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In Risk



## Aransas Pass ISD 2024 Proposal

Property & Casualty Coverage

Member Number: 205-901

Effective Dates: 3.1.2024 - 3.1.2025

Chase Carlisle

Carlisle Insurance Agency  
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## 2024 Coverage Summary

### Aransas Pass ISD

CPAT 3.1.2024 - 3.1.2025  
PCAT 3.1.2024 - 3.1.2025

Coverage	Provider	Valuation	Limits	Deductible
Property Named Storm	CPAT	Replacement Cost As Per Schedule	\$25,000,000	5% per occurrence, per location / \$1,300,000 minimum
Property All Other Wind & Hail	CPAT	Replacement Cost As Per Schedule	\$25,000,000	1% per occurrence, per location / \$250,000 minimum
Property All Other Perils	CPAT	Replacement Cost As Per Schedule	\$25,000,000	\$100,000** per occurrence
Property Flood - not Zone A or V	CPAT	Replacement Cost As Per Schedule	\$2,500,000*	\$100,000 per Occurrence plus Maximum NFIP
Property Earth Movement	CPAT	Replacement Cost As Per Schedule	\$5,000,000*	\$100,000 per occurrence
<i>* Sublimits included as part of the property limits shown above. **AOP deductible for Blunt Middle School is \$500,000 per occurrence.</i>				
<b>Limits</b>				
Equipment Breakdown	PCAT	Per Accident	\$100,000,000	\$5,000
Cyber Loss & Liability	PCAT	1st & 3rd Party Coverage	\$1,000,000	\$25,000
General Liability	PCAT	Per Occurrence	\$1,000,000	None \$10,000 Law
Educator's Legal Liability	PCAT	Claims Made & Reported	\$1,000,000	\$15,000
Auto Liability	PCAT	Per Accident	\$100/\$300/\$100	\$1,000
Auto Physical Damage	PCAT	Actual Cash Value	See Schedule	\$1,000
APD - Catastrophe	PCAT	Actual Cash Value	\$1,051,327	\$15,000

## Additional Property Coverages

## Limits

*All are Sublimits included as part of the property values and are subject to the deductibles shown or selected.*

Accounts Receivable	\$ 250,000
Audio Visual Equipment (max \$10,000 any one item)	\$ 25,000
Band Equipment, Uniforms & Musical Instrument (max \$10,000 any one item)	\$ 250,000
Contractor's Equipment; unscheduled: owned, leased, rented or borrowed	
\$25,000 Any One Item up to:	\$ 100,000
Course of Construction, excluding Soft Costs	\$ 250,000
Course of Construction - Soft Costs	\$ 100,000
Debris Removal - the lesser of 25% of total loss or:	\$ 250,000
Earth Movement - Per Occurrence & Annual Aggregate	\$ 5,000,000
Electronic Data & Media	\$ 1,000,000
Errors & Omissions	\$ 10,000
Employee Dishonesty	\$ 100,000
Extra Expense/Expediting Expense	\$ 500,000
Fine Arts	\$ 25,000
Fire Brigade Charge	\$ 25,000
Flood - Annual Aggregate	\$ 2,500,000
Excluding locations within Zones Prefixed A or V - included in above	
Forgery & Alteration	\$ 50,000
Fungus, Molds, Mildew, Spores, Yeast - Per Occurrence and Annual Aggregate	\$ 25,000
Leasehold Interest	\$ 100,000
Limited Pollution Coverage - Annual Aggregate	\$ 100,000
Lock Replacement	\$ 25,000
Miscellaneous Unnamed Locations	\$ 250,000
Money & Securities - Inside Premises	\$ 50,000
Money & Securities - Outside Premises	\$ 50,000
Newly Acquired Property - 30 days reporting	\$ 1,000,000
Ordinance or Law:	
Coverage A: Included in Building Limit	
Coverage B: 10% of the scheduled Building value, not to exceed:	\$ 1,000,000
Coverage C: Included with Coverage B	
Coverage D (if covered): Included in Time Element	
Coverage E: Included in Building Limit	
Unscheduled Outdoor Property	\$ 100,000
Plants, lawns, trees or shrubs (\$1,000 max any one) up to:	\$ 25,000
Professional Fees - Per Occurrence & Annual Aggregate	\$ 25,000
Reclaiming, restoring or repairing land improvements	\$ 100,000
Reward Reimbursement	\$ 25,000
Service Interruption - 72 hour qualifying period	\$ 50,000
Spoilage	\$ 100,000
Transit	\$ 50,000
Underground Pipes, Flues & Drains	\$ 100,000
Valuable Papers and Records	\$ 50,000
AmRisc CCP Section 2 Property - Separate 10% min \$100K d/a	\$ 100,000
Sinkhole Loss Extension	Per Schedule

## Equipment Breakdown

	Limits	Deductible
Equipment Breakdown Limit	\$ 100,000,000	\$ 5,000
Property Damage	Included	
Off Premises Property Damage	\$ 25,000	
Business Income/Extra Expense/Service Interruption	\$ 1,000,000	
Contingent Business Income	\$ 25,000	
Civil Authority	Included	
Perishable Goods	\$ 100,000	
Demolition	\$ 100,000	
Ordinance or Law	\$ 100,000	
Expediting Expenses	\$ 100,000	
Hazardous Substances	\$ 100,000	
Newly Acquired Locations	\$ 1,000,000	
Green	\$ 25,000	
Public Relations	\$ 5,000	

	Annual Aggregate Limit	Deductible
<b>Cyber Loss &amp; Liability Coverage</b>	\$1,000,000	\$25,000
Ransomware Limit	\$100,000	Included in Above

### Insuring Agreement A – Loss Expense Coverage

Protects against expenses the Insured incurs directly (i.e. 1st Party) in connection with a Privacy Incident or Network Security Incident. Examples of covered expenses include: forensics, notification, identity monitoring, breach coaching, data restoration, extortion costs, and business interruption loss.

### Insuring Agreement B – Liability Expense Coverage

Protects against the Insured's liability to others (i.e. 3rd Party) in connection with a Private Incident, Network Security Incident, or Media Incident. Examples of covered expenses include: Defense Expense, damages, pre-judgment interests, judgments, post judgment interests, settlements, PCI assessments, and consumer redress funds.

## General Liability

	Limits	Deductible
General Aggregate	\$ 1,000,000	None
Each Occurrence	\$ 1,000,000	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: 11.27.2011	
Each Employee	\$1,000,000	None
Aggregate (Included in General Liability General Aggregate)		

## Educator's Legal Liability

	Limits	Deductible
Claims-Made & Reported Form		
	Retroactive Date: 11.27.2011	
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	

Auto Liability	Limits	Deductible
Bodily Injury - per person	\$ 100,000	
Bodily Injury - per accident	\$ 300,000	\$ 1,000
Property Damage - per accident	\$ 100,000	
Non-owned & Hired Liability	BI / PD Limit	

Auto Physical Damage	Limits	Deductible
Comprehensive & Collision Coverage Including Flood, except in Zones Prefixed A or V	ACV	\$ 1,000
Catastrophic Comprehensive Coverage	\$ 1,051,327	\$ 15,000
Newly Acquired Vehicles	ACV	\$ 1,000
Hired Car Physical Damage	\$ 100,000	\$ 1,000

### 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. This quote expires on 2.23.2024.
2. The proposed contributions and coverage include package discounts. Therefore, all proposed coverages must be accepted as a package.
3. This proposal is summary only. Please consult all applicable agreements and coverage documents for a complete explanation of the coverages, conditions and exclusions.
4. If this proposal is based upon an incomplete application, terms and pricing may change if the completed application reveals new underwriting concerns.
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. Limits are as per Schedule by Building, not blanket.
8. Location is defined as:  
*Location means the location as specified in the Statement of Values on file with AmRisc, but if not so specified, location means any building, yard, dock, wharf, pier or bulkhead or any group of the foregoing bounded on all sides by public streets, clear Land space or open waterways, each not less than two hundred feet wide. Any bridge or tunnel crossing such street, space or waterway shall render such separation inoperative for the purpose of this definition.*
9. Percentage deductibles are per Occurrence, per Location.
10. Wind Driven Precipitation is excluded from Coverage.
11. Deductible for flood is Maximum Available NFIP, whether purchased or not, plus \$100,000 Per Occurrence.
12. If Terrorism or TRIA coverage is desired, please contact your CPAT Agent for the cost. The TRIA notices contained in this proposal do not represent all carriers involved and/or premiums applicable.
13. Roof coverings to be ACV if originally installed or last fully replaced prior to 2012.
14. All Buildings with outstanding damage are excluded. Contact underwriter if waiver is needed.
15. Coverage excludes all damage directly or indirectly caused by any Named Storm in existence upon receipt of written request to bind or inception of any new or additional exposure.
16. Cosmetic Roof Damage Restriction AR CRD applies.
17. Cyber coverage is subject to full receipt of cyber applications and subject to underwriting approval.
18. The values on the property schedule are estimates only and do not represent actual replacement costs.

## Terms & Conditions (continued)

### 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 Property and Contents, 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.
2. Signed PCAT Multi-Year Interlocal Addendum.
3. PCAT Interlocal Agreement, revised as of 7.15.2022.



## Cost Summary

				Cost
Property	Building	\$	99,945,086	Property Premium \$ 1,192,231
	Contents	\$	12,580,856	Surplus Lines Tax \$ 48,986
	Total	\$	112,525,942	Stamping Office Fee \$ 404
Equipment Breakdown	TIV	\$	112,525,942	\$ 5,063
Cyber Suite	ADA		1,700	\$ 11,319
	Employees		335	
General Liability & Employee Benefits Liability	ADA		1,700	\$ 2,351
	Employees		335	
Educator's Legal Liability	ADA		1,700	\$ 11,232
	Employees		335	
Automobile Liability	Power Units		20	\$ 12,013
	Trailers		5	
Auto Physical Damage	Cost New Units		\$1,051,327 21	\$ 9,810
				<b>Annual Cost \$ 1,293,409</b>

## 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



**CARLISLE**  
**INSURANCE**

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**Aransas Pass ISD**  
**Schedules**



# Property and Equipment Breakdown Schedule

## Aransas Pass ISD

Member Name	Member Number	Building	Bldg #	Address	City	Zip Code	Const	Occ	# Story	YR Built	Roof Type	YR Roof Built	Sprinklered	Sq. Ft.	Cost/Sq. Ft.	%	Source	Building Value	Contents Value	Total Value
Aransas Pass ISD	205-901	Aransas Pass High School Main	2A	450 S. Ave. A	Aransas Pass	78336	MNC	6314	1	1974	SPM	2018		119,858	\$ 236.38	15%		\$ 28,332,419	\$ 4,249,863	\$ 32,582,282
Aransas Pass ISD	205-901	High School Weight Room	2B	450 S. Ave. A	Aransas Pass	78336	NC	8200	1	1997	STL			5,000	\$ 132.11	20%		\$ 660,573	\$ 132,115	\$ 792,688
Aransas Pass ISD	205-901	High School Field House	2C	450 S. Ave. A	Aransas Pass	78336	NC	6422	1	2004	STL			9,072	\$ 192.52	15%		\$ 1,746,505	\$ 261,976	\$ 2,008,481
Aransas Pass ISD	205-901	Stadium Storage Building	2D	450 S. Ave. A	Aransas Pass	78336	NC	8200	1	1978	STL			1,920	\$ 105.41	25%		\$ 202,387	\$ 50,597	\$ 252,984
Aransas Pass ISD	205-901	Stadium Concessions and Restrooms	2E	450 S. Ave. A	Aransas Pass	78336	JM	4300	1	2022	SPM	2022		1,767	\$ 226.33	5%		\$ 399,931	\$ 19,997	\$ 419,928
Aransas Pass ISD	205-901	Maintenance Building	2F	450 S. Ave. A	Aransas Pass	78336	NC	8200	1	2022	STL	2022		2,480	\$ 74.34	20%		\$ 184,354	\$ 36,871	\$ 221,225
Aransas Pass ISD	205-901	Football Stadium Lighting		450 S. Ave. A	Aransas Pass	78336												\$ 210,000	\$ -	\$ 210,000
Aransas Pass ISD	205-901	Football Stadium Bleachers		450 S. Ave. A	Aransas Pass	78336												\$ 254,635	\$ -	\$ 254,635
Aransas Pass ISD	205-901	Football Stadium Home Press Box (5 x 38)		450 S. Ave. A	Aransas Pass	78336	F		1					190	\$ 289.47			\$ 55,000	\$ -	\$ 55,000
Aransas Pass ISD	205-901	Football Stadium Visitor Press Box (5 x 18)		450 S. Ave. A	Aransas Pass	78336	F		1					90	\$ 75.00			\$ 6,750	\$ -	\$ 6,750
Aransas Pass ISD	205-901	7 Lane Synthetic Track		450 S. Ave. A	Aransas Pass	78336												\$ 200,850	\$ -	\$ 200,850
Aransas Pass ISD	205-901	Football Stadium Scoreboard		450 S. Ave. A	Aransas Pass	78336												\$ 12,500	\$ -	\$ 12,500
Aransas Pass ISD	205-901	Football Stadium Ticket Booth A (9 x 12)		450 S. Ave. A	Aransas Pass	78336	JM		1					108	\$ 75.00			\$ 8,100	\$ -	\$ 8,100
Aransas Pass ISD	205-901	Football Stadium Ticket Booth B (8 x 10)		450 S. Ave. A	Aransas Pass	78336	JM		1					80	\$ 75.00			\$ 6,000	\$ -	\$ 6,000
Aransas Pass ISD	205-901	Football Stadium Fencing		450 S. Ave. A	Aransas Pass	78336												\$ 60,000	\$ -	\$ 60,000
Aransas Pass ISD	205-901	Digital Marquee		450 S. Ave. A	Aransas Pass	78336												\$ 35,000	\$ -	\$ 35,000
Aransas Pass ISD	205-901	Baseball Field Netting (40 x 220)		450 S. Ave. A	Aransas Pass	78336												\$ 58,000	\$ -	\$ 58,000
Aransas Pass ISD	205-901	Baseball Padded Back-Stop		450 S. Ave. A	Aransas Pass	78336												\$ 14,000	\$ -	\$ 14,000
Aransas Pass ISD	205-901	Baseball Bleachers (85' x 7 rows)		450 S. Ave. A	Aransas Pass	78336												\$ 59,500	\$ -	\$ 59,500
Aransas Pass ISD	205-901	Baseball Pressbox (8 x 12)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		96	\$ 250.00			\$ 24,000	\$ -	\$ 24,000
Aransas Pass ISD	205-901	Baseball Bullpen (fencing)		450 S. Ave. A	Aransas Pass	78336												\$ 8,500	\$ -	\$ 8,500
Aransas Pass ISD	205-901	Baseball Sound System		450 S. Ave. A	Aransas Pass	78336												\$ 8,250	\$ -	\$ 8,250
Aransas Pass ISD	205-901	Baseball Dugout A (8 x 35)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		280	\$ 30.00			\$ 8,400	\$ -	\$ 8,400
Aransas Pass ISD	205-901	Baseball Dugout B (8 x 35)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		280	\$ 30.00			\$ 8,400	\$ -	\$ 8,400
Aransas Pass ISD	205-901	Baseball Bleacher Canopy (18 x 35)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		630	\$ 30.00			\$ 18,900	\$ -	\$ 18,900
Aransas Pass ISD	205-901	Baseball Batting Cage Canopy (34 x 80)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		2720	\$ 30.00			\$ 81,600	\$ -	\$ 81,600
Aransas Pass ISD	205-901	Baseball Field Lighting		450 S. Ave. A	Aransas Pass	78336												\$ 144,200	\$ -	\$ 144,200
Aransas Pass ISD	205-901	Baseball Field Scoreboard		450 S. Ave. A	Aransas Pass	78336												\$ 8,400	\$ -	\$ 8,400
Aransas Pass ISD	205-901	Softball Field Netting (30 x 180)		450 S. Ave. A	Aransas Pass	78336												\$ 44,000	\$ -	\$ 44,000
Aransas Pass ISD	205-901	Softball Padded Back-Stop		450 S. Ave. A	Aransas Pass	78336												\$ 14,000	\$ -	\$ 14,000
Aransas Pass ISD	205-901	Softball Bleachers (85' x 7 rows)		450 S. Ave. A	Aransas Pass	78336												\$ 59,500	\$ -	\$ 59,500
Aransas Pass ISD	205-901	Softball Pressbox (8 x 12)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		96	\$ 250.00			\$ 24,000	\$ -	\$ 24,000
Aransas Pass ISD	205-901	Softball Bullpen (fencing)		450 S. Ave. A	Aransas Pass	78336												\$ 8,500	\$ -	\$ 8,500
Aransas Pass ISD	205-901	Softball Sound System		450 S. Ave. A	Aransas Pass	78336												\$ 8,250	\$ -	\$ 8,250
Aransas Pass ISD	205-901	Softball Dugout A (8 x 35)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		280	\$ 30.00			\$ 8,400	\$ -	\$ 8,400
Aransas Pass ISD	205-901	Softball Dugout B (8 x 35)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		280	\$ 30.00			\$ 8,400	\$ -	\$ 8,400
Aransas Pass ISD	205-901	Softball Bleacher Canopy (18 x 35)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		630	\$ 30.00			\$ 18,900	\$ -	\$ 18,900
Aransas Pass ISD	205-901	Softball Batting Cage Canopy (36 x 60)		450 S. Ave. A	Aransas Pass	78336	NC		1	2022		2022		2160	\$ 30.00			\$ 64,800	\$ -	\$ 64,800
Aransas Pass ISD	205-901	Softball Field Lighting		450 S. Ave. A	Aransas Pass	78336												\$ 77,000	\$ -	\$ 77,000
Aransas Pass ISD	205-901	Softball Field Scoreboard		450 S. Ave. A	Aransas Pass	78336												\$ 8,400	\$ -	\$ 8,400
Aransas Pass ISD	205-901	Concession Site Lights		450 S. Ave. A	Aransas Pass	78336												\$ 32,000	\$ -	\$ 32,000
Aransas Pass ISD	205-901	Ticket Booth Entrance Archway		450 S. Ave. A	Aransas Pass	78336												\$ 80,000	\$ -	\$ 80,000
Aransas Pass ISD	205-901	Ticket Booth Entrance Masonry Pillars		450 S. Ave. A	Aransas Pass	78336												\$ 18,000	\$ -	\$ 18,000
Aransas Pass ISD	205-901	Ticket Booth Entrance Site Lights		450 S. Ave. A	Aransas Pass	78336												\$ 25,000	\$ -	\$ 25,000
Aransas Pass ISD	205-901	Stadium Water Storage Tank		450 S. Ave. A	Aransas Pass	78336												\$ 25,000	\$ -	\$ 25,000
Aransas Pass ISD	205-901	Parking Lot G' Fencing Main Field		450 S. Ave. A	Aransas Pass	78336												\$ 119,700	\$ -	\$ 119,700
Aransas Pass ISD	205-901	Parking Lot 4' Football Fence		450 S. Ave. A	Aransas Pass	78336												\$ 31,680	\$ -	\$ 31,680
Aransas Pass ISD	205-901	Tennis Courts		450 S. Ave. A	Aransas Pass	78336												\$ 80,000	\$ -	\$ 80,000
Aransas Pass ISD	205-901	Tennis Courts Lighting		450 S. Ave. A	Aransas Pass	78336												\$ 27,000	\$ -	\$ 27,000
Aransas Pass ISD	205-901	Blunt Middle School Main	3A	2103 Demory	Aransas Pass	78336	MNC	6310	1	1988	BUS	1998		87,849	\$ 234.74	14%		\$ 20,621,552	\$ 2,887,017	\$ 23,508,569
Aransas Pass ISD	205-901	Charlie Marshall Elementary Main	4A	2300 McMullen	Aransas Pass	78336	MNC	6300	1	1996	BUS			58,681	\$ 230.29	10%		\$ 13,513,531	\$ 1,351,353	\$ 14,864,884
Aransas Pass ISD	205-901	Charlie Marshall Elementary Gym	4B	2300 McMullen	Aransas Pass	78336	MNC	6330	1	1997	BUS			7,015	\$ 232.30	10%		\$ 1,629,554	\$ 162,955	\$ 1,792,509
Aransas Pass ISD	205-901	Charlie Marshall Elementary Covered Play Area		2300 McMullen	Aransas Pass	78336	NC		1					4,575	\$ 10.00			\$ 45,750	\$ -	\$ 45,750
Aransas Pass ISD	205-901	HT Faulk Elementary School	5A	902 W Nelson	Aransas Pass	78336	MNC	6300	2	2019	SPM	2019	YES	71,891	\$ 247.93	10%		\$ 17,823,618	\$ 1,782,362	\$ 19,605,980
Aransas Pass ISD	205-901	Kieberger Elementary Main	6A	748 W Goodnight Ave	Aransas Pass	78336	MNC	6300	1	1950	BUS			36,849	\$ 231.10	10%		\$ 8,515,818	\$ 851,582	\$ 9,367,400
Aransas Pass ISD	205-901	Storage Building		748 W Goodnight Ave	Aransas Pass	78336	F		1					80	\$ 30.00			\$ 2,400	\$ 500	\$ 2,900
Aransas Pass ISD	205-901	Covered Play area		748 W Goodnight Ave	Aransas Pass	78336	F		1					960	\$ 15.00			\$ 14,400	\$ -	\$ 14,400
Aransas Pass ISD	205-901	Covered Walkways		748 W Goodnight Ave	Aransas Pass	78336												\$ 5,000	\$ -	\$ 5,000
Aransas Pass ISD	205-901	Carpenter Shop	7B	715 W. Wheeler Ave	Aransas Pass	78336	FR	8210	1	1966	BUS			3,780	\$ 163.87	20%		\$ 619,444	\$ 123,889	\$ 743,333
Aransas Pass ISD	205-901	Electrical \ HVAC	7C	715 W. Wheeler Ave	Aransas Pass	78336	NC	8200	1	1970	STL			2,418	\$ 110.61	20%		\$ 267,459	\$ 53,492	\$ 320,951
Aransas Pass ISD	205-901	Transportation / Bus Maintenance	7D	715 W. Wheeler Ave	Aransas Pass	78336	NC	8200	1	1987	STL			7,300	\$ 99.36	20%		\$ 725,299	\$ 145,060	\$ 870,359



# Property and Equipment Breakdown Schedule

Member Name	Member Number	Building	Bldg #	Address	City	Zip Code	Const	Occ	# Story	YR Built	Roof Type	YR Roof Built	Sprinklered	Sq. Ft.	Cost/Sq. Ft.	%	Source	Building Value	Contents Value	Total Value
Aransas Pass ISD	205-901	Storage Building	7F	715 W. Wheeler Ave	Aransas Pass	78336	NC	8200	1	1970	STL			4,000	\$ 101.93	20%		\$ 407,703	\$ 81,541	\$ 489,244
Aransas Pass ISD	205-901	Compton Hall	7G	715 W. Wheeler Ave	Aransas Pass	78336	FR	6322	1	1963	BUS	2001		7,920	\$ 223.55	20%		\$ 1,770,490	\$ 354,098	\$ 2,124,588
Aransas Pass ISD	205-901	Records Storage	7J	715 W. Wheeler Ave	Aransas Pass	78336	JM	2100	1	1942	BUS			1,440	\$ 247.14	10%		\$ 355,884	\$ 35,588	\$ 391,472
Aransas Pass ISD	205-901	Pump House		715 W. Wheeler Ave	Aransas Pass	78336	F		1					16	\$ 31.25			\$ 500	\$ -	\$ 500
Aransas Pass ISD	205-901	Covered Walkways		715 W. Wheeler Ave	Aransas Pass	78336												\$ 27,000	\$ -	\$ 27,000
<b>Totals</b>																		<b>\$ 99,945,086</b>	<b>\$ 12,580,856</b>	<b>\$ 112,525,942</b>

The values on this schedule are estimates only and do not represent actual replacement costs.

Roof Types and Occupancy Codes are based off the predominant type/code for each building.

## Aransas Pass ISD

Member Name	Member Number	Vehicle Number	Year	Make	Model	Vin Number	Class	Cost New	Comp Deductible	Collision Deductible	District Unit Number
Aransas Pass ISD	205-901	1	1998	CHEVY	PU	1GBHC34J9WF052252	014990	\$ 23,561	\$ 1,000	\$ 1,000	Truck #20
Aransas Pass ISD	205-901	2	2000	GMC	VAN	1GTHG39ROY1169104	014990	\$ 19,350	\$ 1,000	\$ 1,000	Van #22
Aransas Pass ISD	205-901	3	2003	FORD	CARGO TRK	1FCWF36L33EA65116	014990	\$ 21,553	\$ 1,000	\$ 1,000	
Aransas Pass ISD	205-901	4	2003	FREIGHTLINER	BUS (71 pass)	4UZAAXBV03CL70463	618400	\$ 58,068	\$ 1,000	\$ 1,000	Bus #12
Aransas Pass ISD	205-901	5	2003	CHEVROLET	UTILITY TRK	1GBGC24U93Z330500	014990	\$ 18,885	\$ 1,000	\$ 1,000	Truck #24
Aransas Pass ISD	205-901	6	2003	THOMAS BUILT	BUS (71 pass)	4UZAAXBV23CL71579	618400	\$ 58,023	\$ 1,000	\$ 1,000	Bus #13
Aransas Pass ISD	205-901	7	2004	THOMAS BUILT	BUS (71 pass)	4UZAAXC534CM78520	618400	\$ 61,800	\$ 1,000	\$ 1,000	Bus #14
Aransas Pass ISD	205-901	8	2006	FREIGHTLINER	BUS (72 pass)	4UZABRDC46CN91606	618400	\$ 67,004	\$ 1,000	\$ 1,000	Bus#15
Aransas Pass ISD	205-901	9	2008	FORD	F-250 PU	1FTSX20Y88EA08691	014990	\$ 19,359	\$ 1,000	\$ 1,000	Truck #26
Aransas Pass ISD	205-901	10	2008	FORD	F-250 PU	1FTSX20Y68EA08690	014990	\$ 19,359	\$ 1,000	\$ 1,000	Truck #25
Aransas Pass ISD	205-901	11	2010	BLUEBIRD	BUS (47 pass)	1BAKBCPA1AF274612	618400	\$ 84,477	\$ 1,000	\$ 1,000	Bus #5
Aransas Pass ISD	205-901	12	2010	BLUEBIRD	BUS (47 pass)	1BAKBCPA3AF274613	618400	\$ 84,477	\$ 1,000	\$ 1,000	
Aransas Pass ISD	205-901	13	2011	INTERNATIONAL	BUS (77 pass)	4DRBUSKN6BB284609	618400	\$ 75,894	\$ 1,000	\$ 1,000	Bus #19
Aransas Pass ISD	205-901	14	2000	ROSS STAFFORD	TRLR	1S9FS0811P1292321	684990				
Aransas Pass ISD	205-901	15	2002	PACE AMERICAN	TRLR	47ZBF08112X021617	684990				
Aransas Pass ISD	205-901	16	2004	UTILITY	TRLR	3617583466AP78336	684990				
Aransas Pass ISD	205-901	17	2006	BIGT	TRLR	16VPX182262E40263	684990				
Aransas Pass ISD	205-901	18	2012	Chevrolet	Malibu	1G1ZC5E03CF161652	739800	\$ 16,053	\$ 1,000	\$ 1,000	
Aransas Pass ISD	205-901	19	2017	International	Bus	4DRBUC8N6HB283398	618400	\$ 90,968	\$ 1,000	\$ 1,000	Bus #18
Aransas Pass ISD	205-901	20	2017	International	Bus	4DRBUC8N6HB283417	618400	\$ 90,968	\$ 1,000	\$ 1,000	Bus #19
Aransas Pass ISD	205-901	21	2017	International	Bus	4DRBUC8N0HB283431	618400	\$ 90,853	\$ 1,000	\$ 1,000	Bus #20
Aransas Pass ISD	205-901	22	2017	International	Bus	4DRBUC8N6HB283451	618400	\$ 90,853	\$ 1,000	\$ 1,000	Bus #21
Aransas Pass ISD	205-901	23	2016	FORD	F150	1FTMF1C8XGKD25003	014990	\$ 21,000	\$ 1,000	\$ 1,000	
Aransas Pass ISD	205-901	24	2013	CHEVROLET	1500	1GNSCHE03DR130998	014990	\$ 28,600	\$ 1,000	\$ 1,000	
Aransas Pass ISD	205-901	25	2019	Interstate	TRLR	4RAVS2426KC049449	684990	\$ 10,222	\$ 1,000	\$ 1,000	



**CARLISLE**  
**INSURANCE**

— SINCE 1925 —

ACRISURE® PARTNER

**Aransas Pass ISD**  
**Signature Documents**

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. The title of the document referred to herein may also be referred to as the Coverage Summary.
2. **Coverage Documents.** For each coverage period identified in a Coverage Summary, the member agrees that its self-insurance coverages or “Coverage Part” provided as part of the Program will be defined by the terms of the Coverage Documents issued to the Member in connection with that Coverage Summary.
3. **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.
4. **Termination.**
  - a. **By Either Party with 60 Days Notice before Renewal.** Either party may terminate this Agreement prior to the end of any Participation Period by giving a sixty (60) day written notice. 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 Member Upon Payment of Late Notice Fee.** If Member fails to terminate as provided in 3.a., it may still terminate participation prior to the renewal date by paying a late notice fee of 20% of the annual contribution for the expiring Participation Period. Member expressly acknowledges that the late notice fee is not a penalty, but a reasonable approximation of the Program’s damages for the Member’s untimely withdrawal from the Program. However, once the renewal term begins, the Member can no longer terminate by paying a late notice fee: the Member shall renew per the terms and conditions identified in the renewal Contribution and Coverage Summary.
  - c. **By the Program upon Breach by Member.** The Program may terminate this Agreement at any time based on breach of any of the following obligations, by giving 10 days’ written notice to Member of the breach; and Member’s failure to cure the breach within said 10 days (or other time period approved by the Program):
    - i. Member fails or refuses to make the payments or contributions as required by this Agreement;
    - ii. Member fails to cooperate and comply with any reasonable requests for information and/or records made by the Program;
    - iii. Member fails or refuses to follow loss prevention recommendations made by the Program or its designee; or
    - iv. Member fails or refuses to comply with any agreement or undertaking on its part set forth in this Agreement, or otherwise breaches this Agreement.



- d. **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 agrees that the Program will have no responsibility of any kind or nature to provide coverage post-termination. Further, the Member shall bear the full financial responsibility for any unpaid open claims and expense related to any claim, asserted or unasserted and reported or unreported, against the Program or Member, or incurred by the agents or representatives of Member.

In addition to the foregoing, if termination is due to Member's failure to make required payments or contributions, Member agrees that it shall pay the Program liquidated damages in the amount of 50% of the annual contribution for the expiring Participation Period contributions and shall forfeit all contributions already made to the Program, including without limitation, initial, estimated and adjusted contributions.

## 5. Contributions.

- a. **Agreement to Pay.** 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, or its authorized representative, 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 in accordance with 3.c. of the Termination provisions.
- b. **Estimated Contribution.** The Program reserves the right to collect all initial, estimated and adjusted contributions that are due 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.
- c. **Contribution Adjustment.** 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 any current or former Member.

6. **Amendments.** This Agreement, including the Contribution and Coverage Summary and Coverage Documents, may be amended by the Fund, in writing, by providing the Member with written notice before the earlier of (i) the effective date of the amendment, or (ii) the date by which the Member can terminate without payment of late notice fees. An amendment shall only apply prospectively and the Member shall have the right to terminate this Agreement before the Amendment becomes effective, as provided in this Agreement. If the Member fails to provide timely written notice of termination, the Member shall be deemed to have consented to the Program's amendment and agrees to abide by and be bound by the amendment, without necessity of obtaining Member's signature.

The Program may also amend this Agreement or any Contribution and Coverage Summary, effective during the middle of a Participation Period, for any reason including but not limited to the following:

- a. State or federal governments, including any court, regulatory body or agency thereof, adopt a statute, rule, decision, or take any action that would substantially impact the rights or financial obligations of the Program.
  - b. The terms of the Program's reinsurance, stop-loss or excess insurance change substantially.
7. **Appeals.** Member shall have the right to appeal any written decision or recommendation to the Program's Board of Trustees, and the Board's determination will be final. Any appeal shall be made in writing to the Board Chair within 30 days of the decision or recommendation. Any judicial review of the Board of Trustees' determination of an appeal shall be under the substantial evidence standard.
8. **Bylaws, Policies and Procedures.** The Member agrees to abide by the Bylaws of the Program, as they may be amended from time to time, and any and all written policies and procedures established by the Program. If a change is made to the Fund's Bylaws, written policies or procedures which conflicts with or impairs the Member, such change will not apply to the Member until the next renewal Participation Period.
9. **Claims Administration.** The Program or its designee agrees to administer all claims for which Member has coverage after notice of loss has been given (notice of loss is defined in the Member's Coverage Documents received from the Program). The Member authorizes the Program or its designee to act in all matters pertaining to handling of claims for which the Member has coverage pursuant to this Agreement. Member expressly agrees that the Program has sole authority in all matters pertaining to the administration of claims and grants the Program or its designee full decision-making authority in all matters, including without limitation, discussions with claimants and their attorneys or other duly authorized representatives. Member further agrees to be fully cooperative in supplying any information reasonably requested by the Program in the handling of claims. All decisions on individual claims shall be made by the Program or its designee, including, without limitation, decisions concerning claim values, payment due on the claim, settlement, subrogation, litigation, or appeals.
10. **Claims Reporting.** Notice of any claim must be provided to the Program no more than 30 days after the Member knows or should have known of the claim or circumstances leading to the claim, unless a different reporting requirement is required by law or provided for in the Coverage Documents provided to the Member by the Program. Failure by the Member to timely report a claim may result in denial of coverage or payment of fines or penalties imposed by law or regulatory agencies. If the Program advances payment of any fine or penalty arising from the Member's late claim reporting, the Member will reimburse the Program for all such costs.
11. **Complete Understanding.** This Agreement, together with any in-force Interlocal Addendums, Bylaws Coverage Documents and Contribution and Coverage Summaries, represent and contain the complete understanding and agreement of the Program and the Member, and supersedes all prior written and oral agreements.
12. **Cooperation and Access.** The Member will furnish annually to PCAT the total number of enrolled students and employees; 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.

13. **Current Revenues.** 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.
14. **Defense and Prosecution of Claims.** 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.
15. **Excess Coverage.** The Program, in its sole discretion, may purchase excess coverage or reinsurance for all Program coverages. The Program may also act on behalf of individual Members to obtain coverage, invoice the Member, and remit the payment to the appropriate party. If any reinsurer, stop loss carrier, and/or excess coverage provider fails to meet its obligations to the Program or any Member, the Program is not responsible for any payment or any obligations to the Member from any reinsurer, stop loss carrier, or excess coverage provider.
16. **Governance.** 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").
17. **Independent Actuarial Study.** PCAT shall provide for an annual independent actuarial study of the Program.
18. **Independent Financial Audit.** PCAT shall provide for an annual independent financial audit of the Program.
19. **Insurance Terminology.** 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. PCAT is not an insurance company. The Member is not an insured. This agreement is not a contract of insurance. This Agreement is drafted on behalf of all PCAT.
20. **Investments.** PCAT may invest Member contributions, or any portion thereof, in accordance with guidelines approved by the Board.
21. **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.
22. **Loss Prevention.** 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.

23. **Member Equity.** The Program Board of Trustees, in its sole discretion, may declare a dividend distribution of the Program's fund balance to current Members who are in good standing. Former Members forfeit all rights to any potential dividend distribution for the years in which a former Member participated in the Program. Program fund balance belongs to the Program. No individual Member is entitled to an individual allocation or portion of fund balance.
24. **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.
25. **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.
26. **Notice.** 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.
27. **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.
28. **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.
29. **Security of Documents.** 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.
30. **Severability.** 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.
31. **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.

32. **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.
33. **Forum and Venue.** This Agreement shall be construed and interpreted in accordance with the laws of the State of Texas. The parties agree that venue is proper and that the exclusive forum for any legal action arising out of or relating to this Agreement shall lie in the state courts of Harris County, Texas.
34. **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 and conditions of this Agreement.

IN WITNESS WHEREOF, the undersigned shall become a Member of the Program and this Agreement.

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**PCAT MEMBER**

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Signature of Member Representative

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Printed Name of Member Representative

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Date

**PROPERTY CASUALTY ALLIANCE of TEXAS**

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Signature of PCAT Chairperson

---

Printed Name of PCAT Chairperson

---

Date

## Aransas Pass ISD

1. PCAT and **Aransas Pass ISD** (Member) agree that Member will be a PCAT Member for the 2024-2025 through the 2026-2027 Participation Period. The rates in effect for each Participation Period will be applied to any changes in exposure during each Participation Period, and these rates will be the basis for determining the Contributions due PCAT for each period. Member agrees to an annual rate adjustment, up or down, beginning 3/1/2025 that will reflect the actual percentage change in total PCAT funding rates, defined as the change in rates to fund for reinsurance and pool retained losses. A certified document of these changes will be provided by PCAT to the Member. Wind and hail deductible may or may not change based strictly on reinsurance requirements.
2. This Interlocal Addendum along with the most recently signed Interlocal Agreement shall represent the entire agreement and may not be amended or altered without the written consent of both parties.
3. If Member terminates this Addendum prior to 2/28/2027, a short-term cancellation penalty of twenty percent (20%) of Annualized Contributions for the 2024-2025 Participation Period will be due from Member and payable to PCAT within 30 days after notice of termination is received.
4. **Member Opt-Out Clause:** If future reinsurance terms or catastrophic losses cause an unanticipated change in PCAT's funding model that result in a Member rate increase of more than 10%, then the Member will have the option to reject the renewal and be released from this Addendum with zero penalty cost.

**This Addendum must be signed by Member prior to March 1, 2024.**

The undersigned agrees to this Addendum.

\_\_\_\_\_  
**Aransas Pass ISD** Authorized Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

**Non-Appropriations Clause:** This Addendum is subject to the appropriation of funds by Member in its budget adopted for any fiscal year for the specific purpose of making payments pursuant to this Addendum for that fiscal year. The obligation of Member pursuant to this Addendum in any fiscal year for which this Addendum is in effect shall constitute a current expense of Member for that fiscal year only, and shall not constitute an indebtedness of Member of any monies other than those lawfully appropriated in any fiscal year. In the event of non-appropriation of funds in any fiscal year to make payments pursuant to this Addendum, this Addendum may be terminated.

Unless notified otherwise, completion of this form replaces the application, statement of values, hard copy loss runs and formally executed loss letters. This form contains the information submitted to date. The form must be completed, signed and returned for underwriter's review and acceptance within 30 days of inception. Any inaccurate information identified on the returned form is automatically deemed noted and agreed by underwriters upon receipt, so please return as soon as possible.

**Named Insured:** CPAT Aransas Pass ISD **Account ID:** 1114933  
**Mailing Address:** 2300 McMullen Lane Suite 600, Aransas Pass, TX 78336

Loc/Bldg No.	Address	City	State	Zip	Building Area (Sq. ft)	% Automatic Sprinklers	Original Year Built	ISO Const. (1 to 6)	No. Of Buildings
	As per schedule on file with Waypoint Wholesale, an AmRisc Company								
<b>Totals:</b>					411,646	17%			65

If you have any questions regarding the type of construction or other information, discuss with your agent prior to signing this application.

Valuation:	RCV	RCV	RCV	ALS	
Coins:	N/A	N/A	N/A	N/A	
Loc/Bldg No.	Building	Contents/BPP	Other	BI	Loc TIV
	As per schedule on file with Waypoint Wholesale, an AmRisc Company				
<b>Totals:</b>	\$97,776,521	\$17,697,084	\$2,171,465	\$0	\$117,645,070

These values often form the basis of the policy's limit of liability. Please review carefully.

List ALL losses caused by requested perils for the prior 13 years that did or may exceed the specified threshold. Please add any losses if not listed. Incomplete loss history is considered material and may void coverage. **Threshold: \$5,000**

DOL	Description / COL	Incurred	Status (O/C)	DOL	Description / COL	Incurred	Status (O/C)
10/21/2021	Roof Leak	\$8,654	C				
07/25/2020	Hurr Hanna	\$6,522	C				
06/20/2018	Wind NS	\$15,867	C				
06/20/2018	Flood	\$147,381	C				
08/25/2017	Wind NS	\$19,169,090	C				

Has any policy or coverage been declined, cancelled or non-renewed during the prior 3 years (not applicable in MO.)	<u>No</u>	Has any applicant been convicted of arson in the past 10 years?	<u>No</u>
Is the applicant a S-Chapter Corporation, partnership or any other type of sole proprietor organization?	<u>No</u>	Any bankruptcies or tax credit liens against applicant in prior 5 years?	<u>No</u>
Does the applicant have any reason that they would not be aware of all losses for the prior 5 years?	<u>No</u>	Has net income been negative for 2 of the past 3 years? If so, please attach financials or tax returns for 3 years.	<u>No</u>
If habitational, is there any aluminum distribution wiring?	<u>No</u>		

**Explain any Yes answers. If necessary, add additional pages, which are hereby made part of the application.**

List any Discrepancies. Discrepancies received by underwriters prior to a loss shall be deemed noted and agreed by underwriters. However, additional premium may be charged as of the date the information is received by underwriters.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. The Insured further acknowledges the fraud statement above and understands the Policy will contain a Fraud Notice by state. Severe cancellation penalties apply to CAT exposed property - Form is available upon request. Carriers' participation may change prior to binding or throughout the coverage period.

In accordance with insurance rules and regulations, this notice is to inform you that AmRisc, LLC for services rendered may receive compensation in the form of commission paid as a percentage of premiums and fees. Fees are assessed in compliance with applicable state law and are due when coverage is bound. I, the undersigned, have reviewed the terms, conditions, premiums, fees and amount to be charged and find them to be acceptable. By signing below, and in exchange for the coverages to be provided pursuant to the terms and conditions of the applicable insurance policy, I agree to pay the premiums, fees, and other amounts to be charged.

**To the best knowledge of the applicant and the producer, the above information is true and complete.**

Applicant Printed Name \_\_\_\_\_ Title \_\_\_\_\_

Producer Printed Name \_\_\_\_\_

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Producer Signature \_\_\_\_\_ Date \_\_\_\_\_

**DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**

**INSURED:** CPAT Aransas Pass ISD

**Account ID:** 1114933

**LIMITS:** As per the attached Authorization or Indication

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID

BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION.

IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of USD \$64,020
	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

**This notice applies to the following carriers and their respective participation quoted herein:**

- Certain Underwriters at Lloyds
- Old Republic Union Insurance Company
- GeoVera Specialty Insurance Company
- Transverse Specialty Insurance Company
- National Fire & Marine Insurance Company
- Spinnaker Specialty Insurance Company

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

LMA9184  
09 January 2020



# Flood Notice

**If the policy issued by Waypoint Wholesale, an AmRisc Company excludes Flood, the following shall apply:**

### Flood Exclusion Acknowledgement

I understand the policy issued by Waypoint Wholesale, an AmRisc Company does NOT provide coverage for loss or damage caused by or resulting from Flood, including any Flood and/or storm surge associated with windstorm events.

I understand that Flood insurance can be purchased elsewhere from a private flood insurer or the National Flood Insurance Program.

It is strongly recommended that Insureds in "Special Flood Hazard Areas" or areas subject to Flood, including Flood and/or storm surge from windstorm events, obtain Flood coverage.

I also understand that execution of this form does NOT relieve me of any obligation that I may have to my mortgagees or lenders to purchase Flood insurance.

**If the policy issued by Waypoint Wholesale, an AmRisc Company includes Flood, the following shall apply:**

### Flood Coverage

I understand the policy issued by Waypoint Wholesale, an AmRisc Company does provide coverage for loss or damage caused by or resulting from Flood, including any Flood and/or storm surge associated with windstorm events.

I understand that loss or damage caused by or resulting from Flood, including any Flood and/or storm surge associated with windstorm events, will be subject to the Flood sublimit stated elsewhere in the policy

I understand that if I do not sign this form that my application for coverage may be denied or that my policy issued by Waypoint Wholesale, an AmRisc Company may be cancelled or non-renewed. I have read and I understand the information above.

**Named Insured: CPAT Aransas Pass ISD**

**Account No.: 1114933**

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date



**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM INSURANCE COVERAGE**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

**Acceptance or Rejection of Terrorism Insurance Coverage**

	I hereby elect to purchase terrorism coverage for a premium of <b>\$Per Quote</b>
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified Acts of terrorism.

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name



**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM INSURANCE COVERAGE**

<b>Named Insured:</b>	Aransas Pass ISD	<b>Offer Date:</b>	January 11, 2024
<b>Policy Number:</b>		<b>Effective Date:</b>	March 01, 2024
<b>Insurance Company:</b>	Endurance American Specialty Insurance Company		

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury--in consultation with the Secretary of Homeland Security, and the Attorney General of the United States--to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**DISCLOSURE OF FEDERAL PARTICIPATION:**

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

**DISCLOSURE OF CAP ON LOSSES:**

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

**ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE:**

Your signature and the return of this notice are required prior to binding related commercial insurance coverage. Premium is based on exposures at policy inception and may change if exposures change during the policy term.

I hereby elect to purchase certified acts of terrorism coverage for the prospective premium of: **\$0**

I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

**Insured:** \_\_\_\_\_ **Title:** \_\_\_\_\_ **Date:** \_\_\_\_\_

This Notice does **not** form a part of your insurance contract. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.