanah	79257	ICM	2003		163	0	-	US.	2,500 \$	6,000	5 8 500
Quanan ISD	696-903	Football & Track - Storage Container East		809 trainy	Quanati	79252	ICM	2008		320	٦		S	3,500 \$	0001	\$ 4,500
Quanan ISD	095 903	Footpall & Track - Flag Pole		809 Наггү	Quanan	79752							S	\$ 000/51		\$ 15,000
Quanah ISD	C99-903	Footpall & Track - Observation Stand		309 Harry	Quanan	79252							5	2,500 \$		\$ 2,500
Quanan ISD	C99 903	Football & Track - Discussinet Ferce		і809 Наггу	Cuanah.	79252							S	1,000		5 1 000
Quanah ISD	099-903			1101 Harry	Quandi	79252	ŊĊ	1979					\$	200,000		\$ 200,000
Quando ISD	699 903	$\neg$	02	701 มินาตลา	Quanah	79252	ž	7017	2013	:.035	10.		v.	166,000 \$	1.500	\$ 161,500
Udane)	C95-903			701 Surcan	Quanti	78257	Se l	2011	-			-	c/s	\$ 000'9		5 6.000
นิงสะสา 150	C99 903			701 Curcan	Quanch	79727	NC	2012	2013	375,	2	-	93	11,000		\$ 11.0cc
Quanan ISD	699-903	-		701 Duncan	Quanah	79782	VC	2012	2013	171		_	S	5,000 5		5 5,000
Quanar ISD	(Sep. 30)	- ;	1	701 Buncan	Quenah	79252	NC .	2012		1		-	ss.	3.000 \$		3,000
Quanan ISD	66-363			701 Duncan	Quanah	79752	NC	2012	7014	იეი	0		s.	21.000 \$		\$ 21,000
OSI I PI PI PI	506-903	Description discovered bleachers ★/storage		701 Duncan	Cuanan	75767	ž .	7017	7013	rie Ge			· .	24,000 \$	005";	5 75.500
Qualita i ISD	299-303	Baseball Held - Backstop		701 Duncan	Cuanal	79252	y.	2015				-	^	2 000,11		5 11,96C
OCI PURPLY	1,099-903	COSTODO   Descosil Fig. 1 - Light Poles and Perice		/CT DOUGSE	Cuarar	75767	اِ	2025				-	<u></u>	110,000 \$		310 000



# Property & Equipment Breakdown Schedule

Member Name Member #	mber#	Bldg #	Address	Ç	Zip Code	Zip Code Const # Story YR Built	Story YR	Built Ruile	oof Sprinklered	d Sq. ft. Cost/Sq. Ft.	3€	Source Bu	Building Value	Contents Value	Total Value
Querran ISD   09	399 903 Softball Feld - Concession Stand Restroams, Pressbox and PA	12	ensonna 909	Outdoorh	74257	2	1	2013	F	. 035	1				
Quanal ISD 09	099-903 Softball Field - Scoreboard		nepular Buy	Oriadah	79767	12	1	+		CCD.	+		000.000	5 1991 5	163,500
150   09.	099-903 Softball Feld Metal Dugout Weyl	-	King Ours up	de au	70767	2 2	1	2000	1		1	<u> </u>	3,000		3,000
Usana 15D 09	099-903   Softball Field - Metal Dugout South		609 Duorun	Canal	70757	2 2	7 6	+	2	9/1	+	م.	2.200		2.200
†-	099-903 Softball Field Batting Cage		604 Dungan	diam'r.	73757	J L	7 16	+		703	1	Δ.	7 600	5	2,600
QuarantSD 09	099-903 Softmail Field - Bleachers		609 Furran	Outside	70263	Į V	1 2	2013	-		+	.0	2,000.5	5	2 000
QuarantsD 69	099-903 Softbail Field - Bleachers wistorage		27. at U 6.79	Culacian	79757	}	13	2000	+	og:	+	η.	3,000	5	3.000
UBLISD 09	099-903 Softbail Field Backstop		ACA Dungan	1000	7075	2	1/2	2011		-00		۸.	3,000	\$ 0000	4,500
t	099-903   Softball field - Light Poles and Teore		100 m (100)	- Parameter	2,767	2	1	21.5			+	n	4.500		1 500
ŀ			ilei.ed coc	Con a	16767	٠.	Χ.	70.7	į			·/\	000,00		60,500
+	USB-903 Softbal Hield - Storage Container		609 Duncan	Quanti	79252	Ų.	77	2010 2014	4	160			2002	2020	5 ( 04)
20 OSI USD 09	099-903 Softball field Pump House NW		609 Duncan	ดินงามก	79252	y Z	1	20:0				s u	900	0000	2000
Quarien ISD 09	099-903 Softbail Held - Pump House North		609 Duncan	Quanan	79252		Ĭ	2010					2005.1	2,000.7	4,000
QuaraniSD 09	099-903 Ag Farm - Barr Fences	22	1971 FM 104	Olisabah	79717	50	1	2012	-	1 3000		1	1.500	2,500	4,000
Quanan ISD 09	099-903   Ag Farm - Pump House		1971 CM 102	de de l'	70763	IV.VI		+	1	2027 #		1	1/5,000	2,500   5	177,500
1	ANGLORS Burn & Value of Press Assessment of Assessment Special		TOT IN STREET	E C	76767		7	+	+	7		.5	1,500	2,500 \$	4,000
	Service data control and reness	.3	304 E. 13fh	Quanah	79252	E.	<b>=</b> :	1996 2012	.2	7.500		S	290,000	\$ 000'5	295,000
+	USS-303 Page Venice Barn Morage Bldg		304 E. 11th	Quanah	79257	MOI	20	2014		504		ıs	14,000	5 605 (	16 500
Quananiso (69	099-903   Bus & Vehicre Barn - Compressor and Compressor Cage		304 F 11th	Quanah	79252	N.	30	2002				ı,	3.000 \$	2,000 \$	5,000
												٠	001.00	4 000 000	

SIGNATURE:

DULY AUTHORIZED REPRESENTATIVE OF MEMBER

I HEREBY AGREE THE LISTING OF PROPERTY HEREIN IS THE TOTAL OF OUR BUILDING AND CONTENTS AS OF EFFECTIVE DATE OF COVERAGE, 12:01 A.M.

DATE



# Vehicle Schedule

## Quanah ISD

Member Name Number	Number	Year	Make	Model	Vin	Class	Cost New		Comp	Coll	DistUnit#
_	П	2017	Chevy	Suburban	1GNSCGKC4HR145010	739800	S	40,915	\$1,000	\$1,000	
+	2		Chevy	Micro Bird G5 Express Van	1GB3GSBG7G1198745	618200		65,085	\$1,000	\$1,000	
+	~	2016	Blue Bird	BBCV School Bus	1BAKGCPA4GF316135	618400	Γ	100,600	\$1,000	\$1.000	
$\dashv$	4	丁	Blue Bird	BBCV School Bus	1BAKGCPA6GF316136	618400	\$	100,600	\$1,000	\$1.000	
+	2	$\neg$	Ford	Taurus	1FAHP2D8XFG116435	739800		18,613	\$1,000	\$1,000	
+	9		Lark V-Nose	8x20 Cargo Trailer	571BE2020EM005854	684990		5,320	\$1,000	\$1,000	
-	_	2014	Chevy	Suburban	1GNSCHEOXER142552	739800		43.582	\$1,000	\$1,000	
+	8	2014	Welding Trailer	Shopmade		684990		1.500	\$1,000	\$1,000	
+	6		Chevy	Suburban	1GNSCHE08BR148815	739800		33,370	\$1,000	\$1,000	
+	100	一	Blue Bird	School Bus	1BABNBXA8BF282418	618300	\$ 15	156,910	\$1,000	\$1.000	
$\dashv$	11	I	Chevy	1/2 T Pick-up	1GCSCPE07AZ226681	014990		14,300	\$1,000	\$1,000	
	12	П	Chevy	Collins Bus	1GBJG316691176356	618200		43.900	\$1,000	\$1,000	
+	13		Chevy	2500 Pick-up	1GCHC23K18F160612	014990		24.069	\$1.000	\$1,000	
1	14	7	Blue Star Chevrolet	Bus	1GBJG316481155195	618200		52 622	\$1,000	\$1,000	
$\dashv$	15	2008	Blue Star Chevrolet	Bus	1GBJG316581156503	618200		52,622	\$1,000	\$1,000	
+	16	2008	Cargo	Trailer	4D6EB10138C016789	684990	ĺ	2,000	\$1,000	\$1,000	
_	17	2007	Chevy	1500 Pick-up	1GCEC19047Z59146Z	014990		15 372	\$1,000	\$1,000	
	18	2007	Blue Bird	School Bus	1BAKCCKA27F238439	618200		57 675	\$1,000	\$1,000	
+	19	- 1	GMC	Suburban	1GNEC16Z66J175937	739800	1	79.286	\$1,000	\$1,000	
1	20	2006	Chevy	Impala	2G1WB58K669360226	739800		16.250	\$1,000	\$1,000	
$\dashv$	21		Blue Bird	School Bus	1BAKCCKA46F237310	618200		65.000	\$1,000	\$1,000	
+	22		Chevy	Van	1GAHG39U351110279	014990				2001	
+	23	T		Trailer	5HNFS162341000497	684990	S	1,200	51,000	\$1.000	
	24	$\neg$			4UZAAWBV92CK07612	618200	\$	42,988	\$1,000	\$1,000	
$\dashv$	25		Freightliner		4UZAAXBV92CJ69403	618300		47,390	\$1,000	\$1,000	
+	92	$\neg$		railer	1L9VN1627212045420	684990	l	1,295	\$1,000	\$1,000	
+	27				3FTNW20LX1MAZ1883	014990	5 2	23,700	\$1,000	\$1,000	
+	28	_;			1GCC51440YK154413	014990		6,950	\$1,000	\$1,000	
$\dashv$	52	$\neg$	tliner	School Bus	4UZ6CFAA1YCG54770	618300	\$ 4	47,824	\$1,000	\$1,000	
+	£	I	/	Trailer	1L9UN1016T1204014	684990					
_	31	ŤΤ		School Bus	1GDK6P1F7JV520490	618200					
1	32			Trailer		684990	\$	3,200	\$1,000	\$1.000	
$\dashv$	33		Chevrolet	Suburban	1GNSCGKCIJR344814	739800	\$	41,315	\$1.000	\$1,000	
Quanah ISD 099-903	34	2018 C	Chevrolet	Pickup	1GC1CUEG7JF227225	014990	₩  ₩	30,292	\$1,000	\$1,000	



## Vehicle Schedule

Model Vin Class Cost New	Make Model Vin Class Cost New	e Mode	Make	nber Number Year Make Mod
Model Vin Class	e Mode	Make	Make	nber Number Year Make Mod
Model	e Mode	Make	Make	nber Number Year Make Mod
Model	e Mode	Make	Make	number Year Make Mod
	Make	Σ	Σ	nber Number Year M

HEREBY AGREE THE LISTING OF VEHICLES HEREIN IS MY TOTAL FLEET AS OF EFFECTIVE DATE OF COVERAGE, 12:01 A.M.,

SIGNATURE:

DULY AUTHORIZED REPRESENTATIVE OF MEMBER

DATE:

INSURICA DFB Insurance Services, LLC is an independent, locally-owned firm. We are committed to our clients and view them as our most important resource. We are a premier provider of insurance products in Texas. As a leader in our industry, we are dedicated to provide exceptional assistance, knowledge and advice to our clients as we connect them with superior insurance markets. This service includes all your personal lines, commercial lines, life & health, employee benefits & bonding needs.

### Quanah ISD

### Please contact your Personal Service Team as shown below:

### Agent Chase Arbeiter Chase.Arbeiter@INSURICA.com

To assist with professional service, updates in coverage & marketing

### Account Manager Darinda Brogdon, ACSR, CIC Darinda.Brogdon@INSURICA.com

To assist with certificates. policy changes, day to day activities

Monthly reporting & questions

### Loss Control/Risk Management John East

### jeast@dfbinsurance.com

To assist with identifying risk to your business and develop programs to prevent or minimize losses

### Location

301 S. Polk St., Suite 600 Amarilo, TX 79101 Phone: 806-356-600 Fax: 806-356-0615 www.dfbinsurance.com

