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PUBLIC ENTITY INDUSTRY

Property and Casualty Insurance Proposal
09/01/2017 - 09/01/2018

500 West 13th Street
Fort Worth, TX 76102
800-728-2374
www.higginbotham.net

WYLIE ISD

Supplement To Proposal

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed proposed policy (ies) and is not intended to reflect all terms and conditions or exclusions of each proposed policy (ies). Moreover, the information contained in this document reflects proposed coverage as of the effective date(s) of the proposed policy (ies) and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed proposed policy(ies). The insurance afforded by the listed proposed policy(ies) is subject to all terms, exclusions and conditions of such proposed policy(ies). All coverages, coverage forms, rates, rating procedures, rating plans, deductibles and other provisions will apply in conformance with those used by the various Insurance Companies and authorized by the State Regulatory Authorities. Any provision contained herein which conflicts with State Regulations will be amended as required to conform.

Higginbotham receives a commission based on a percentage of the premium from insurance companies for placement of insurance and service of our clients. Higginbotham may be eligible for additional compensation, bonuses or awards based on volume and profitability of business placed with some insurance providers.

This insurance offering is with a program that is not subject to financial review and rating by A M Best. Please be aware that if the provider of this offering is unable to meet its financial obligations, Higginbotham will attempt to replace your coverage with another insurance program. However, we will not be responsible for any provider's inability to meet their financial obligations.

Service Team

Administration of Project - Core Service Team		
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Specialty Service Team		
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Claims Reporting <i>Available 24/7 via Telephone Option 3</i>	(800) 728-2374	claims@higginbotham.net

**WYLIE INDEPENDENT SCHOOL DISTRICT
COVERAGE AND PREMIUM SUMMARY SPREADSHEET**

COMPANIES	Expiring TAPS	09/01/17-09/01/18 TAPS	09/01/17-09/01/18 PEAT	09/01/17-09/01/18 TPS
PROPERTY				
Blanket Limit	\$ 93,348,337		\$ 92,348,337	\$ 93,598,337
Deductible-AOP	\$ 5,000		\$ 10,000	\$ 5,000
Deductible-Wind / Hail*	\$ 10,000		\$ 25,000	\$ 25,000
Flood-Excl Zones A & V	\$ 10,000,000		\$ 2,000,000	\$ 10,000,000
Deductible	\$ 100,000		\$ 100,000	\$ 150,000
Earthquake	\$ 10,000,000		\$ 2,000,000	\$ 10,000,000
Deductible	\$ 100,000		\$ 100,000	\$ 150,000
Equipment Breakdown	\$ 93,348,337		\$ 92,348,337	\$ 92,348,337
Deductible	\$ 1,000		\$ 5,000	\$ 10,000
Computer Equipment	Incl in Contents		\$ 500,000	\$ 1,000,000
Deductible	\$ 2,500		\$ 250	\$ 1,000
Mobile Equipment	\$ 250,000		\$ 250,000	\$ 250,000
Deductible	\$ 2,500		\$ 250	\$ 1,000
Extra Expense	\$ 5,000,000		\$ 5,000,000	\$ 5,000,000
Deductible	Included		72 Hours	Included
Premium	\$ 89,697	No Quote	\$ 120,185	\$ 85,194
CRIME				
Employee Dishonesty	\$ 100,000		\$ 100,000	\$ 100,000
Deductible	\$ 1,000		\$ 1,000	\$ 1,000
Money & Securities	\$ 50,000		\$ 50,000	\$ 50,000
Deductible	\$ 1,000		\$ 1,000	\$ 1,000
Forgery & Alteration	\$ 50,000		\$ 50,000	\$ 50,000
Deductible	\$ 1,000		\$ 1,000	\$ 1,000
Computer Fraud	\$ 50,000		\$ 50,000	\$ 50,000
Deductible	\$ 1,000		\$ 1,000	\$ 1,000
Premium	\$ 696	No Quote	Included	\$ 714
GENERAL LIABILITY				
General Aggregate	\$ 2,000,000		\$ 2,000,000	\$ 2,000,000
Occurrence	\$ 1,000,000		\$ 1,000,000	\$ 1,000,000
Deductible	\$ 500		\$ -	\$ -
Employee Benefits	\$ 1,000,000		\$ 1,000,000	\$ 1,000,000
Deductible	\$ 500		\$ 1,000	\$ 1,000
Premium	\$ 2,328	No Quote	\$ 8,272	\$ 2,324
EDUCATORS LEGAL				
Aggregate Limit	\$ 1,000,000		\$ 1,000,000	\$ 2,000,000
Each Wrongful Act	\$ 1,000,000		\$ 1,000,000	\$ 2,000,000
Deductible	\$ 5,000		\$ 5,000	\$ 5,000
Premium	\$ 11,541	No Quote	\$ 14,928	\$ 14,939

AUTO LIABILITY				
Per Person BI	\$ 100,000		\$ 100,000	\$ 100,000
Per Occurrence BI	\$ 300,000		\$ 300,000	\$ 300,000
Property Damage	\$ 100,000		\$ 100,000	\$ 100,000
Deductible	\$ 500		\$ -	\$ -
AL Premium	\$ 19,725	No Quote	\$ 22,159	\$ 20,116
PHYSICAL DAMAGE				
Comprehensive Ded	\$ 500		\$ 1,000	\$ 500
Collision Ded	\$ 500		\$ 1,000	\$ 500
PD Premium	\$ 9,853	No Quote	Included	\$ 10,381
EXCESS LIABILITY				
GL & ELL	\$ 1,000,000		\$ 1,000,000	
Premium	\$ 1,596	No Quote	Optional Coverage \$ 15,385	
ANNUAL PREMIUM	\$ 135,436	No Quote	\$ 180,929	\$ 133,668
			Without Excess \$ 165,544	

PEAT - Hail Deductible: \$25,000 Per Occurrence

TPS - Hail Deductible:

3% of Total Insurable Values at the time of the loss at each location subject to a minimum of \$150,000 any one Occurrence for all loss or damage arising out of Hail