Public Meeting

Friday, August 29, 2025 8:00 AM
Granbury ISD Board Room, 217 N. Jones St., Granbury, Texas 76048

1. **CALL TO ORDER**
2. **INVOCATION**
3. **PLEDGES - U.S. Flag & Texas Flag**
4. **PUBLIC COMMENTS**

   Patrons who have duly registered per policy BED (LOCAL) may address the board regarding matters of concern/interest to the district. The board may not act upon any matter that is not listed under the action item portion of the agenda.
5. **DISCUSSION/ACTION**

   a. Discuss and take action on the Renewal of the Property, Crime, General Liability, Educator's Legal Liability, and Automobile Insurance with Texas Political Subdivisions (TPS)
6. **ADJOURN**

GRANBURY INDEPENDENT SCHOOL DISTRICT
INTEROFFICE MEMO
FINANCE AND BUSINESS AFFAIRS

To: Board of Trustees
Date: August 25, 2025
For: Approval

TO: Dr. Courtney Morawski, Superintendent

FROM: Houcine Chraibi
DATE: August 15, 2025
RE: Property, Crime, General Liability, School Board Legal Liability; and Automobile Insurance through the Texas Political Subdivisions (TPS)

SUMMARY
The district has received competitive proposals for insurance coverage for the 2025-26 school year. After careful analysis, administration recommends continuing with Texas Political Subdivisions (TPS) through USI broker despite a higher premium of $15,747 versus the TEE proposal.
Premium Comparison

- TPS (Current Provider): $836,157 total premium
- TEE (New Proposal): $820,410 total premium
- Difference: $15,747 (1.9% higher for TPS)

KEY ANALYSIS POINTS:

Why TPS Remains the Better Choice
Proven Track Record & Stability

- 40+ years serving Texas school districts
- $17 million member equity for financial stability
- USI ranked #10 nationally among insurance brokers
- TEE founded June 2023 (less than 2 years operational)

Superior Risk Management Services

- 22 complimentary cyber services through Chubb partnership
- Annual safety grants up to $15,000
- 24/7 crisis management and active assailant response
- Comprehensive litigation support with established legal team

Critical Coverage Advantages

- Deductible Analysis: While TEE offers lower standard property deductibles ($50k vs $100k), their track record for claims handling is unproven
- Cyber Security: TPS provides comprehensive cyber incident response capabilities essential for school districts
- Crisis Management: Established protocols and vendor relationships for emergency response

TEE Concerns
Limited Experience & Resources

- Only 3 confirmed member districts with Property and Casualty
- Proposal underinsures the district at an amount of $224 million
- No established claims handling procedures
- No outstanding references
- Unverified crisis management capabilities
- No demonstrated track record for complex school district needs
- Limited financial resources for major claim events

FINANCIAL IMPACT
The $15,747 premium difference represents 0.006% of our property values ($254 million) - an insignificant cost to maintain:

- Proven service delivery
- Comprehensive risk protection
- Established vendor relationships
- Superior crisis response capabilities

RECOMMENDATION
Administration recommends approving the TPS proposal through USI broker for 2025-26 coverage at $836,157.
The modest premium difference is justified by:

- Proven performance over four decades
- Comprehensive protection including crisis management and cyber security
- Financial stability and established claims handling
- Risk mitigation through experienced vendor networks

While TEE offers competitive pricing, their unproven operational history and limited resources present alarming risks for managing $254 million in property values and serving 8,000+ students.

Houcine Chraibi, RTSBA
Assistant Director of Finance

Staff Person Responsible: Emmett Whitefield
Houcine Chraibi

Date Submitted: August 15, 2025

2025 Property & Casualty Insurance Proposal-Revised

Granbury Independent School District



Phillip Briscoe
Vice President – El Paso
Account Manager: Marcela Garcia, CISR
Date Prepared: August 05, 2025

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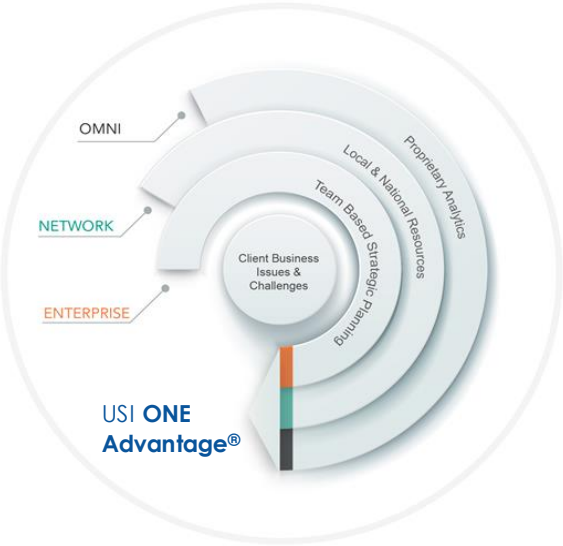
Table of Contents

About USI Insurance Services 3
Service Team 4
Premium Summary 5
Texas Political Subdivisions (TPS) - P&C 6
USI Disclosures 21
USI Privacy Notice 22
A.M. Best JUA and Unrated Notification - PCAT 23
Insurance Carrier Ratings 24
Client Authorization to Bind 25
Optional Coverages (Cyber Liability, Active Assailant) 26

About USI Insurance Services

USI is one of the largest brokerages and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 6,000 industry leading professionals across more than 150 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit usi.com.

The USI ONE Advantage®



What truly distinguishes USI as a leading middle market insurance brokerage and consulting firm is the USI One Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE™ represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.

Omni – USI's Proprietary Analytics
Omni, which means "all," is USI's one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 100,000 clients, thousands of professionals and over 100 years of business activity through our acquired agencies into targeted, actionable solutions.

Network – USI's Local and National Resources
USI has made a very large investment in local resources and technical expertise, with more than 6,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

Enterprise – USI's Team Based Strategic Planning
USI's enterprise planning is a disciplined, focused, analysis centered on our client's issues and challenges. Highly consultative meetings integrate USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our **Omni** knowledge engine, with our **Network** of local and national resources, delivered to our clients through our **Enterprise** planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.

Service Team

USI Southwest, Inc.
303 N. Oregon, Ste. 310, El Paso, Texas 79901
(915) 544-3111 www.usi.com

Sales Executive

Your **Sales Executive is Phillip *Briscoe***

Direct Number: (915) 534-9412

E-Mail: Phillip.Briscoe@usi.com

Account Manager

Your **Lead Account Manager is Marcela Garcia**

Direct Number: (915) 534-9461

E-Mail: Marcela.Garcia@usi.com

Your **CL Sr Associate Acct Rep** is **Anapaula Rodriguez**

Direct Number: (915) 534-9424

E-Mail: Anapaula.Rodriguez@usi.com

Claims Department

Your **Claims Advocate Primary** contact is **Kyna Santiago**

Direct Number: (915) 534-9476

E-Mail: Kyna.Santiago@usi.com

Premium Summary

Coverage	Expiring Term	Renewal Term
General Liability	$7,507	$7,364
School Board Legal Liability	$21,138	$20,720
Law Enforcement	$8,233	$7,396
Automobile	$67,535	$74,133
Property	$1,008,785	$715,408
Crime	$2,085	$1,491
Cyber Liability – Option 1	$9,645	$9,645
Crisis Management	Included	Included
TOTAL ESTIMATED ANNUAL PREMIUM	**$1,124,928**	**$836,157**

Optional Coverages:

Cyber Liablity – Option 2	Limit Active Assailant – Option 1	Active Assailant – Option 2
Limit: $1,000,000 aggregate. Deductible: $10,000 per occurrence. Cyber Crime Loss: $250,00 limit PD|BI Liability: $25,000 per occurrence. Premium: $16,252 SEE PAGE 27 for details	Limit: (PD|BI & Liability) $1,000,000 per occurrence and in aggregate. Deductible: $10,000 per occurrence. PD|BI Liability: $25,000 per occurrence. Premium: $15,562 SEE PAGE 37 for details	Limit (PD|BI): $3,000,000 per occurrence and in aggregate. Sub-Limit (Liability): $1,000,000 per occurrence and in aggregate. Deductible: $10,000 per occurrence. PD|BI Liability: $25,000 per occurrence. Premium: $26,537 SEE PAGE 37 for details

Binding Requirements:

- Signed Client Authorization to Bind
- Signed TPS Interlocal Agreement
- Signed A.M. Best JUA and Unrated Notification Form
- Signed Statement of Values
- Signed Fleet Schedule
- Signed Cyber Liability-Option 2 Application within 30 days of the effective date

Payment Terms:

- Full Pay

Note:
In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed. Higher limits may be available. Please contact us if you would like a quote for higher limits.

SUMMARY OF PROPOSAL

Granbury ISD

09-01-2025 to 09-01-2026

COVERAGE	DEDUCTIBLE	TOTAL CONTRIBUTION
General Liability	Various See Proposal Page	$7,364
School Board Legal Liability	$10,000 Per Claim	$20,720
Law Enforcement	$5,000 Each and Every Claim	$7,396
Auto Liability	Various See Proposal Page	$39,270
Physical Damage	Various See Proposal Page	$34,456
Garagekeepers	Various See Proposal Page	$407
Property	Refer to Property Proposal	$715,408
Electronic Data, Media and Hardware	$5,000 Per Occurrence	Included
Contractor's Equipment	$2,500 Per Occurrence	Included
Musical/Band Instruments & Uniforms	$1,000 Per Occurrence	Included
Audio/Visual	$1,000 Per Occurrence	Included
Miscellaneous Equipment	$1,000 Per Occurrence	Included
Equipment Breakdown	$10,000 Per Accident	Included
Crime	Refer to Crime Proposal	$1,491
Cyber Liability	Refer to Highlights	$9,645
Crisis Management	Refer to Highlights	Included at no charge
Foreign & Domestic Terrorism	$10,000 Per Occurrence	Applies to Property coverage only
	Total Contribution	**$836,157**

SPECIAL CONDITIONS:

Please note that TPS has revised the Property Casualty Interlocal Agreement effective 1/1/25. A copy has been included with the Proposal. A signed copy will be required upon binding.

Crisis coverage is contingent upon receipt of updated SOV prior to binding. (Only locations listed in SOV are covered except as it relates to an off-site event.) Newly acquired/constructed locations should be reported to TPS as soon as possible.

Please note: Locations may be vacant, provided that fire protection, security, and alarm services are maintained at all times. Additionally, the following perils are excluded on "Vacant" buildings:

·Vandalism;

·Sprinkler leakage;

·Building glass breakage;

·Water damage; and/or

·Theft or attempted theft.

A completed and signed renewal Cyber application will be required upon binding.

Pricing contemplates TPS writing all lines of coverage quoted.

This proposal shall automatically expire as of the effective date.

Coverage must be bound prior to the inception date and all contributions are due according to the terms of our billing invoice .

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

GENERAL LIABILITY

Granbury ISD

09-01-2025 to 09-01-2026

Proposal

	LIMITS / DEDUCTIBLES
General Aggregate	$1,000,000
Products & Completed Operations Aggregate	$1,000,000
Each Occurrence	$1,000,000
Personal & Advertising Injury	$1,000,000
No Deductible Applies to the Above	
Fire Damage to Rented Premises	$100,000
Employee Benefits (Not Claims-Made)	Included in General Liability Each Occurrence Limit of Self-Insurance
Employee Benefits Aggregate	Included in General Liability General Aggregate Limit of Self-Insurance
Employee Benefits Deductible Limit	$1,000
General Liability	$7,364
Cyber Liability	$9,645
Total Contribution	**$17,009**

INCLUDED COVERAGES	EXCLUDED COVERAGES
Occurrence Form	Employee-Related Claims
Bodily Injury	Polution
Property Damage	Asbestos
Personal Injury	Coverage for:
Advertising Injury	All Hospital Operations
Additional Coverage for:	Contractors
Elected and Appointed Officials	Law Enforcement Professional Liability (including security guard operations)
Members of Boards or Commissions	School Board Legal Liability
Employees & Volunteers	
	Terrorism
Incidental Medical Malpractice	Mold
Employee Benefits Liability	
Corporal Punishment	

Applicable Addenda:
107, 130, 139, 140

The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

Please note Addendum # 139 Exclusion of Aircraft Built, Operated or Sold will be added to renewal. A copy of the addendum will be provided with proposal.

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

SCHOOL BOARD LEGAL LIABILITY

Granbury ISD

09-01-2025 to 09-01-2026

Proposal

Limits of Self-Insurance	
Annual Aggregate	$1,000,000
Per Claim	$1,000,000
Per Claim Deductible	$10,000
Retro Date	None - Full Prior Acts
Total Contribution	**$20,720**

HIGHLIGHTS	**EXCLUDED COVERAGES**	**CONDITIONS of PROPOSAL**
Claims-Made Coverage Defense costs in additions to limits Pays on Behalf of Duty to Defend 60 Day Notice of Cancellation Sexual Misconduct Limited Non-Percuniary Defense	Punitive or Exemplary Damages Student-Student Sexual Abuse	Coverage must be written in conjunction with General Liability coverage.

Applicable Addenda:
405

The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

LAW ENFORCEMENT LEGAL LIABILITY

Granbury ISD

09-01-2025 to 09-01-2026

Proposal

Limits of Self-Insurance	
Maximum Limit of Self-Insurance Each Claimant:	$1,000,000
Maximum Limit of Self-Insurance, Each Law Enforcement Occurrence:	$1,000,000
Maximum Aggregate Limit of Self-Insurance, all Claims for all covered Law Enforcement Occurrences	$1,000,000
Deductible (each and every Claim)	$5,000
Total Contribution	**$7,396**

HIGHLIGHTS	EXCLUDED COVERAGES	CONDITIONS of PROPOSAL
Pays of behalf of Occurrence Duty to Defend Defense costs in addition to limits Broad definition of Covered Party Wrongful Acts including Civil Rights 60 Day Notice of Cancellation	Intentional Acts Punitive Damages	Coverage must be written in conjunction with General Liability coverage.

Applicable Addenda:

702

The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

AUTOMOBILE

Granbury ISD

09-01-2025 to 09-01-2026

COVERAGE	LIMITS	DEDUCTIBLE
Liability:		Combined BI & PD
BI - Each Person	$ 100,000	$ 5,000
BI - Each Accident	$ 300,000	Each Accident
PD - Each Accident	$ 100,000	
Collision	Actual Cash Value	$2,500
Comprehensive	Actual Cash Value	$2,500
GKLL Collision	$50,000	
	Actual Cash Value	$2,500
GKLL Comprehensive	$50,000	
	Actual Cash Value	$2,500
	Max Any One Event	$12,500
HIRED Collision	$50,000	$2,500
HIRED Comprehensive	$50,000	$2,500

	Contributions:
Liability	$39,270
Physical Damage	$33,855
Garagekeepers	$407
Hired Car Physical Damage	$601
Total Contribution:	**$74,133**

HIGHLIGHTS	**EXCLUDED COVERAGES**	**CONDITION of PROPOSAL**
60 day notice of cancellation Broad definition of Covered Party Hired PhysDam on a EXCESS Basis All owned, hired and non-owned vehicles for liability, including vehicles under long-term lease. Automatic coverage on vehicles acquired during policy term subject to annual self-audit.	Refer to coverage document for details. Personal Injury Protection Medical Payments Uninsured/Underinsured Motorists Terrorism Mold	This proposal contemplates **188 vehicles** based on the schedule provided. Anuual Payment ONLY Contribution adjusted at anniversary to reflect unit changes

Applicable Addenda:
215, 216a

The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

Deletion of any coverage is subject to Underwriter approval prior to binding.
Automobile coverage may be written on a monoline basis subject to Underwriter approval

PROPERTY

Granbury ISD

09-01-2025 to 09-01-2026

Limit of Self-Insurance			
Property		$254,259,644	
Equipment Breakdown		$250,000,000 Maximum any one Accident	
Causes of Loss		All Risk of Direct Physical Loss or Damage	
Basis of Coverage		**Blanket**	
Valuation		Replacement Cost except ACV on Contractor's Equipment & Other IM Coverages	
Deductibles:			
	Any Other Coverage Loss	$100,000	Per Occurrence
	Windstorm/Hail*	**2%**	of Total Insurable Values at the time of the loss at each location subject to a minimum of $500,000 any one Occurrence for all loss or damage arising out of Wind/Hail.
	Earth Movement	$150,000	Per Occurrence
	Flood	$150,000	Per Occurrence
	Equipment Breakdown	$10,000	Per Accident
Basic Contribution		$712,955	
	Electronic Data, Media and Hardware	$612	
	Contractor's Equipment	$961	
	Musical/Band Instruments & Uniforms	$196	
	Audio/Visual	$196	
	Miscellaneous Equipment	$488	
Total Contribution:		**$715,408**	

OTHER COVERAGES	BASIC LIMITS
Newly Acquired Property	$10,000,000
Extra Expense	$5,000,000
Valuable Papers and Records	$5,000,000
Property In Transit	$1,000,000
Accounts Receivable	$5,000,000
Demolition Cost & ICC (Coverage A, B & C)	A-Included B-$1,000,000 & C-$1,000,000
Flood & Earth Movement	$10,000,000
Spoilage	$250,000
Outdoor Property (max per item may apply)	$1,000,000
Miscellaneous Unnamed Locations	$5,000,000
Unscheduled Tracks & Fields	$2,500,000

Applicable Addenda:
303, 304, 308, 343, 365a

** For the purpose of the windstorm/hail deductible each line item reported on SOV constitutes a separate location. It will apply to the total value at that location (sum of building content and TE, if applicable).*

The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

By binding this coverage, the Member consents to the survey of some or all of the Member's buildings and /or property by drone videos/photos utilizing a drone operated by a commercially licensed sUAS Remote Pilot.

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

SPECIAL EQUIPMENT

Granbury ISD

09-01-2025 to 09-01-2026

Proposal

COVERAGE	Values:	Causes of Loss	Valuation:	Deductible: Per Occurence	Contribution
Electronic Data, Media and Hardware	$1,000,000	All risk of Direct Physical Loss or Damage	RCV	$5,000	$632
Contractor's Equipment	$350,000	All risk of Direct Physical Loss or Damage	ACV	$2,500	$993
Musical/Band Instruments & Uniforms	$100,000	All risk of Direct Physical Loss or Damage	ACV	$1,000	$202
Audio/Visual	$100,000	All risk of Direct Physical Loss or Damage	ACV	$1,000	$202
Miscellaneous Equipment	$250,000	All risk of Direct Physical Loss or Damage	ACV	$1,000	$504

Total Contribution: Included in Property Proposal

SPECIAL CONDITIONS:

Coverage will not be written without Property Coverage.

Please refer to the Coverage Document for complete coverages and exclusions.

CRIME

Granbury ISD

09-01-2025 to 09-01-2026

Proposal

Crime Coverages:	**Single Loss Limit of Self-Insurance**	**Single Loss Deductible Amount**
Coverage A - Fidelity/Employee Dishonesty Limit	$100,000	$1,000
Coverage B - Forgery or Alteration	$50,000	$1,000
Coverage C - On Premises	$50,000	$1,000
Coverage D - In Transit	$50,000	$1,000
Coverage E - MO & Counterfeit Money	$50,000	$1,000
	Total Contribution	**$1,491**

Applicable Addenda & Coverage Forms:

Please refer to the Coverage Document, Coverage Forms & Addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

ACCOUNTING SUMMARY SHEET

MEMBER: Granbury ISD

INTERLOCAL AGREEMENT NUMBER: 25-F0738

AGREEMENT PERIOD: 09-01-2025 to 09-01-2026

QUOTE TYPE: Renewal

COVERAGE	DEDUCTIBLE	FSF	TOTAL CONTRIBUTION
General Liability Coverage	N/A	$920	$7,364
School Board Legal Liability	$10,000	$2,590	$20,720
Law Enforcement	$5,000	$925	$7,396
Auto Liability	$5,000	$4,909	$39,270
Physical Damage		$4,307	$34,456
Garagekeepers		$51	$407
Property		$50,079	$715,408
Crime		$186	$1,491
Cyber Liability		$1,206	$9,645
	Total:	**$65,173**	**$836,157**

AGENT: USI Southwest, Inc. - El Paso 3

TEXAS POLITICAL SUBDIVISIONS JSIF CYBER LIABILITY HIGHLIGHTS

GENERAL TERMS	
Carrier	Chubb
A.M. Best Rating	A++ (Superior)
Consultants	Chubb Vendors & Partners: TPS utilizes an approved Chubb list for members Cyber Breach Coach, Forensics & Investigations, Notification & Monitoring and Public Relations to provide cyber management services.
Policy Number	EON G29012052 005
Territory	Territory is Worldwide unless amended with Excluded Countries
Deductibles	$25,000 for members with revenues below $50,000,000, $50,000 for members with revenues between $50,000,000-$250,000,000 & $100,000 for members with revenues greater than $250,000,000 ***social engineering deductible is $100,000 per member*** ***Member deductibles do not erode Chubbs limit. After a member deductible is satisficed the member has access to full limits***
Annual Aggregate	$1,000,000 for All Other $2,000,000 available to members with total revenues of $100,000,000+ with underwriting approval. $100,000 for Social Engineering Fraud & Payment Card
Ransomware Encounter Endorsement	If the proximate cause of a ransom loss were directly related to the member not having MFA implemented, the member's deductible would be $100,000. Endorsement only applies if a member does not have MFA implemented for access to Email or Network. Additionally, the endorsement does not apply to any other type of loss, only ransom losses.
Neglected Software Exploit Endorsement	If a member knew (first known date) a patch, fix, or mitigation technique was available but did not implement it and had a loss directly related to not implementing the patch, fix, or mitigation technique 46 days after the first known date, the members limit for that loss would be reduced, and a coinsurance percentage would apply per this Period of Neglect chart. Period of Neglect - % of Coinsurance - Limit: 46-90 days - 5%/95% - $500k, 91-180 days - 10%/90% - $250k, 181-365 days - 25%/75% - $150k or 365+ days - 50%/50% - $100k. Coinsurance defined: If a loss of this type occurred, the normal member deductible would apply, then the member shares in the coinsurance limit split (member/Chubb) up to the limit for that period of neglect.

COVERAGE	LIMIT/WAITING PERIOD		COVERAGE DESCRIPTION
		First Party Coverage	
CYBER INCIDENT RESPONSE FUND			
Notification	**Limit**	$1,000,000	Provides coverage for drafting notification letters and reports and communicates as required with any regulatory, administrative, or supervisory authority. Retaining call center and other related services for notification as required by law. Notifying a natural person whose PI has been wrongfully disclosed or otherwise compromised, including retaining a notification service.
Credit Monitoring	**Limit**		Provides credit monitoring, credit freezing, credit thawing, healthcare record monitoring (where available), social media monitoring, password management service, or fraud alert services.
Public Relations	**Limit**		Provides expenses related to retaining the services of a public relations or crisis communications firm for the purpose of protecting or restoring the reputation of or mitigating financial harm to the insured.
Forensics Investigation	**Limit**		Provides expenses for retaining the services of a third-party computer forensics firm to determine the cause and scope of a cyber incident.
Criminal Reward	**Limit**		Provides any reasonable amount to an informant or information not otherwise available which leads to the arrest and conviction of a natural person or an entity responsible.
Limits for Non-Panel Providers $250,000/$250,000			
BUSINESS INTERRUPTION LOSS & EXTRA EXPENSES			
Business Interruption Loss & Extra Expenses	**Limit**	$1,000,000	Provides coverage for continuing normal operating and payroll expenses (net profit before tax) that would have been earned had no interruption in service of an Insured's computer system occurred.
	Waiting Period	< $250M Revenues = 12 Hours & > $250M Revenues = 18 Hours	
CONTINGENT BUSINESS INTERUPTION LOSS & EXTRA EXPENSES			
Contingent Business Interruption Loss & Extra Expenses	**Limit**	$1,000,000	Provides coverage for continuing normal operating and payroll expense (net profit before tax) that would have been earned had no interruption in service of a shared computer system occurred.
	Waiting Period	< $50M Revenues = 12 Hours, > $50M- < $250M Revenues = 18 Hours & > $250kM Revenues = 24 Hours	
DIGITAL DATA RECOVERY			
Data Recovery	**Limit**	$1,000,000	Provides reasonable & necessary costs incurred by an insured to replace, restore, recreate, re-collect or recover digital data from written records or form partially or fully matching electronic records. Includes loss from fraudulent infiltration & manipulation of Telephone System.
NETWORK EXTORTION THREAT			
Network Extortion	**Limit**	$1,000,000	Provides reasonable & necessary expenses incurred, including money, cryptocurrencies (including Bitcoin), or other considerations surrendered as payment.
CYBER CRIME			
Social Engineering Fraud	**Limit**	$100,000	Covers payment for loss of money or securities sustained directly from Social Engineering Fraud committed by a person purporting to be a vendor, client, or employee.
		Third Party Liability Coverage	
CYBER, PRIVACY & NETWORK SECURITY LIABILITY			
Liability	**Limit**	$1,000,000	Covers any error, misstatement, misleading statement, act, omission, neglect, breach of duty, or other offense actually or allegedly committed or attempted by any insured.
PAYMENT CARD LOSS			
Payment Card Loss	**Limit**	$100,000	Covers monetary assessments, fines, penalties, chargebacks, reimbursements, and fraud recoveries due to the actual or alleged failure of payment card loss.
REGULATORY PROCEEDINGS			
Regulatory Proceedings	**Limit**	$1,000,000	Covers regulatory fines of any civil monetary fine or penalty imposed by a federal, state, local, or foreign governmental entity in such entity's regulatory or official capacity.
ELECTRONIC, SOCIAL & PRINT MEDIA LIABILITY			
Electronic, Social & Print Media	**Limit**	$1,000,000	Covers damages and claim expenses related to any error, misstatement, misleading statement, act, omission, or neglect of breach of duty actually or allegedly committed or attempted by an insured. Or posted on the insured's website, printed material, or posted on any social media site or anywhere on the internet.

CLAIMS PROCESSING PROCEDURE

Immediately report all claims directly to TPS at claims@tpspool.org, 800-588-0013 or directly to the Director of Claims at 972-835-5221

This is a summary of coverage. Please refer to the policy form & endorsements for specific policy details and exclusions. Full policy & endorsement details are available on the TPS website at www.tpspool.org*

Revised on May 29, 2024

TEXAS POLITICAL SUBDIVISIONS JSIF
CRISIS MANAGEMENT (Workplace Violence) HIGHLIGHTS

GENERAL TERMS			
Carrier	Beazley Group (Lloyd's Syndicate 2623/0623)		
Insured	TPS Property and Liability Members (Insured person means a human third party individual, who is in or on the location(s), except when specifically excluded under any Section of this Policy. Insured person does not include the assailant of any deadly weapon event.)		
A.M. Best Rating	A+ (Superior)		
Consultants	CrisisRisk Strategies LLC: Crisis Response (Event Responder) Firm approved to provide crisis management services (www.crisisrisk.com).		
Policy Number	B0507NU2502855		
Deductible	$0 for Crisis Management Services, Event Responder, and AD&D. $10,000 for each Deadly Weapons Event.		
Type	Occurrence and in the Aggregate		
Limits	$2,250,000 each occurrence w/$2,250,000 Aggregate (see below for sub-limits)		
Purpose	Provided as a value added service to assist TPS member's in the event of a workplace violence or similar crisis event. Submission of member's most recent property Statement-of-Values (SOV) is required upon renewal.		
Triggering Event	Deadly weapon event means any event involving an assailant where a weapon has been used or brandished on any member location(s) that was provided to TPS in the member's SOV.		
COVERAGE	**LIMIT/INDEMNITY/WAITING PERIOD**		**COVERAGE DESCRIPTION**
PROPERTY DAMAGE			
Property Damage	**Limits**	$2,250,000 w/$2,250,000 AGG	Indemnifies against physical loss or physical damage to insured property caused by a deadly weapon event. In the event that fire or sprinkler leakage ensues from a deadly weapon event, then physical loss or physical damage to insured property directly caused by that ensuing fire or sprinkler leakage is included. Additionally: A. The costs incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed; B. The costs incurred in the removal of debris, including biological cleaning and sanitizing; C. The costs incurred in re-filling, recharging or replacing any fire extinguishers, local or fixed fire suppression or gas flooding systems, sprinkler installations and sprinkler heads, and in having any fire or intruder alarms, or closed circuit television equipment re-set; D. The costs incurred in replacing locks to external doors if security at the location(s) is compromised in consequence.
ACCIDENTAL DEATH & DISMEMBERMENT			
AD&D	**Per Person Limit**	$50,000	Benefit for loss of limb, mutilation, loss of sight, loss of speech, loss of hearing, permanent total disability or death.
	Aggregate Limit	$2,250,000	
MEDICAL EXPENSES			
Medical Expenses	**Limits**	$25,000 w/$2,250,000 AGG	Reimburses for payments made to an eligible person, regardless of fault, in respect of medical expenses necessarily incurred solely and directly by the eligible person as a result of identifiable physical injury due to an accident directly caused by a deadly weapon event occurring at any of the location(s).
	Indemnity Period	356 Days	
CRISIS MANAGEMENT SERVICES			
Crisis Management Services	**Limits**	$2,250,000 w/$2,250,000 AGG	Provides for the reasonable & necessary expense, in connection with a deadly weapon event, incurred in the provision of crisis management services directly after such deadly weapon event. Includes, but not limited to, emergency travel & accommodation for eligible person(s) & their immediate family member(s), child care for the immediate family member(s) of eligible person(s), brand rehabilitation, public relations, media management, legal, crisis counselling, site security, remediation, recovery & restoration.
		$250,000 w/$1,000,000 AGG	Additionally at underwriters sole and entire discretion, they will consider other expense costs not listed above which are directly incurred.
	Indemnity Period	90 Days & 1st Anniversary	
CIRCUMSTANCE - EVENT RESPONDER			
Event Responder	**Limit**	Unlimited (outside limit)	Provides for event responder fees associated with the provision of Prevention Services and Crisis Response by the event responder following any specific circumstance.
COUNSELLING SERVICES			
Counselling Services	**Limits**	$350,000 Each Event	Provides for reasonable and necessary expense incurred in the provision of counselling services to any eligible person and their immediate family member(s) in connection with a deadly weapon event that occurs during the period of insurance at any of the location(s).
		$15,000 Each Person	
		$1,000,000 AGG	
FUNERAL EXPENSES			
Funeral Expenses	**Limits**	$350,000 Each Event	Provides for reasonable and necessary funeral expenses incurred in connection with a deadly weapon event that occurs during the period of insurance at any of the location(s).
		$15,000 Each Person	
		$1,000,000 AGG	
EXTRA EXPENSE EXTENSION FOR THREAT ENDORSEMENT			
Extra Expense Extension for Treat	**Limits**	$350,000 Each Event	Additionally insures for the reasonable and necessary extra expense incurred following a threat.
		$1,000,000 AGG	
EXTRA EXPENSE EXTENSION ENDORSEMENT			

Extra Expense Extension	**Limits**	$350,000 Each Event	Provides for the reasonable and necessary extra expense incurred in order to continue as nearly as practicable the normal conduct of business services following a deadly weapon event.
		$1,000,000 AGG	
	Indemnity Period	356 (all other) or 30 (prevention of access) Days	
LOSS OF TUITION FEES EXTENSION ENDORESMENT			
Loss of Tuition Fees	**Limits**	$250,000 Each Loss	In the event of a deadly weapon event that occurs during the period of insurance, provides for the actual loss sustained resulting directly from the reduction in tuition fees during the period of indemnity.
		$2,250,000 AGG	
	Indemnity Period	356 Days	
DEMOLITION, CLEARANCE & MEMORIALIZATION COSTS EXTENTION ENDORSEMENT			
Demolition, Clearance & Memorialization Costs	**Limits**	$250,000 Each Event	Provides for reasonable and necessary costs, for demolition, removal, memorial, incurred as a direct result of a deadly weapon event.
		$10,000 Each Loss for Memorial Plaques	
		$1,000,000 AGG	
OFF-SITE COVERAGE EXTENSION ENDORSEMENT			
Off-Site Coverage	**Limits**	$250,000 Each Event	Off-site incident means a deadly weapon event which occurs during the period of insurance at a location in the United States other than the insured location, to an employee or insured person who was participating in a sporting event sanctioned or acting within the scope of his or her employment at the time of the off-site incident. If a deadly weapon event occurs at an off-site location that has not previously been agreed prior to the event and where such event / activity was being conducted under your care, custody and control then only liable to pay the event responder fees.
		$1,000,000 AGG	
CHILD ABDUCTION EXTENSION ENDORSEMENT			
Child Abduction	**Limits**	$250,000 Each Event	In the event of an Abduction of a Covered Child that occurs during the Period of Insurance, the Underwriters shall be liable for the loss sustained by the Named Insured directly attributable to, either, the Abduction or to the Named Insured's efforts to counter or mitigate the effects of the Abduction, and which will comprise.
		$1,000,000 AGG	
	Indemnity Period	Varies	
SWATTING ENDORSEMENT			
Swatting Endorsement	**Limits**	$250,000 Each Event	Anonymous threat coverage means a situation, action, event, behavior, or information containing a threat made against you or a report of a fictitious Deadly Weapon Event, either to an emergency service provider or to you directly, which does not come from an identifiable assailant. We will only be liable to provide crisis management support and counselling services as defined in the policy and its endorsements.
		$1,000,000 AGG	
BUSINESS INTERRUPTION EXTENSION ENDORSEMENT			
Business Interruption Extension	**Limits**	$2,250,000 Each Loss	A direct result of the necessary interruption of your business services due to prevention of access to any of your location(s) by order of a civil or military authority, provided that such order is a sole and direct result of a deadly weapon event occurring at such location(s) and for a period of time not exceeding thirty (30) consecutive days from the date of such deadly weapon event.
		$2,250,000 AGG	
	Indemnity Period	356 Days	

CLAIMS PROCESSING PROCEDURE

Immediately report all claims directly to TPS at claims@tpspool.org, 800-588-0013 or directly to the Director of Claims at 972-835-5221

Should you require immediate assistance with an incident or possible incident, contact the CrisisRisk Strategies LLC Event Responder 24-hour/7-day @ 860-677-3790 or DWP@crisisrisk.com

This is a summary of coverage, please refer to the policy form for specific policy details and exclusions. Full policy & endorsement details are available on the TPS website at www.tpspool.org

Revised on March 14, 2025

TEXAS POLITICAL SUBDIVISIONS JSIF TERRORISM HIGHLIGHTS

GENERAL TERMS			
Carrier	Ironshore Insurance Service LLC (A Liberty Mutual Company)		
Insured	TPS Property Members		
A.M. Best Rating	A (Excellent)		
Policy Number	3642600		
Territory	United States		
Deductibles	$10,000 (24 hour Ingress/Egress/Service Interruption)		
Limit	$100,000,000 Per Occurrence & In The Aggregate		
Type	Foreign & Domestic Terrorism/Sabotage (real property)		
Purpose	Provided to assist TPS members in the event of a Property Terrorism Event		
COVERAGE	**LIMIT/INDEMNITY PERIOD/MILES**		**COVERAGE DESCRIPTION**
	Underlying Sublimits		
ACCOUNTS RECEIVABLE			
Accounts	**Limit**	$250,000	As per property coverage document.
BUSINESS INTERRUPTION			
Business	**Limit**	$1,000,000	Available if applied for.
CIVIL OR MILITARY AUTHORITY			
Civil or Military Authority	**Limit**	$1,000,000	Actual loss sustained during the period of time when access to real or personal property is prohibited by an order of civil or military authority.
	Indemnity Period	30 days	
	Miles	1	
DEBRIS REMOVAL EXPENSES			
Debris Removal Expenses	**Limit**	$1,000,000	Covers the necessary and reasonable expense of removal from locations of debris.
DECONTAMINATION COSTS EXCLUDING NCBR			
Decontamination Costs	**Limit**	$250,000	Covers decontamination costs excluding nuclear, chemical, biological and radiological.
DEMOLITION & ICC			
Demolition & ICC	**Limit**	$1,000,000	Covers enforcement of any law, ordinance, governmental directive or standard in effect at the time of loss or damage regulating the construction, repair or use and occupancy of the property.
ELECTRONIC DATA PROCESSING EQUIPMENT MEDIA (Physical Damage Only)			
Electronic Data Processing	**Limit**	$1,000,000	As per property coverage document.
ERROR & OMISSIONS			
Error & Omissions	**Limit**	$1,000,000	Covers direct physical loss or damage due to any error or unintentional omission.
FINE ARTS			
Fine Arts	**Limit**	$250,000	Covers breakage of art, glass, windows, statuary, sculptures, marble, glassware, porcelain, bric-a-brac, antique furniture: antique jewelry or similar fragile articles, unless such breakage.
FIRE PROTECTIVE SYSTEMS			
Fire Protective	**Limit**	$10,000	As per property coverage document.
INGRESS/EGRESS			
Ingress/Egress	**Limit**	$1,000,000	Provides coverage for actual loss sustained during the period of time when ingress to or egress from the real or personal property is prohibited.
	Indemnity Period	30 days	
	Miles	1	
KEY & LOCK EXPENSE			
Key & Lock	**Limit**	$250,000	Covers necessary key & lock expenses.
LANDSCAPING			
Landscaping	**Limit**	$10,000	Covers minimal landscape expense.
LEASEHOLD INTEREST			
Leasehold Interest	**Limit**	$1,000,000	Available if applied for.
MISSCELLANEOUS UNNAMED LOCATIONS			
Miscellaneous Unnamed	**Limit**	$1,000,000	As per property coverage document.
	Indemnity Period	30 days	
NEWLY ACQUIRED LOCATIONS			
Newly Acquired Locations	**Limit**	$10,000,000	As per property coverage document.
	Indemnity Period	90 days	
PRESERVATION OF PROPERTY			
Preservation of Property	**Limit**	$250,000	Reimburses expenses incurred in taking reasonable and necessary actions for the temporary protection and preservation of property.
PROFESSIONAL FEES			
Professional Fees	**Limit**	$250,000	Covers reasonable and necessary expenses incurred to accountants, architects, auditors, engineers, or other professionals or employees to prepare and certify particulars or details of claims.
RELOCATION EXPENSE			
Relocation	**Limit**	$1,000,000	Covers necessary relocation expense.
RENTAL INCOME			
Rental Income	**Limit**	$1,000,000	Available if applied for.

SERVICE INTERRUPTION			
Service Interruption	**Limit**	$1,000,000	Covers physical loss or damage to property and/or time element coverage arising form physical loss or damage.
	Indemnity Period	30 days	
	Miles	1	
SOFT COSTS			
Soft Costs	**Limit**	$250,000	Covers necessary soft costs.
TRANSIT			
Transit	**Limit**	$250,000	Covers loss resulting from loss or damage to property in transit.
VALUABLE PAPERS			
Valuable Papers	**Limit**	$250,000	As per property coverage document.

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This is a summary of coverage, please refer to the policy form for specific policy details and exclusions.

Revised on October 31 2018

USI Disclosures

Direct Bill DISCLOSURE: The Insurance Company operates independently for the financing of your insurance premium. Your agreement to finance this premium is directly with the insurance company and not USI Insurance Services.

If payment is not received by the due date, the insurance company could cancel your insurance policy(s) for non-payment of premium. The insurance company has the right to honor the cancellation date and **NOT** offer reinstatement or rewrite the insurance coverage.

We are not in a position to make monthly reminders or verify that your payment was received. Please take the necessary action to avoid possible cancellation of your insurance policy(s) which you are paying directly to the insurance company.

Reviewing Client Contracts DISCLOSURE: As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.

Information Concerning Our Fees: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the "protected information") that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called "cookies."

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

A.M. Best JUA and Unrated Notification - TPS

The events of 2001 have brought many changes and challenges to the international insurance market. These changes in the market have affected the ability of all brokers to locate insurance coverage at a scope and cost of insurance placed in prior years. In addition, insurance carriers have suffered significant losses that may jeopardize their financial stability.

As a matter of policy, USI endeavors to obtain quotations and indications from insurance companies who meet or exceed the USI minimum guidelines for A.M. Best Ratings of companies. Due to the current insurance market conditions, USI has increased its minimum standard for insurers to A-. A.M. Best's current rating scale is attached.

USI bases its guidelines upon ratings issued by A.M. Best company ("Best"). Best is a recognized publisher of information concerning insurer financial conditions. It rates insurers based on many factors, including financial stability. An insurance company's financial condition, can of course, affect its ability to pay claims.

You are insured with Texas Political Subdivisions JSIF is not rated by Best. We are providing you with this information so you can make an informed buying decision as to whether you wish to place your coverage with Texas Political Subdivisions JSIF.

Please sign below and return to us to acknowledge your agreement to placement with Texas Political Subdivisions JSIF.

If you would prefer to explore possible placement with another carrier, please contact our office immediately. Please be advised that another carrier may have more restrictive terms, increased premium, increased deductibles or other terms not present with your current carrier.

AGREED TO:

Granbury Independent School District

_____
(Title – Must be Corporate Officer)

By: _____ Date: _____

Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review, therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

A. M. BEST RATINGS

A++ & A+	Superior	**D**	Poor
A & A-	Excellent	**E**	Under Regulatory Supervision
B++ & B+	Good	**F**	In Liquidation
B & B-	Fair	**S**	Rating Suspended
C++ & C+	Marginal	**NR**	Not Rated

FINANCIAL SIZE CATEGORY
(In $ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000
Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

RATING "NOT ASSIGNED" CLASSIFICATIONS

NR-1 Insufficient Data
NR-2 Insufficient Size and/or Operating Experience
NR-3 Rating Procedure Inapplicable
NR-4 Company Request
NR-5 Not Formally Followed

Client Authorization to Bind

Important Information - Coverage cannot be bound when severe weather is threatening regardless of the expiration date.

After careful consideration of your proposal dated August 05, 2025, we accept your insurance program as presented with the following exceptions, changes, and/or recommendations:

***** Vacant buildings are required to maintain fire protection, security and alarm services in order*** to be covered. The following perils are excluded on Vacant buildings: Vandalism, Sprinkler leakage, Building glass breakage, Water damage and Theft or attempted theft.**
☐ Please bind TPS P&C Coverages
☐ Please bind Cyber Liability - Option 1 included with TPS P&C Coverages
☐ Please bind Cyber Liability - Option 2: $1,000,000 Limit
☐ Please bind Cyber Liability - Option 3: $3,000,000 Limit
☐ Please bind Active Assailant – Option 1: $1,000,000 Limit
☐ Please bind Active Assailant – Option 2: $3,000,000 Limit

Client Signature Date Signed

Granbury Independent School District
GRANBIND

Optional Coverages

CYBER INSURANCE QUOTE - PRIME 250

Granbury ISD

Subject to the terms and conditions contained herein, Cowbell Insurance Agency ("Cowbell") agrees to issue to the below Named Insured the following quote for insurance coverage. Upon binding of this account, we must receive a signed application from the Insured.

Quote Number	QCB-250-Z7PZWUVS		
Name of Insured	Granbury ISD		
Mailing Address	217 N Jones St, Granbury, TX, 76048-2030		
Email Address	brent.wilson@granburyisd.org		
Industry	611110 | Educational Services		
Revenue	$93,109,462.00		
# Of Employees	20	**Year Established**	1999
Agency Name	Apex Insurance Services		
Policy Period	**From: 09/01/2025 (Effective Date) To: 09/01/2026 (Expiration Date)** Both dates at 12:01 AM Insured Local Time		
Policy Term	365 days		
Policy Premium	Estimated Premium (without TRIA)		**$14,548.52**
	TRIA		**$145.48**
	Premium		**$14,694.00**
	Underwriting Fees		**$500.00**
	TOTAL AMOUNT :	**$15,194.00**	
Aggregate Limit	$1,000,000	**Insured State**	TX
Issuing Carrier	Palomar Excess and Surplus Insurance Company NAIC# 16754 (A.M. Best A (Excellent), X Rated)		
Product	Prime 250 | Surplus		

Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears on subsequent pages. **If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy.** The Aggregate Limit shown above is the most the Insurer(s) will pay regardless of the number of Insured Agreements purchased.

Premium:	$14,694
SL Tax:	$751.46
Stamping Fee:	$6.20
Policy Fee:	$300
Provider Fee:	$16,251.66

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COVERAGES - PRIME 250

LIABILITY EXPENSE	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
Liability Costs	$1,000,000	$10,000	-	Full Prior Acts
PCI Costs	$1,000,000	$10,000	-	Full Prior Acts
Regulatory Costs	$1,000,000	$10,000	-	Full Prior Acts

FIRST PARTY EXPENSE	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
Cowbell Breach Fund	$1,000,000	$10,000	-	-
Data Restoration Costs	$1,000,000	$10,000	-	-
Extortion Costs	$1,000,000	$10,000	-	-
Business Impersonation Costs	$1,000,000	$10,000	-	-
Reputational Harm Expense	$1,000,000	-	12 Hours	09/01/2025

FIRST PARTY LOSS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
Business Interruption Loss	$1,000,000	$10,000	8 Hours	-
Contingent Business Interruption Loss	$1,000,000	$10,000	8 Hours	-
System Failure	$1,000,000	$10,000	8 Hours	-
Contingent System Failure	$1,000,000	$10,000	8 Hours	-
Cyber Crime Loss	$250,000	$10,000	-	-
Bricking Costs	$1,000,000	$10,000	-	-
Criminal Reward Costs	$100,000	-	-	-

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ENDORSEMENTS - PRIME 250

COVERAGE ENDORSEMENTS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
California Consumer Privacy Act	$1,000,000	$10,000	-	Full Prior Acts
General Data Protection Regulation	$1,000,000	$10,000	-	Full Prior Acts
Utility Fraud Attack	$100,000	$10,000	-	-
Media Liability	$1,000,000	$10,000	-	Full Prior Acts
Cryptojacking	$100,000	$25,000	-	-
Separate Cowbell Breach Fund Costs Endorsement	$1,000,000	$10,000	-	-

AMENDATORY ENDORSEMENTS

- BIPA Exclusion Endorsement
- War Exclusion Endorsement
- Amended Cyber Event Amendatory Endorsement
- Amend Cooperation Clause

80.0%

- Blanket Additional Insured

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ENDORSEMENTS & FORMS - PRIME 250

(EFFECTIVE AT INCEPTION)

TITLE	FORM #
Cowbell Cyber Risk Insurance Declarations - Prime 250	PRIME 250SL 002 09 21
Notice to Policyholders - OFAC	PN006SL 09 20
Customer Notice of Privacy Policy & Producer Compensation Practices Disclosure	PN007SL PL 0921
Cowbell Cyber Risk Insurance Policy - Prime 250	PRIME 250SL 001 10 20
Service of Process	PRIME 250SL 075 PL 09 21
California Consumer Privacy Act	PRIME 250SL 004 09 20
General Data Protection Regulation	PRIME 250SL 005 09 20
Utility Fraud Attack	PRIME 250SL 006 09 20
Media Liability	PRIME 250SL 007 09 20
Cryptojacking	PRIME 250SL 009 09 20
Amend Cooperation Clause	PRIME 250SL 019 09 20
Blanket Additional Insured	PRIME 250SL 021 09 20
BIPA Exclusion Endorsement	PRIME 250SL 048 09 21
WAR Exclusion Endorsement	PRIME 250SL 088 06 23
Amended Cyber Event Amendatory Endorsement	PRIME 250SL 089 08 23
Separate Cowbell Breach Fund Costs Endorsement	PRIME 250SL 090 04 24
Disclosure Pursuant to Terrorism Risk Insurance Act	PRIME 250SL 028 10 20
Cap on Losses From Certified Acts of Terrorism	PRIME 250SL 029 10 20
Trade or Economic Sanctions Exclusion Endorsement	PRIME 250SL 032 09 20
CB-Compliance	CB-COMPLIANCE (07/24)
Texas Surplus Lines Notice	CB-TX-NOTICE (03/24)

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DESCRIPTION OF COVERAGES - PRIME 250

(Please note this quote contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein).

Liability Costs

Coverage for (1) defense expenses, (2) monetary damages the insured becomes legally obligated to pay including pre-judgment interest, post judgment interests, judgments or settlements; and (3) punitive, exemplary, or multiplied damages but only to the extent such damages are insurable under the applicable law most favorable to the insurability of such damages.

PCI Costs

Coverage for amounts the insured is legally obligated to pay under a Payment Card Services Agreement including: (1) monetary assessments; (2) fines; (3) penalties; (4) chargebacks; (5) reimbursements; (6) fraud recoveries; (7) forensic investigation, including any PFI; and (8) costs or expenses incurred in connection with a PCI DSS compliance audit.

Regulatory Costs

Coverage for (1) any amount the insured is legally required to deposit in a fund for the payment of consumers; (2) fines; or (3) penalties imposed by a federal, state or foreign governmental entity due to a privacy incident.

Cowbell Breach Fund

Coverage for losses and expenses directly associated with recovery activities after a cyber incident. This can include incident response, investigation, forensics, crisis management, notification to customers, call center services, overtime salaries, post-event monitoring services such as credit monitoring, and healthcare records remediation for impacted customers.

Data Restoration Costs

Coverage for the cost to replace, restore, recreate or recover data residing on an insured's computer system that is compromised as a direct result of a network security incident. If such data cannot be replaced, restored, recreated or recovered, then data restoration is limited to the costs associated with that determination.

Extortion Costs

Coverage for losses from a privacy incident or network security incident resulting from a credible threat or series of threats, such as a ransomware attack. This can include expenses to investigate the cause of an extortion threat and the payment amounts, including the actual costs to execute such payment (whether in digital or traditional currency).

Business Impersonation Costs

Coverage for the costs to inform potentially impacted parties (individuals, vendors or suppliers) of fraudulent communications where a third party impersonated the insured to deceive them or any vendor or supplier into sharing credentials or protected information.

Reputational Harm Expense

Coverage for the income loss that the insured sustains during a period of indemnity that directly results from a communication via any medium specifically arising from an actual or alleged incident that threatens to, or actually does negatively harm the insured's reputation

Business Interruption Loss

Coverage for the income loss and extra expenses due to the actual and measurable interruption or degradation in performance of the insured's computer system. This would also include a voluntary shutdown of the insured's computer system when such action is taken to minimize, avoid or reduce further damage as a result of a covered incident.

Contingent Business Interruption Loss

coverage for the income loss and extra expenses due to the actual and measurable interruption or degradation in performance of a service provider's computer system. This would also include a voluntary shutdown of computer systems when such action is taken to minimize, avoid or reduce further damage as a result of a covered incident.

System Failure

Coverage for the income loss and extra expenses due to a system failure (see policy wording) which causes the actual and measurable interruption, suspension, failure, degradation or delay in performance of the insured's computer system.

Contingent System Failure

Coverage for the income loss and extra expense due to a system failure (see policy wording) which causes the actual and measurable interruption, suspension, failure, degradation or delay in performance of a service provider's computer system.

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DESCRIPTION OF COVERAGES - PRIME 250

Cyber Crime Loss

Coverage for loss of money or digital currency directly resulting from any of the following covered events: (1) social engineering (2) reverse social engineering, (3) fraudulent transfer of funds. It also provides coverage for charges incurred by the insured from its telecommunications provider as a result of a telecommunications hack.

Bricking Costs

Coverage for the reasonable and necessary costs, subject to the insurer's prior consent, to replace, remediate or improve the insured's computer system. Costs must be incurred as a direct result of a network security incident.

Criminal Reward Costs

Coverage for amounts offered by the insured for information that leads to the arrest and conviction of any individual(s) committing or trying to commit any illegal act related to any coverage under this policy.

California Consumer Privacy Act

Coverage for the amounts that the insured is legally obligated to pay in responding to a CCPA compliance audit or investigation that directly results from a privacy or a network security incident.

General Data Protection Regulation

Coverage for the amounts that the insured is legally obligated to pay in responding to a GDPR compliance audit or investigation that directly results from a privacy or a network security incident.

Utility Fraud Attack

Coverage for the additional amounts incurred due to the manipulation or deception, by an unauthorized third party for its use, of the insured organization's natural gas, oil, or internet.

Media Liability

Liability costs coverage for intellectual property infringement, other than patent infringement, resulting from the advertising of an insured's services. This builds upon the online media liability coverage in the base form to expand to printed advertising. This includes social media.

Cryptojacking

Coverage for the financial loss resulting from the unauthorized access or unauthorized use of computer systems to mine for digital currency that directly results in additional costs incurred by the insured organization for computing resources.

Separate Cowbell Breach Fund Costs Endorsement

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COWBELL AGGREGATE FACTOR:
BENCHMARKING RISK

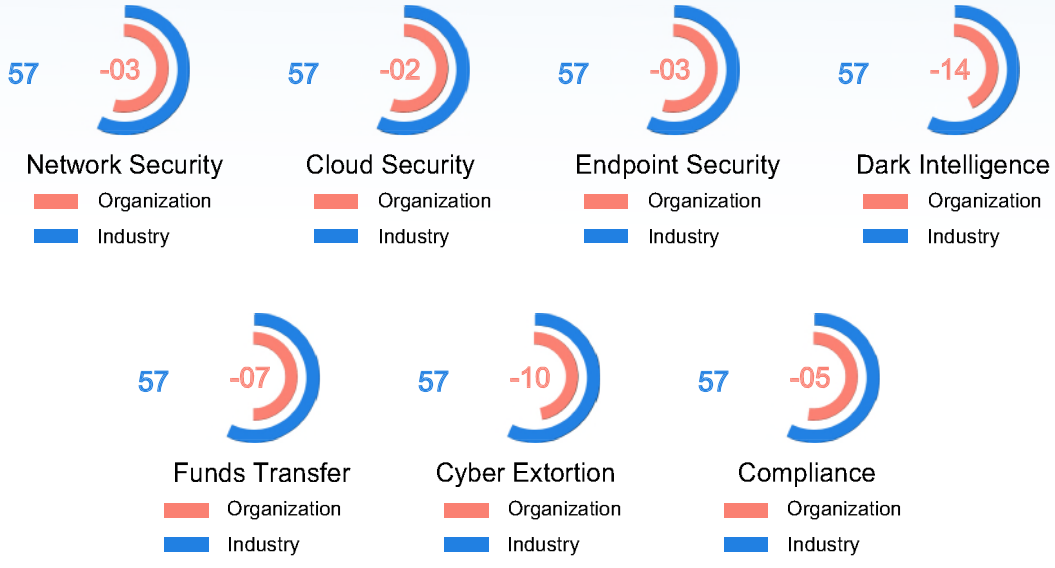
Cowbell Factors are a set of risk ratings that continuously assess your organization for cyber risks. Your company aggregate factor provides an immediate benchmark of your organization against its industry peers.



COWBELL FACTORS:
CONTINUOUS RISK ASSESSMENT

Cowbell Factors are compiled using hundreds of data points from multiple sources: public databases, third-party vendors, proprietary external scanners, dark web intelligence, and compliance information. Cowbell applies artificial intelligence algorithms to model risks and generate Cowbell Factors which define an organization's risk profile.

Your Cowbell Factors



DESCRIPTION - COWBELL FACTORS

Company Aggregate Cowbell Factor

Weighted average of Cowbell Factors for the account and an effective metric to benchmark a company against its industry peers. The higher, the better: a company with a rating of 85represents less risk than one with a rating of 64.

Industry Aggregate Cowbell Factor

Measures an industry overall cyber risk profile. This is calculated for each industry based on Cowbell's risk pool of 25 million U.S. accounts, incorporating information from proprietary scannersand external data sources.

Network Security

Measures the strength of the organization's network infrastructure and whether security best practices are deployed - encryption, secure protocols, patching frequency. This factoralso checks for vulnerabilities, malware, and misconfigurations.

Cloud Security

Measures the strength of an organization's cloud security based on footprint on commonly used public clouds (AWS, Azure, GCP, etc), security configuration, and alignment to security best practices.

Endpoint Security

Measures endpoints preparedness (servers, mobile devices, IoT endpoints) towards cyberattacks. This factor incorporates the number of endpoints as well as the level of security hygiene applied to them.

Dark Intelligence

Measures an organization's exposure on the darkweb, taking into account the type, timing, and volume of data exposed and its value for criminal activity (examples: stolen credentials, PII).

Funds Transfer

Tracks risk markers related to the compromise of emails that commonly leads to nefarious activities such as fraudulent funds transfer.

Cyber Extortion

Measure of an organization's potential exposure to extortion related attacks such as ransomware.

Compliance

Measures an organization's level of compliance to security standards such as CIS (Center of Internet Security) benchmarks, NIST CSF (Cyber Security Framework), CSC-20 (CriticalSecurity Controls), HIPAA, PCI, EU GDPR and CCPA.

Supply Chain

Measures an organization's susceptibility to software supply chain incidents. This factor is compiled from technographic and firmographic data, web scraping information, and public vulnerability repositories.

Insider Threat

Measures an organization's susceptibility to insider threats. This factor is compiled from social media platforms and other sources that might expose attrition rate, negative opinion, or detrimental intent towards the organization by past and current employees and stakeholders.

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6800 Koll Center Parkway, Suite 250, Pleasanton CA 94566

SURPLUS LINES COMPLIANCE NOTICE

ISSUING CARRIER **Palomar Excess and Surplus Insurance Company**

We are pleased to enclose policy documents for this account.

Please be advised that by binding this risk with the above referenced Surplus Lines Insurance Company, you agree that as the Surplus Lines Broker responsible for the placement of this insurance policy, it is your obligation to comply with all States Surplus Lines Laws including completion of any declarations / affidavits that must be filed as well as payment of any and all Surplus Lines taxes that must be remitted to the State(s). We will look to you for indemnification if controlling Surplus Lines Laws are violated by you as the Surplus Lines broker responsible for the placement.

You further confirm that any applicable state requirement concerning a diligent search for coverage by admitted carriers has been fulfilled in accordance with state law.

Thank you for this placement and your regulatory compliance.

NAMED INSURED: **Granbury ISD**

NUMBER: **QCB-250-Z7PZWUVS**

STATE: **TX**

SURPLUS LINES BROKER: **Robert Hughes**

FILING STATE SURPLUS LICENSE NUMBER: **1476208**

AGENCY NAME: **Apex Insurance Services**

AGENCY MAILING ADDRESS: **1720 Windward Concourse, Suite 230**
Alpharetta, GA, 30005

6800 Koll Center Parkway, Suite 250, Pleasanton CA 94566

TEXAS SURPLUS LINES NOTICE

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462

Evanston Insurance Company

ACTIVE ASSAILANT QUOTATION

Policy Information	
Policy Number	**CV2789A25MZA**
Named Insured	**Granbury ISD**
Named Insured Mailing Address	**217 N. Jones** **Granbury, TX 76048**
Broker Information	**Apex**
Policy Period	From September 1st, 2025 to September 1st, 2026, at 12:01 A.M. Standard Time at your mailing address shown above

This Policy Consists Of The Following Coverage Part(s), But Only For Which A Premium Is Indicated. This Premium May Be Subject To Adjustment.

Coverage Option 1	Limit	Deductible	Premium	Markel Share
Active Assailant	USD 1,000,000 per occurrence and in the annual aggregate	As per below	USD 14,250 705.68 5.82 300 15,261.50	100%

Coverage Option 2	Limit	Deductible	Premium	Markel Share
Active Assailant	USD 3,000,000 per occurrence and in the annual aggregate	As per below	USD 25,000 1,227.05 10.12 300 26,537.17	100%
Active Assailant Liability sublimit	USD 1,000,000 per occurrence and in the annual aggregate	As per below		

Insured Location(s)
Total Declared Values: $254,259,644
Covered Property:
☒ Per schedule on file with us

MDTA 0002 03 22

Option 1

Active Assailant Coverage Form Aggregate Limit Of Insurance	
Coverage Form Aggregate Limit Of Insurance:	$1,000,000 All Loss, Damages, Claims, And Claim Expenses Under All Coverages Combined.

Section I – Property Coverages	
Covered Property: ☒ Per schedule on file with us	
Damage To Covered Property Limit Of Insurance And Deductible	
Each Occurrence Limit Of Insurance:	$1,000,000
Each Occurrence Deductible:	$10,000

Additional Coverage Limits And Limitations (Part of overall limit and not in addition to)		
Business Interruption:	$1,000,000 Each Occurrence	Waiting Period: 06 Hours
Civil Or Military Authority:	Duration: 90 Days	Waiting Period: 03 Hours
Extended Period Of Indemnity:	Duration: 90 Days	
Ingress/Egress:	Duration: 90 Days	Waiting Period: 03 Hours
Extra Expense	$1,000,000 Each Occurrence	
Professional Fees:	Subject to Damage To Covered Property Each Occurrence Deductible	

Section II – Liability Coverages	
Active Assailant And Hostage Event Liability Limit Of Insurance And Deductible	
Each Occurrence Limit Of Insurance:	$1,000,000
Each Occurrence Deductible:	$25,000

Ancillary Support Services Limits Of Insurance (Part of overall limit and not in addition to)	
Clean-up Costs:	$100,000 Each Occurrence
Counseling Costs	$1,000,000 Each Occurrence
Crisis Management Response Services:	$100,000 Each Occurrence
Employee Retraining Costs	$10,000 Each Employee
Funeral Costs	$10,000 Each Person $150,000 Aggregate Per Event
Medical And Dental Costs:	$1,000,000 Each Occurrence
Replacement Employee Recruitment Costs	$1,000,000 Each Occurrence
Rest And Rehabilitation	$50,000 Each Occurrence
Other Costs	$1,000,000 Each Occurrence
Ancillary Support Services Aggregate Limit Of Insurance:	$1,000,000

Option 2

Active Assailant Coverage Form Aggregate Limit Of Insurance	
Coverage Form Aggregate Limit Of Insurance:	$3,000,000 All Loss, Damages, Claims, And Claim Expenses Under All Coverages Combined.

Section I – Property Coverages	
Covered Property: ☒ Per schedule on file with us	
Damage To Covered Property Limit Of Insurance And Deductible	
Each Occurrence Limit Of Insurance:	$3,000,000
Each Occurrence Deductible:	$10,000

Additional Coverage Limits And Limitations (Part of overall limit and not in addition to)		
Business Interruption:	$3,000,000 Each Occurrence	Waiting Period: 06 Hours
Civil Or Military Authority:	Duration: 90 Days	Waiting Period: 03 Hours
Extended Period Of Indemnity:	Duration: 90 Days	
Ingress/Egress:	Duration: 90 Days	Waiting Period: 03 Hours
Extra Expense	$3,000,000 Each Occurrence	
Professional Fees:	Subject to Damage To Covered Property Each Occurrence Deductible	

Section II – Liability Coverages	
Active Assailant And Hostage Event Liability Limit Of Insurance And Deductible	
Each Occurrence Limit Of Insurance:	$1,000,000
Each Occurrence Deductible:	$25,000

Ancillary Support Services Limits Of Insurance (Part of overall limit and not in addition to)	
Clean-up Costs:	$100,000 Each Occurrence
Counseling Costs	$3,000,000 Each Occurrence
Crisis Management Response Services:	$100,000 Each Occurrence
Employee Retraining Costs	$10,000 Each Employee
Funeral Costs	$10,000 Each Person $150,000 Aggregate Per Event
Medical And Dental Costs:	$3,000,000 Each Occurrence
Replacement Employee Recruitment Costs	$3,000,000 Each Occurrence
Rest And Rehabilitation	$50,000 Each Occurrence
Other Costs	$3,000,000 Each Occurrence
Ancillary Support Services Aggregate Limit Of Insurance:	$3,000,000

Total Layer Premium Option 1	
Annual Premium:	$14,250
Markel Share Premium:	$14,250
Minimum Premium:	Fully Earned

Total Layer Premium Option 2	
Annual Premium:	$25,000
Markel Share Premium:	$25,000
Minimum Premium:	Fully Earned

Forms And Endorsements
Forms and Endorsements to be provided at time of binding. Coverage as per Markel Standalone Active Assailant Form

These Declarations, together with the Common Policy Conditions and Coverage Form(s) and any Endorsement(s), complete the above numbered policy.

Additional Information
This quotation will expire in 30 days.
Quoted terms are subject to confirmation of no known or reported losses, incident or threats of the type of event covered under this policy within the past 5 years.
It is your responsibility to handle all E&S filings as well as collect and pay the E&S taxes if the above coverage is secured.
Company reserves the right to adjust quotation subject to changes in T&C prior to binding.

Countersigned: July 28th, 2025 By: Kyle Rogers

DATE **AUTHORIZED REPRESENTATIVE**

MDTA 0002 03 22

EVANSTON INSURANCE COMPANY

ACTIVE ASSAILANT COVERAGE FORM

VARIOUS PROVISIONS IN THIS POLICY MAY RESTRICT OR EXCLUDE COVERAGE. PLEASE READ THE ENTIRE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS AND DUTIES AND WHAT IS AND IS NOT COVERED.

PLEASE NOTE THAT AMOUNTS INCURRED AS CLAIM EXPENSES WILL REDUCE THE LIMIT OF INSURANCE AVAILABLE.

Throughout this Coverage Form the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us", and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section **VI** – Definitions.

SECTION I – PROPERTY COVERAGES

A. Damage To Covered Property

1. We will pay:

a. For direct physical loss of or damage to Covered Property that:

(1) Results from an "active assailant event" or "hostage event" occurring during the policy period; and

(2) Is directly caused by the actions of an "active assailant" during an "active assailant event" or a "hostage taker" during a "hostage event"; and

b. Reasonable and necessary costs you incur to remove debris of:

(1) Covered Property remaining from an Insured Location and the area immediately adjacent to the Insured Location; and

(2) Uninsured property from the Insured Location;

if Covered Property sustains direct physical loss or damage as a direct result of an "active assailant event" or "hostage event".

The cost of removal of debris will not be considered in determination of the valuation of the property covered.

We will not be liable for the expense of removing contaminated or polluted uninsured property, nor the "pollutant" or contaminant therein or thereon, whether or not the pollution or contamination results from insured physical loss or damage.

2. Covered Property means the real and personal property declared to us as shown in the Declarations.

3. Covered Property does not include:

a. Land or land values;

b. Power transmission lines, feeder lines, or pipelines beyond 1,000 feet of the Insured Location;

c. Any building or structure, or property contained within, while such building or structure is "unoccupied" for more than 30 consecutive days, unless the property is intended to be "unoccupied" in its normal operations;

d. Aircraft, including unmanned aircraft and any other aerial device, or watercraft;

e. Any land conveyance, including vehicles, locomotives, or rolling stock, unless such land conveyance is shown in the Declarations and solely while located at the Insured Location at the time of its damage;

f. Animals, plants, and living things of all types;

g. Property in transit not on the Insured Location;

h. Contraband or property in the course of illegal trade;

i. **"**Electronic Data"; or

j. Any property not owned by you or that you have not declared to us.

B. Additional Coverages

Subject to the corresponding Additional Coverage Limits And Limitations shown in the Declarations, we will pay for the following loss you sustain as a direct result of an "active assailant event" or "hostage event":

1. Business Interruption

The actual "income loss" sustained by you during the "period of restoration", directly caused by a covered "active assailant event" or "hostage event" that interrupts your business.

2. Civil Or Military Authority

The actual "income loss" sustained by you directly caused by the prevention of ingress to or egress from an Insured Location or part of an Insured Location by order by a civil or military authority during the policy period for a period not to exceed the Duration shown in the Declarations, due to an "active assailant event" or "hostage event" resulting in direct physical loss or damage to property of the type insured under this Coverage Form within one mile of the affected Insured Location.

3. Extended Period Of Indemnity

The actual amount of the reduction in sales sustained during the Duration shown in the Declarations after the "period of restoration" has ended, but only if resulting from:

a. Restoration efforts, meaning efforts to physically restore the business to the condition that would have existed had no "active assailant event" or "hostage event" occurred; or

b. Contract cancellation, meaning cancellation of contracts you entered into prior to the "active assailant event" or "hostage event" for sales that would have been earned during the time period described above.

If you could have minimized the total reduction in sales by:

(1) A complete or partial resumption of the business operations;

(2) Making use of merchandise, stock, or other property at the Insured Location or elsewhere; or

(3) Using or increasing business operations elsewhere;

then we will take such possible reduction of loss into account when calculating the amount of loss we will pay.

4. Ingress/Egress

The actual "income loss" sustained by you directly caused by the prevention of ingress to or egress from an Insured Location or part of an Insured Location during the policy period for a period not to exceed the Duration shown in the Declarations, due to an "active assailant event" or "hostage event" resulting in direct physical loss or damage to property of the type insured under this Coverage Form that occurred within one mile of the affected Insured Location. This Additional Coverage does not apply if the prevention of ingress or egress was by order of a civil or military authority.

5. Extra Expense

The actual "extra expense" incurred by you during the "period of restoration" directly caused by an "active assailant event" or "hostage event" that interrupts your business.

The amount of "extra expense" will be determined based on all expenses that exceed the normal operating expenses that would have been incurred during the "period of restoration" if no "active assailant event" or "hostage event" had occurred. We will deduct from the total of such expenses:

a. The salvage value that remains of any property bought for temporary use during the "period of restoration", once operations are resumed; and

b. Any "extra expense" that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions, and provisions as this insurance.

6. Professional Fees

Reasonable and necessary costs you incur with our prior written consent for the fees of your accountants, architects, auditors, or engineers, plus the cost of using your "employees", to produce and certify any particulars or details contained in your books or documents, or such other evidence we require in connection with a claim submitted under this Coverage Form.

We will not pay for any fees and costs of attorneys, public adjusters, or loss appraisers or loss consultants, or anyone retained on their behalf, who provide consultation on insurance coverage or who negotiate claims.

The amount we will pay under this Section **I** – Property Coverages is limited as described in Section **V** – Limits Of Insurance, Deductibles, And Waiting Periods. Our obligation to make any payments ends when we have used up the Coverage Form Aggregate Limit Of Insurance or applicable limit shown in the Declarations.

SECTION II – LIABILITY COVERAGES

A. Active Assailant And Hostage Event Liability

1. We will pay those sums that the insured becomes legally obligated to pay as damages because of a claim for "bodily injury" or "property damage" directly caused by an "occurrence". We will also pay "claim expenses" incurred by the insured with our prior written consent.

We may, at our discretion, investigate any "active assailant event" or "hostage event", and will have the right and duty to defend:

a. Any "suit" against an insured that seeks damages, even if any of the allegations of the "suit" are groundless, false, or fraudulent; or

b. Any claim in the form of a regulatory proceeding;

arising out of or resulting from an "occurrence".

Defense counsel must be mutually agreed upon between the insured and us. In the absence of such agreement, our decision will be final. We will pay "claim expenses" incurred by us for such defense.

The amount we will pay for damages and "claim expenses" combined is limited as described in Section **V** – Limits Of Insurance, Deductibles, And Waiting Periods. The limit of insurance available to pay damages under this Paragraph **A.** Active Assailant And Hostage Event Liability will be reduced and may be completely exhausted by the payment of "claim expenses". Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of damages or "claim expenses".

2. This insurance applies to "bodily injury" or "property damage" only if you notify us in writing of the "active assailant event" or "hostage event" as soon as practicable and in no event later than 90 days after the coverage afforded under this Coverage Form expires.

3. We will not settle any claim or "suit" without your consent, which consent will not be unreasonably withheld. If you refuse to consent to any settlement or compromise recommended by us and acceptable to the claimant and elect to contest the claim, our liability for any damages, "claim expenses", and any penalties or interest assessed as a result of failing to settle will not exceed:

a. The amount for which the claim could have been settled, less the Active Assailant And Hostage Event Liability Each Occurrence Deductible shown in the Declarations, plus "claim expenses" incurred up to the time of such refusal; or

b. The applicable limit of insurance;

whichever is less, and we will have the right to withdraw from the further defense by tendering control of such defense to you.

B. Ancillary Support Services

Subject to the corresponding Ancillary Support Services Limits Of Insurance and the Ancillary Support Services Aggregate Limit Of Insurance shown in the Declarations, we will pay the following additional costs sustained as a direct result of an "occurrence":

1. **Clean-up Costs**

   Costs related to the clean-up of an Insured Location after an "active assailant event" or "hostage event". Clean-up costs may include biological cleaning or sanitation.

2. **Counseling Costs**

   Costs incurred for the provision of care by psychiatrists, social workers, or counselors to mitigate the adverse mental, emotional, or psychological effects of an "active assailant event" or "hostage event" for any person physically present at or within 650 feet of an Insured Location during such "active assailant event" or "hostage event".

   This coverage applies only to counseling costs incurred within two years after an "active assailant event" or "hostage event".

3. **Crisis Management Response Services**

   Costs incurred for the services of a crisis management consultant retained by us to provide you with "crisis management response services" after an "active assailant event" or "hostage event".

   This coverage applies only to crisis management response service costs incurred within one year after an "active assailant event" or "hostage event".

4. **Employee Retraining Costs**

   Job retraining costs for "employees" physically present and physically injured as a result of an "active assailant event" or "hostage event".

   This coverage applies only to employee retraining costs incurred within 120 days after an "active assailant event" or "hostage event".

5. **Funeral Costs**

   Funeral costs for any person killed as a direct result of "bodily injury" sustained during an "active assailant event" or "hostage event".

6. **Medical And Dental Costs**

   Medical and dental costs incurred to mitigate the adverse physical effects of "bodily injury" sustained as a result of an "active assailant event" or "hostage event" for any person physically present at or within 650 feet of an Insured Location during such "active assailant event" or "hostage event"; provided, however, that this coverage will only apply to persons who are first seen by a medical or dental practitioner within 30 days of an "active assailant event" or "hostage event" occurring.

   Medical and dental costs do not include counseling costs.

   This coverage applies only to medical and dental costs incurred within two years after an "active assailant event" or "hostage event".

7. **Replacement Employee Recruitment Costs**

   Recruitment costs to replace "employees" physically present and physically injured as a result of an "active assailant event" or "hostage event" and unable to continue working as a result of their injuries.

   This coverage applies only to replacement employee recruitment costs incurred within 120 days after an "active assailant event" or "hostage event".

8. **Rest And Rehabilitation Costs**

   Reasonable costs related to rest and rehabilitation, including travel, lodging, and meals, for "employees" who suffer "bodily injury" as a result of an "active assailant event" or "hostage event".

   Rest and rehabilitation costs do not include counseling costs or medical and dental costs.

   This coverage applies only to rest and rehabilitation costs incurred within one year after an "active assailant event" or "hostage event".

9. Other Costs

Any other costs for which coverage is not otherwise provided in this Section incurred with our prior written consent to mitigate the adverse effects of an "active assailant event" or "hostage event".

The amount we will pay under this Section **II** – Liability Coverages is limited as described in Section **V** – Limits Of Insurance, Deductibles, And Waiting Periods. Our obligation to make any payments ends when we have used up the Coverage Form Aggregate Limit Of Insurance or applicable limit shown in the Declarations.

C. Who Is An Insured

The word "insured", whether in the singular or plural, means:

1. The Named Insured stated in the Declarations;

2. Any past or current principal, partner, member, manager, officer, director, trustee, shareholder, or "employee" of the Named Insured solely while acting on behalf of the Named Insured and within the scope of their duties as such; and

3. The heirs, executors, administrators, assigns, and legal representatives of each insured in Paragraphs **1.** and **2.** above in the event of death, incapacity, or bankruptcy of each such insured, but only for each such insured's liability as is otherwise covered herein.

SECTION III – EXCLUSIONS

A. Applicable To All Coverages

We will not pay for loss, damage, increased cost, "bodily injury", "property damage", damages, or "claim expenses", regardless of any other cause or event that contributes concurrently or in any sequence to such loss, damage, increased cost, "bodily injury", "property damage", damages, or "claim expenses":

1. Asbestos

Arising, directly or indirectly, out of asbestos exposure of any kind including, but not limited to, emission, release, discharge, dispersal, or escape of asbestos.

2. Burglary, Home Invasion, Looting, Vandalism, Theft, Armed Robbery, Or Larceny

Arising out of actual or attempted burglary, home invasion, looting, vandalism, theft, armed robbery, or larceny.

3. Chemical Or Biological Agent Or Disease

Arising, directly or indirectly, out of chemical or biological agent or disease exposure of any kind including, but not limited to, use, transmission, emission, release, discharge, dispersal, or escape of any chemical or biological agent or disease.

4. Gang-related Or Organized Crime

Arising out of gang-related or organized crime.

5. Insured's Use Of Firearms

Caused by the carrying (whether or not concealed), use, misuse, or discharge of, or the failure to use or discharge, any "firearm", regardless of whether done so with your consent or knowledge, by any insured, "employee" of an insured, or contractor or employee of any security or similar company hired by an insured.

6. Nuclear Hazard

Arising, directly or indirectly, out of nuclear detonation, nuclear reaction, nuclear radiation, or radioactive contamination, however caused.

7. Pollution

Arising, directly or indirectly, out of the actual, alleged, or threatened discharge, dispersal, release, or escape of "pollutants", including any direction or request to test for, monitor, clean-up, remove, contain, treat, detoxify, or neutralize "pollutants".

8. Ransom Or Extortion Payment

Cash, cryptocurrency, or marketable securities, goods, or services provided by way of ransom or other response to extortion or hostage demands.

9. Refunds Or Rescheduling

Refunds or compensation or any costs relating to event rescheduling or relocation.

10. Road Rage

Arising out of road rage.

11. Sexual Abuse Or Molestation

Arising out of sexual abuse or molestation in any form, whether threatened or actual.

This exclusion applies to all claims, "suits", and causes of action, even if the claim, "suit", or cause of action against the insured alleges:

a. Negligence or other wrongdoing in the employment, investigation, supervision, training, or retention of any person;

b. Improper reporting to the proper authorities or failure to so report;

c. Intentional or negligent infliction of emotional distress, pain, or suffering;

d. Defamation, libel, or slander; or

e. Violations of any statute or ordinance;

related to sexual abuse or molestation.

12. Strikes or Riots

Arising, directly or indirectly, out of any protest or strike, labor unrest, riot, or civil commotion.

13. Suspension, Cancellation, Or Lapse Of Lease Or Contract

Increase in loss:

a. Due to suspension, cancellation, or lapse of any lease, contract, license, or orders; or

b. For penalties of any nature.

14. Threat Or Hoax

As a result of threat or hoax.

15. War

Arising, directly or indirectly, out of war, invasion, or warlike operations (whether war be declared or not), hostile acts of sovereign or local government entities, civil war, rebellion, revolution, insurrection, martial law, usurpation of power, or civil commotion assuming the proportions of or amounting to an uprising.

B. Applicable To Section I – Property Coverages Only

We will not pay for any:

1. Consequential Loss

a. Loss of use, loss of income, or increased cost of working, except for any "income loss" covered under Paragraph **B.** Additional Coverages of Section **I** – Property Coverages;

b. Delay or loss of markets, depreciation, or reduction in functionality; or

c. Consequential or indirect loss or damage, except as specifically provided by this Coverage Form.

2. Cyber Incident And Electronic Data

a. Loss, damage, cost, or expense caused, directly or indirectly, by any of the following:

(1) A "cyber incident";

(2) Theft or the transfer of property arising out of a "cyber incident";

(3) Any action taken in controlling, preventing, suppressing, or remediating a "cyber incident"; or

(4) Any partial or total unavailability or failure, or series of related partial failures, to access, process, use, or operate any "computer system".

b. Loss, loss of use, damage, destruction, distortion, erasure, corruption, reduction in functionality, repair, replacement, restoration, or reproduction of "electronic data" arising out of a "cyber incident".

This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies regardless of:

(1) Any provision or endorsement to the contrary and supersedes any conflicting language in this Coverage Form;

(2) Actual, imminent, or suspected loss or damage;

(3) "Electronic data" or "computer systems" owned, leased, or operated by an insured or any other party;

(4) Amounts pertaining to the value of "electronic data";

(5) Acts, costs, or expenses to sue, labor and travel for, in, and about, the defense, safeguarding, and recovery of property, including "computer systems" or "electronic data"; or

(6) Legal costs, expenses, or fees.

This exclusion does not apply to loss arising from the use of any "computer system" in the launch, guidance system, or firing mechanism of any weapon or missile when used in an "active assailant event" or "hostage event".

3. Loss During Idle Period

Loss during any idle period including, but not limited to, when production, operation, service, or delivery or receipt of goods would cease, would not have taken place, or would have been prevented due to:

a. Planned or rescheduled shutdown; or

b. Strikes or other work stoppage.

4. Loss Of Market Or Attraction

Loss arising out of loss of market or loss of attraction.

5. Ordinance Or Law

Loss or damage caused, directly or indirectly, by the enforcement of or compliance with any ordinance or law:

a. Regulating the construction, use, or repair of any property; or

b. Requiring the tearing down of any property.

This exclusion applies whether the loss results from:

(1) An ordinance or law that is enforced even if the property has not been damaged; or

(2) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling, or demolition of property, or removal of its debris, following a physical loss to that property.

6. Organic Pathogen

Arising, directly or indirectly, out of the presence, growth, proliferation, spread, or any activity of "organic pathogens".

This exclusion applies regardless of whether there is any:

a. Direct physical loss of or damage to Covered Property;

b. Loss of use, occupancy, functionality, or decreased valuation of Covered Property or "income loss", "extra expense", or action of civil authority; or

c. Action required including, but not limited to, testing, repair, replacement, removal, clean-up, abatement, disposal, relocation, or actions taken to address medical or legal concerns.

7. Remote Utility Event

Loss under any Additional Coverage caused by an "active assailant event" or "hostage event" at a facility supplying gas, electric, water, or telephone facilities to an Insured Location unless caused by an event within 650 feet of an Insured Location.

8. Utility Services

Loss or damage caused by factors including, but not limited to, cessation, fluctuation or variation in, or insufficiency of, water, gas, or electricity supplies, telecommunications, or any type of utility service.

C. Applicable To Section II – Liability Coverages Only

This insurance does not apply to:

1. Breach Of Contract

Any increase in damages or "claim expenses" due to fines or damages for breach of contract or for late or non-completion of orders, or penalties of any nature.

2. Contractual Liability

Any "bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

3. Cyber Incident, Data Compromise, And Violation Of Statutes Related To Personal Data

Damages caused by, arising out of, or in any way involving, directly or indirectly:

a. The loss of, loss of use of, corruption of, inability to access, or reduction in functionality of a "computer system", including, but not limited to:

(1) Damage to or loss of data occurring on a "computer system";

(2) Unauthorized access of a "computer system";

(3) Computer malware on a "computer system";

(4) Human error affecting a "computer system";

(5) System failure occurring on a "computer system";

(6) A defect of a "computer system";

(7) Social engineering, including, but not limited to, any priming, pretexting, spoofing, or other fraudulent, manipulative, or deceptive communication; or

(8) Cyber extortion;

b. Any:

(1) Access to or disclosure of (whether such access or disclosure is authorized or unauthorized); or

(2) Theft, alteration, or corruption of;

any person's or organization's confidential, intellectual, or proprietary information or data, including, but not limited to, "personal data", patents, trade secrets, processing methods, customer lists, or any other type of nonpublic information; or

c. Any action or omission that violates or is alleged to violate any federal, state, or local statute, law, rule, ordinance, or regulation that addresses, prohibits, regulates, or limits the printing, interception, dissemination, disposal, collecting, recording, sending, transmitting, communicating, distribution, sharing, sale, storage, retaining, receiving, or protection of "personal data", including, but not limited to:

(1) The Illinois Biometric Information Privacy Act (BIPA);

(2) The California Consumer Privacy Act (CCPA);

(3) The California Invasion Of Privacy Act (CIPA);

(4) The New York Stop Hacks and Improve Electronic Data Security Act (SHIELD Act);

(5) The European Union General Data Protection Regulation (GDPR); or

(6) Any similar or related federal, state, or local statute, law, rule, ordinance, or regulation;

including any amendments thereto.

This exclusion applies even if damages are claimed for notification costs, credit monitoring or repair expenses, forensic expenses, public relation expenses, costs associated with the replacement or reissuance of payment cards, fines, penalties, loss of use of property that has not been physically damaged, or any other loss, cost, or expense incurred by you or others arising out of that which is excluded above.

However, this exclusion does not apply to:

a. Liability for damages because of "bodily injury" or physical damage to tangible property of others. For the purpose of this exclusion, "electronic data" is not tangible property; and

b. Loss arising from the use of any "computer system" in the launch, guidance system, or firing mechanism of any weapon or missile when used in an "active assailant event" or "hostage event".

The insurance afforded by this exception is excess over any other valid and collectible insurance available to the insured, whether primary, excess, contingent, or issued on any other basis.

4. Employer's Liability

a. "Bodily injury" to:

(1) An "employee" arising out of and in the course of:

(a) Employment; or

(b) Performing duties related to the conduct of your business; or

(2) The spouse, child, parent, brother, or sister of that "employee" as a consequence of Paragraph **a.** above.

b. Medical and dental costs or counseling costs for an "employee" of any insured, if such costs are payable or must be provided under any employer's liability coverage.

This exclusion applies whether the insured may be liable as an employer or in any other capacity and to any obligation to share damages with or repay someone else who must pay damages because of the injury.

5. Mental Anguish

Damages or "claim expenses" arising out of claims for mental injury, anguish, or shock where no "bodily injury" has occurred, except as covered under **2.** Counseling Costs of Paragraph **B.** Ancillary Support Services of Section **II** – Liability Coverages in the form of counseling costs.

6. Organic Pathogen

a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged, or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "organic pathogen" on or within a building or structure, including its contents, regardless of whether any other cause, event, material, or product contributed concurrently or in any sequence to such injury or damage.

b. Any loss, cost, or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "organic pathogens" by any insured or by any other person or entity.

c. Costs and expenses to investigate or defend any claim or "suit" or payment of any fine or penalty for the exclusions in Paragraphs **a.** or **b.** above.

This exclusion applies:

(1) To any obligations to share damages with or repay someone else who must pay damages; and

(2) To any "organic pathogen" emanating from or moving anywhere indoors or outdoors.

7. Perpetrator Expenses

Any damages, "claim expenses", or medical, dental, counseling, or funeral costs for an "active assailant" or "hostage taker".

8. Punitive Or Exemplary Damages

a. Punitive or exemplary damages or the multiplied portions of multiplied damages, including the trebling of damages;

b. Fines, penalties, or sanctions imposed by law; or

c. "Claim expenses" related to any of the above.

9. Workers' Compensation And Similar Laws

a. Any obligation of the insured under workers' compensation, unemployment compensation, social security, or disability laws, statutes, or regulations; or

b. Medical and dental costs or counseling costs for a person, whether or not an "employee" of any insured, if such costs are payable or must be provided under any workers' compensation, unemployment compensation, or disability laws, statutes, or regulations.

SECTION IV – CONDITIONS

A. Applicable To All Coverages

1. Joint Insureds

Our total liability for any loss, damage, cost, "claim expenses", or expense of any nature sustained by any one or more of the insureds under this Coverage Form will not exceed the applicable limits of insurance shown in the Declarations. We will have no liability in excess of the limits of insurance, regardless of the number of insureds that sustain loss.

2. Legal Action Against Us

No one may bring a legal action against us unless:

a. There has been full compliance by the insured with all of the terms of this Coverage Form; and

b. The action is brought within two years after the expiration or cancellation of the insurance afforded under this Coverage Form.

3. Misrepresentation Or Fraud

This Coverage Form is void in any case of fraud by you as it relates to this Coverage Form at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

a. This Coverage Form;

b. The insured property;

c. Your interest in the Covered Property; or

d. A claim under this Coverage Form.

4. Policy Period, Coverage Territory

Under this Coverage Form:

a. We cover loss or damage commencing:

(1) During the policy period shown in the Declarations; and

(2) Within the coverage territory.

b. The coverage territory is the United States of America (including its territories and possessions), Puerto Rico, and Canada.

B. Applicable To Section I – Property Coverages Only

1. Loss Conditions

a. Abandonment

There can be no abandonment of any property to us.

b. Appraisal

If we and you fail to agree on the value of property or the amount of loss, either party may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select a competent and impartial umpire. If the two arbitrators cannot agree on the umpire, either may request that selection be made by a judge of a court having jurisdiction.

The appraisers together will state separately the value of the property and amount of loss. If the appraisers fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

(1) Pay its chosen appraiser; and

(2) Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we still retain our right to deny the claim.

c. Duties In The Event Of Loss Or Damage

(1) You must see that the following are done in the event of loss of or damage to Covered Property:

(a) Notify the police if a law may have been broken.

(b) Give us prompt written notice of the loss or damage. Include a description of the property involved.

(c) As soon as possible, give us a description of how, when, and where the loss or damage occurred.

(d) Take all reasonable steps to protect the Covered Property from further damage and keep a record of your expenses necessary to protect the Covered Property for consideration in the settlement of the claim. This will not increase the limit of insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not an "active assailant event" or "hostage event". Also, if feasible, set the damaged property aside and in the best possible order for examination.

(e) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values, and amount of loss claimed.

(f) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also, permit us to take samples of damaged and undamaged property for inspection, testing, and analysis, and permit us to make copies from your books and records.

(g) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms. If no such proof of loss has been received by us within two years of the expiration date of this policy, we will be discharged from all liability under this coverage form.

(h) Cooperate with us in the investigation or settlement of the claim.

(2) We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including the insured's books and records. In the event of an examination, the insured's answers must be signed.

d. Salvage And Recoveries

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the limits of insurance.

e. Subrogation

(1) Any release from liability entered into in writing by you prior to loss or damage covered herein will not affect this Coverage Form or your right to recover hereunder. The right of subrogation against any of your subsidiaries or affiliated companies or any other companies associated with you through ownership or management is waived.

In the event of any payment under this Coverage Form, we will be subrogated to the extent of such payment to all your rights of recovery. You must:

(a) Execute all papers required;

(b) Cooperate with us and upon our request, attend hearings and trials;

(c) Assist in the conduct of suits, effecting settlements, securing and giving evidence, and attaining the attendance of witnesses; and

(d) Do anything that may be necessary to secure such right.

We will act in concert with all other interests concerned (including you) in the exercise of such rights of recovery.

(2) If any amount is recovered through subrogation, such amount will be distributed in the following priorities:

(a) First, any party (including you) suffering loss or damage of the type covered by this Coverage Form and in excess of the coverage under this Coverage Form will be reimbursed up to the amount of such loss or damage (excluding the amount of the Deductible under this Coverage Form);

(b) Second, we will be reimbursed to the extent of our payment under this Coverage Form;

(c) Third, you will be reimbursed for any Deductible payment under this Coverage Form; and

(d) Fourth, you or any insurer providing insurance primary to this Coverage Form, with respect to the amount of such primary insurance, self-insured retention, or loss or damage of a type not covered by this Coverage Form.

(3) The expense of all proceedings necessary to the recovery of any such amount will be apportioned between the interests concerned, including that of the insured, in the ratio of their respective recoveries as finally settled. If there is no recovery and proceedings are instituted solely on our initiative, the expense thereof will be borne by us.

f. Valuation

(1) Covered Property

In the event of loss of or damage to Covered Property, settlement will be based upon the cost of repairing, replacing, or restoring (whichever is the least) property on the same site, or nearest available site (whichever incurs the least cost) with material of like kind and quality without deduction for depreciation, subject to the following provisions:

(a) The repairs, replacement, or restoration must be executed with due diligence and dispatch.

(b) Until repairs, replacement, or restoration has been made, the amount of loss or damage will be limited to the actual cash value of the Covered Property at the time of loss or damage.

(c) If repair, replacement, or restoration with material of like kind and quality is restricted or prohibited by any by-laws, ordinance, or law, then any increased cost of repair, replacement, or restoration due will not be covered by this Coverage Form.

(d) Subject to the limits of insurance, the amount we will pay for loss or damage under this Coverage Form will not exceed the least of the following amounts:

(i) The total declared value applicable to the destroyed or damaged property.

(ii) The repair, replacement, or restoration cost of the property or any part thereof that was intended for the same occupancy and use, as calculated at the time of the loss or damage.

(iii) The amount actually and necessarily expended in repairing, replacing, or restoring the property or any part thereof.

(e) We will normally expect you to carry out repairs, replacement, or restoration of the Covered Property, but if you and we agree that it is not practicable or reasonable to do this, we will pay you an amount, subject to the limits of insurance, based on the repair, replacement, or restoration costs, less an allowance for fees and associated costs that are not otherwise incurred.

If the Agreed Values declared in the Declarations are less than the insured values as determined above, then any recovery otherwise due will be reduced in the same proportion that the values declared bear to the values that should have been declared, and you will coinsure for the balance.

(2) Business Interruption

(a) In calculating "income loss", we will take into consideration:

(i) The actual earnings at the Insured Location during the 12 months immediately preceding the date of the "occurrence"; and

(ii) The trend of your business and variations before and after the "occurrence" so that allowances are made for any material variations or changed circumstances, whether relating to market conditions or otherwise.

When fully adjusted, the "income loss" payable will represent as nearly as possible the earnings you would have realized during the "period of restoration" had the "occurrence" not happened.

(b) If you could have reduced the total "income loss" resulting from the interruption of business by:

(i) A complete or partial resumption of the business operations;

(ii) Making use of merchandise, stock, or other property at the Insured Location or elsewhere; or

(iii) Using or increasing business operations elsewhere;

we will take such possible reduction of loss into account when calculating the amount of loss we will pay.

2. General Conditions

a. Control Of Property

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Form at any one or more Insured Locations will not affect coverage at any Insured Location where, at the time of loss or damage, the breach of condition does not exist.

b. Other Insurance

You may have other insurance subject to the same plan, terms, conditions, and provisions as the insurance under this Coverage Form. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Form bears to the limits of insurance of all insurance covering on the same basis.

c. Protection Maintenance

As a condition of this insurance, any protection provided for the safety of the property insured must be maintained in good order throughout the policy period and must be in use at all times, and such protection must not be withdrawn or varied to the detriment of our interests without our consent.

C. Applicable To Section II - Liability Coverages Only

1. Duties In The Event Of Occurrence, Claim Or Suit

a. Immediately call the vendor identified in the What To Do In A Crisis policyholder notice to access Crisis Management Response Services.

b. You must see to it that we are notified in writing as soon as practicable of an "active assailant event" or "hostage event" that may result in a claim. To the extent possible, notice should include:

(1) How, when, and where the "active assailant event" or "hostage event" took place;

(2) The names and addresses of any injured persons and witnesses; and

(3) The nature and location of any injury or damage arising out of the "active assailant event" or "hostage event".

c. If a claim is made or "suit" is brought against any insured, you must:

(1) Immediately record the specifics of the claim or "suit" and the date received; and

(2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

d. You and any other involved insured must:

(1) Immediately send us copies of any demands, notices, summonses, or legal papers received in connection with the claim or "suit";

(2) Authorize us to obtain records and other information;

(3) Cooperate with us in the investigation or settlement of the claim;

(4) Cooperate with us in the defense against the "suit"; and

(5) Assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to the insured because of injury or damage to which this insurance may also apply.

e. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

2. Primary Insurance

This insurance is primary to and will not seek contribution from any other insurance under which you are a named insured. The amount of our liability will not be reduced by the existence of other insurance of the same risk.

This condition does not apply to any workers' compensation or other form of wage replacement or medical benefit insurance.

3. Transfer Of Rights Of Recovery Against Others To Us

If the insured has rights to recover all or part of any payment we have made under this Coverage Form, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

SECTION V – LIMITS OF INSURANCE, DEDUCTIBLES, AND WAITING PERIODS

A. Limits Of Insurance

1. Section I – Property Coverages

a. Each Occurrence Limit Of Insurance

Subject to Paragraph **3.** below, the most we will pay for all physical loss of or damage to all Covered Property arising out of any one "occurrence" is the Damage To Covered Property Each Occurrence Limit Of Insurance shown in the Declarations.

b. Additional Coverages Limits Of Insurance

Subject to Paragraph **3.** below, the most we will pay under any Additional Coverage for any one "occurrence" during the policy period is the corresponding Limit Of Insurance shown in the Declarations.

2. Section II – Liability Coverages

a. The Liability Coverages Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

(1) Insureds;

(2) Claims made or "suits" brought; or

(3) Persons or organizations making claims or bringing "suits".

b. Each Occurrence Limit Of Insurance

Subject to Paragraph **3.** below, the most we will pay for all damages and "claim expenses" because of "bodily injury" and "property damage" arising out of any one "occurrence" is the Active Assailant And Hostage Event Liability Each Occurrence Limit Of Insurance shown in the Declarations.

c. Ancillary Support Services Limits Of Insurance

Subject to Paragraph **3.** below, the most we will pay under any Ancillary Support Services coverage is the corresponding Limit of Insurance shown in the Declarations.

d. Ancillary Support Services Aggregate Limit Of Insurance

Subject to Paragraph **3.** below, the most we will pay for the sum of all payments under all Ancillary Support Services coverages arising out of all "occurrences" is the Ancillary Support Services Aggregate Limit Of

Insurance shown in the Declarations. The Ancillary Support Services Aggregate Limit Of Insurance is part of, not in addition to, the Coverage Form Aggregate Limit Of Insurance shown in the Declarations.

3. Coverage Form Aggregate Limit Of Insurance

The Coverage Form Aggregate Limit Of Insurance shown in the Declarations is the most we will pay for the sum of:

a. All physical loss of or damage to all Covered Property;

b. All damages and "claim expenses" because of all claims for "bodily injury" or "property damage"; and

c. All payments under all Additional Coverages and all Ancillary Support Services;

arising out of all "occurrences" during the policy period.

All coverage limits and sublimits are part of, not in addition to, the Coverage Form Aggregate Limit Of Insurance shown in the Declarations.

B. Deductible And Waiting Period

1. Deductible

a. Section I – Property Coverages

We will not pay for physical loss of or damage to Covered Property in any one "occurrence" until the amount of loss or damage exceeds the Deductible shown in the Declarations. We will then pay the amount of loss or damage in excess of the deductible up to the applicable limit of insurance.

b. Section II – Liability Coverages

With respect to the coverage provided under Paragraph **A.** Active Assailant And Hostage Event Liability:

(1) Our obligation to pay damages applies only to the amount of damages in excess of the Active Assailant And Hostage Event Liability Each Occurrence Deductible shown in the Declarations.

(2) The deductible applies to all damages because of "bodily injury" or "property damage" as the result of any one "occurrence", regardless of the number of persons or organizations who sustain damages because of that "occurrence".

(3) The terms of this insurance, including those with respect to:

(a) Our right and duty to defend the insured against any "suits" seeking those damages; and

(b) The insured's duties in the event of an "occurrence", claim, or "suit";

apply irrespective of the application of the deductible.

(4) We may pay any part or all of the deductible to effect settlement of any claim or "suit" and, upon notification of the action taken, you must promptly reimburse us for such part of the deductible amount as has been paid by us.

2. Waiting Period

Coverage for the following Additional Coverages is subject to a Waiting Period:

a. Business Interruption;

b. Civil Or Military Authority; and

c. Ingress/Egress.

Under such Additional Coverages, we will pay "income loss" only if the interruption to your business continues for a period greater than the Waiting Period shown in the Declarations, in which case we will pay for "income loss" sustained from the date and time the interruption first began, and ending the earlier of when the "period of restoration" ends or within the Duration shown in the Declarations, if applicable.

SECTION VI – DEFINITIONS

A. "Active assailant" means a person or group of persons actively engaged in killing or attempting to cause serious "bodily injury" by the use of a vehicle, explosive device, or any "handheld weapon".

B. "Active assailant event" means a premeditated attack by an "active assailant" located at an Insured Location causing:

1. Direct physical loss of or damage to Covered Property;

2. "Bodily injury" to any person, other than the "active assailant", at or within 650 feet of an Insured Location; or

3. "Property damage" to the property of any person, other than the "active assailant", at or within 650 feet of an Insured Location.

With respect only to the Civil Or Military Authority and Ingress/Egress Additional Coverages under Section **I** – Property Coverages, "active assailant event" means a premeditated attack by an "active assailant" at a location other than an Insured Location.

C. "Bodily injury" means any physical injury to a person including death, sickness, disease, or disability and all mental injury, anguish, or shock to such person resulting from the physical injury.

D. "Claim expenses" means all reasonable and necessary fees, costs, and expenses resulting from the investigation, adjustment, appraisal, defense, or appeal of a "suit" or claim by a third party seeking damages because of "bodily injury" or "property damage" to which this Coverage Form applies. "Claim expenses" does not include the salaries, expenses, overhead, or other charges by any insured for any time spent in cooperating in the defense, settlement, and investigation of any claim or "suit".

E. "Computer system" means any information technology or operational technology, including computers, any software and code residing on such computers, network equipment, hardware, firmware, mainframes, servers, electronic products or components, peripheral devices, data storage devices, and any associated devices or equipment (including computers, hardware, software, and input and output devices which are part of an industrial control system, including a supervisory control and data acquisition (SCADA) system) owned or operated by the insured or any other party.

F. "Crisis management response services" means the provision to you of assistance and guidance from the vendor identified in the What To Do In A Crisis policyholder notice during or immediately following an "active assailant event" or "hostage event". The vendor's services may include, but are not limited to:

1. On-the-ground expert crisis response;

2. Emergency services liaison;

3. Family liaison;

4. Press and media management;

5. Stakeholder communications; and

6. Business continuity support.

G. "Cyber incident" means:

1. The unauthorized access or use of a "computer system" or "electronic data" by any means including, but not limited to, malicious code, virus, malware, or ransomware, regardless of time and place;

2. A threat or hoax, or a series of connected threats involving access to, processing of, use of, or operation of any "computer system"; or

3. Any error or omission or series of related errors or omissions involving access to, processing of, use of, or operation of any "computer system".

H. "Electronic data" means facts, concepts, and information converted to a form usable for communications, interpretation, or processing by electronic and electromechanical data processing, or electronically controlled equipment, and includes programs, software, and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such equipment.

I. "Employee" means a person who is employed by you or engaged by you and under your control in connection with your business. "Employee" includes a person who is:

1. Under a contract of service or apprenticeship with you;

2. Supplied to, hired, or borrowed by you; or

3. Your intern or volunteer.

J. "Extra expense" means the reasonable and necessary expenses you incur that are over and above the costs that normally would have been incurred in conducting the business as nearly normal as practicable during the same period had no "active assailant event" or "hostage event" occurred.

K. "Firearm" means any pistol, rifle, shotgun, or other device that uses gunpowder to launch projectiles.

L. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents, or by-products produced or released by fungi.

M. "Handheld weapon" means any instrument in the possession of an "active assailant" or "hostage taker" that could be used to harm, maim, or kill, including acid.

N. "Hostage taker" means a person or group of persons, in possession of an explosive device or any "handheld weapon", holding one or more persons under duress.

O. "Hostage event" means a premeditated incident by a "hostage taker" located at an Insured Location that involves one or more persons within an Insured Location and that lasts for one or more consecutive hours.

With respect only to the Civil Or Military Authority and Ingress/Egress Additional Coverages under Section **I** – Property Coverages, "hostage event" means a premeditated incident by a "hostage taker" at a location other than an Insured Location that involves one or more persons and that lasts for one or more consecutive hours

P. "Income loss" means the sum of the following:

1. The net income (net profit or loss before income taxes) you would have earned had no "active assailant event" or "hostage event" occurred;

2. Continuing normal operating expenses you incur, including ordinary payroll; and

3. Reasonable and necessary costs and expenses you actually incur to reduce the interruption to your business operations, but in no event will the amount of recoverable expenses exceed the amount by which the loss has been reduced during the "period of restoration".

Q. "Occurrence" means an "active assailant event" or "hostage event" that commences during the policy period. An "active assailant event" or "hostage event" carried out by a group of persons acting together or in concert, or a series of "active assailant events" or "hostage events" that arise out of the same purpose or cause that are carried out by the same person or a group of persons, will be deemed to be one "occurrence".

If an "occurrence" commences during the policy period and extends beyond the end of the policy period, the "occurrence" in its entirety will be considered to have taken place during the policy period.

If an "occurrence" commences prior to the policy period, no coverage will apply under this policy, even if such event extends into the policy period.

R. "Organic pathogen" means:

1. Any organic irritant or contaminant including, but not limited to, "fungus", wet or dry rot, bacteria, virus, or other microorganisms of any type, and their by-products such as spores or mycotoxins; or

2. Any disease-causing agent as classified by the Environmental Protection Agency.

S. "Period of restoration" means:

The time period beginning on the date and time of the initial interruption of your business and ending on the date and time the interruption ends or could have ended had you acted with due diligence and dispatch. In no event will the "period of restoration" exceed 365 calendar days.

T. "Personal data" means information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked to a particular person or household, including, but not limited to:

1. Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, password, account name, social security number, driver's license or state identification card number, passport number, telephone number, insurance policy number, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information, or other similar identifiers, characteristics, or descriptors;

2. Commercial information, including records of personal property, products, or services purchased, obtained, or considered, transactions occurring over a peer-to-peer electronic cash system, or other purchasing or consuming histories or tendencies;

3. Biometric data or information (such as a fingerprint, voice print, retina or iris image, or other unique physical representation or digital representation of biometric data);

4. Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a person's or household's interaction with an Internet website, application, or advertisement;

5. Geolocation data;

6. Audio, electronic, visual, thermal, olfactory, or similar information;

7. Professional or employment-related information that is not publicly available;

8. Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. section 1232g; 34 CFR Part 99) including any amendments thereto;

9. Identifiers under any state or federal consumer protection or privacy statute or law including, but not limited to, the identifiers shown in Paragraphs **1.** through **8.** above; or

10. Inferences drawn from any of the identifiers shown in Paragraphs **1.** through **9.** above to create a profile about a person or household reflecting such person's or household's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, or aptitudes.

U. "Pollutants" means any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, asbestos, silica, dust, nanoparticles, fibers, soot, ash, fumes, acids, alkalis, chemicals, and waste. Waste includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed. However, smoke, soot, ash, or fumes from a fire caused by an "active assailant event" or a "hostage event" are not "pollutants".

V. "Property damage" means:

1. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use will be deemed to occur at the time of the physical injury that caused it; or

2. Loss of use of tangible property that is not physically injured. All such loss of use will be deemed to occur at the time of the "occurrence" that caused it.

For the purposes of this insurance, "electronic data" is not tangible property.

W. "Suit" means a civil proceeding in which damages because of "bodily injury" or "property damage" directly caused by an "occurrence" are alleged. "Suit" includes:

1. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or

2. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

X. "Unoccupied" means that the customary activities or operations at an Insured Location are suspended, but business personal property has not been removed. The building or structure will be considered vacant and not unoccupied when the occupants have moved, leaving the building or structure empty or containing only limited business personal property. Buildings or structures under construction are not considered vacant or unoccupied.

TEXANS FOR EXCELLENCE IN EDUCATION IN RISK MANAGEMENT PRESENTS:

INSURANCE PROGRAM PROPOSAL

Granbury ISD

PRESENTED BY:
Insurance One Agency

PROPOSED EFFECTIVE DATE:
09/01/2025

Texans for Excellence in Education

RISK MANAGEMENT

UNDERSTANDING THE DIFFERENCE

Congratulations on receiving your insurance coverage quote from TEE Risk Management. As you review your quote, take a moment to consider the difference between our program and our competitors. TEE Risk Management staff will be reaching out to answer any questions you may have.

Liability Coverage	TEE RISK MANAGEMENT	The Competition
School Clubs & Booster Organizations	***Included***	School and Booster Clubs ***NOT*** included
Administrative Hearings for Individual Disabilities Education A	***Included***	***Excluded*** for IDEA until costs assigned by Court post hearing.
Hired & Nonowned Auto	***Full*** limit	Coverage ***capped*** at $100,000 per person $300,000 per Occurrence
Multi Member loss	***Individual*** limits	***Shared*** limit subject to the highest limit between the involved members
Student while participating in Career program	***Full*** Limit	$50,000 ***sublimit*** for the student.
Cyber Limit	$1,000,000	Usually a sublimit of $500,000
Auto Limit	$1,000,000	Varies but usually $500,000 or $100/300
Sexual Abuse Limit	$1.000,000	***Not*** Included on some policies
Sexual Abuse Innocent Party Defense	***Included*** at option of District	***Not*** Included on some policies
Non Monetary Defense Limit	$100,000	***Not*** Included on some policies
Employee Wage Reimbursement	***Included***	***Excluded***
Property Coverage		
Wind Hail Deductible	Deductible ***only*** for wind and hail	Deductible applies to ***wind, hail, & freeze***
Single ply roof	***No*** submlimit	***Sublimit*** applies
Wind / Hail or Weather Ded	2% or $50,000 mininmum	2% or $500,000 - $1,000,000
Property Limit for named storm	***Full*** Limits	***Sublimits*** often apply
Property limit for Weather related loss	***Full*** Limits	***Sublimits*** often apply
Ordinance or Law limit	$10,000,000	$1,000,000
Fine Arts Limit	$1,000,000	$100,000
Valuable Papers Limit	$1,000,000	$50,000
Pollutant Cleanup Limit	$100,000	$100,000
BI / Extra Expense Limit	$1,000,000	$500,000

WHY DEDUCTIBLES MATTER

Texans for Excellence in Education

RISK MANAGEMENT

When selecting a risk management plan, comparing deductibles and minimums is essential to making informed financial decisions. Deductibles determine how much your school must pay out of pocket before coverage begins, while minimums set thresholds for minimum deductible amounts if the deductible is a percentage. Understanding how these thresholds impact your total risk exposure helps ensure you're not underinsured in a major event—or overpaying for coverage you don't need. A careful comparison allows you to balance cost, coverage, and cash flow, protecting both your budget and your operations. For individual structures valued below $50,000,000, deductibles are critical in any coverage comparison.

A Typical Claim Scenario with our Competition....

01

Building value: $10,000,000
Loss amount: $500,000
Deductible: 2% of $10,000,000 = $200,000
Minimum deductible: $500,000

02

The **higher** of the % deductible or the minimum applies.
2% deductible = $200,000
But the minimum deductible is $500,000,
So, the deductible = $500,000

03

Loss = $500,000
Deductible = $500,000
Amount paid by insurer = $0
School Out-of-pocket = $500,000

04

Deductibles and minimums matter! In this scenario, the school would be liable for the entire claim and the insurance would pay $0

WHY DEDUCTIBLES MATTER

A Typical Claim Scenario with

Texans for Excellence in Education
RISK MANAGEMENT

01

Building value: $10,000,000
Loss amount: $500,000
Deductible: 2% of $10,000,000 = $200,000
Minimum deductible: $100,000

02

The **higher** of the % deductible or the minimum applies.
2% deductible = $200,000
But the minimum deductible is $100,000,
So, the deductible = $200,000

03

Loss = $500,000
Deductible = $200,000
Amount paid by insurer = $300,000
School Out-of-pocket = $200,000

04

In the end **deductibles** and minimums **matter**! The TEE Risk Management model provides **ultimate coverage** to limit school liability when it matters most during a claim.

COVERAGE SUMMARY: GENERAL LIABILITY COVERAGE

GENERAL LIABILITY	LIMITS
Each Occurrence	$1,000,000
General Annual Aggregate	$3,000,000
Products/Completed Operations Annual Aggregate	$1,000,000
Advertising and Personal Injury	$1,000,000
Premises Medical Payments	
Each Person Each	$5,000
Occurrence	$50,000

Deductible: $1,000 each occurrence

Sexual Abuse Liability – Occurrence	
Each Occurrence	$1,000,000
Annual Aggregate	$1,000,000
Innocent Party Defense Coverage Included	

Deductible: $10,000

COVERAGES INCLUDE

- Non-Monetary Legal Defense
  - Each Occurrence $100,000
  - Annual Aggregate $100,000
- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Special Events
- Terrorism
- Volunteers
- Non-Auditable
- Herbicides & Pesticides - $50,000 Coverage Limits
- Premises Liability

COVERAGE SUMMARY: VIOLENT EVENT RESPONSE COVERAGE

COVERAGE	LIMITS
- Violent Event Response Coverage	$500,000/$500,000
- Crisis Investigation	Included
- Personal Crisis Management Event Response Team	Included
- Crisis Communication Support, Media Management, Public Relations	Included
- Temporary Security Measures	Included
- The following Sublimited Coverages: o	
Medical Expenses	$25,000 Per Person
o Counseling Service Expenses	$10,000 Per Person
o Funeral Service Expenses	$15,000 Per Person
o Per Event Crisis Team Services	$100,000
o Memorialization Expenses	$250,000

Deductible: $1,000 each occurrence

This is addition to the standard liability coverages offered under this policy.

COVERAGE SUMMARY: AUTOMOBILE

AUTO LIABILITY	LIMITS
Each Occurrence	$1,000,000
Auto Medical Payments	
Each Person	$5,000
Each Occurrence	$25,000

Deductible: $0 each occurrence

AUTO PHYSICAL DAMAGE	
Total Scheduled Value Total	$2,742,500
Number of Vehicles	181

Comprehensive Per Covered Automobile Deductible: $2,500
Collision Per Covered Automobile Deductible: $2,500
***Or as indicated on the Schedule**

COVERAGES INCLUDE

• Automatic Liability for Newly Acquired Vehicles (Non-Auditable)	Included
• Newly Acquired Automobiles Physical Damage (Non-Auditable)	$500,000
• Hired/Non-Owned Liability	Included
• Hired Auto Physical Damage	Included
• Garagekeepers Legal Liability - per Occurrence	$100,000
• Pollution Caused by Upset/Overturn	Included
• Commandeered Autos	Included
• Loss of Use and Lease Gap Coverage	Included
• Rental Reimbursement	Included

COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE

LIMITS

Each Occurrence	$1,000,000
General Annual Aggregate	$3,000,000

Deductible: $10,000 each occurrence

COVERAGES INCLUDE

- Non-Monetary Legal Defense

Each Occurrence	$50,000
Annual Aggregate	$50,000

- Auxiliary Officers
- Intergovernmental/Mutual Aid Agreements
- Jails/Holding Cells
- Good Samaritan
- Commandeered Autos

COVERAGE SUMMARY: EDUCATORS LEGAL LIABILITY

COVERAGE

	LIMITS
Educators Legal Liability - Claims Made Each	
Occurrence	$1,000,000
Annual Aggregate	$1,000,000
Retroactive Date: **09/01/2025**	
Employment Practice Liability - Claims Made	Included
Retroactive Date: **09/01/2025**	
Employee Benefits Liability	Included
Retroactive Date: **09/01/2025**	

Deductible: $10,000 each occurrence

COVERAGES INCLUDE

- Employee Wage Reimbursement
- Non-Monetary Legal Defense
  - Each Occurrence $100,000
  - Annual Aggregate $100,000
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act

185 Days

Included

Included

COVERAGE SUMMARY: CYBER LIABILITY

COVERAGE

	LIMITS
Cyber Liability Coverage - Claims Made	
Each Claim Annual	$1,000,000
Aggregate	$1,000,000

Retroactive Date: **09/01/2025**

Deductible: $25,000

Coverage Include:

Third Party Liability Insuring Agreements
(Claims Made and Reported Coverage)

	Each **Claim**	Aggregate
Multimedia Liability Coverage	$1,000,000	$1,000,000
Security and Privacy Liability Coverage	$1,000,000	$1,000,000
Privacy Regulatory Defense and Penalties Coverage	$1,000,000	$1,000,000
PCI DSS Liability Coverage	$1,000,000	$1,000,000

First Party Insuring Agreements
(Event Discovered and Reported Coverage)

	Each **Claim**	Aggregate
Breach Event Costs Coverage	$1,000,000	$1,000,000
BrandGuard® Coverage	$1,000,000	$1,000,000
System Failure Coverage	$1,000,000	$1,000,000
Cyber Extortion Coverage	$250,000	$250,000

	Each **Claim**	Aggregate
Cyber Crime Coverage		
A. Financial Fraud Sublimit	$100,000	$100,000
B. Telecommunications and Utilities Fraud Sublimit	$100,000	$100,000
C. Phishing Fraud Sublimits		
1. Your Phishing Fraud Loss Sublimit	$100,000	$100,000
2. Client Phishing Fraud Loss Sublimit	$100,000	$100,000
3. Phishing Fraud Aggregate Sublimit (C.1. & C.2. combined)		$100,000
Cyber Crime Aggregate Limit (A., B., & C. combined)		$100,000

COVERAGE SUMMARY: PROPERTY

LIMIT OF INSURANCE: Blanket Limit of Insurance applies to scheduled Buildings and Business Personal Property that are valued on a Replacement Cost basis.

COVERED PROPERTY	LIMITS
Total Loss Limit per Occurrence	$223,901,771
Building Value	$204,682,915
Business Personal Property Including Stationary EDP	$19,218,853
Solar Panels	$0
Personal Property of Others	$100,000
Newly Constructed or Acquired Property	$1,000,000
Footbridges	$100,000
Covered Property in Transit	$1,000,000
Course of Construction	$1,000,000

Deductibles:
$50,000 All Covered Perils except Windstorm, Hail, Flood, Earth Movement
2% or $100,000 Minimum Windstorm or Hail
Or as indicated on the schedule

ADDITIONAL PROPERTY COVERAGES	
Earth Movement, Volcanic Eruption, Landslide and Subsidence	$5,000,000
Program Aggregate	$250,000,000
Flood	$5,000,000
Program Aggregate (Excluding Flood Zone A and V)	$250,000,000

Deductible: $100,000 or 5% of the damaged location; whichever is greater

COVERED COSTS & EXPENSES	
Debris Removal (whichever is greater)	25% or $500,000
Pollutant Cleanup and Removal (Aggregate in any one Policy Year)	$100,000
Fire Department Service Charge	$5,000
Fire Protection Equipment Discharge	$5,000
Ordinance or Law Coverage	$10,000,000
Preservation of Property	$100,000
Protection of Property	$100,000
Roofs 15 years old are valued at ACV	
Business Income/Extra Expense	$1,000,000

COVERAGE SUMMARY: **PROPERTY (cont.)**

SUPPLEMENT COVERAGE	LIMITS
Communication Towers	$100,000
Trees, Shrubs, and Plants; subject to a Maximum Per Item of: Per Item	
Per Occurrence	$25,000
Golf Course Greens, Tees and Fairways	$100,000
Per Item	
Per Occurrence Contractors	$25,000
Equipment - Non-Owned	$100,000
Per Item	$100,000
Per Occurrence Interruption of	$250,000
Computer Operations	
Per occurrence	$50,000
Annual Aggregate	$100,000
Personal Effects Owned By Employees Retaining	$100,000
Walls and Other Outdoor Walls Underground	$10,000
Sprinkler Systems	$100,000
Unnamed Locations - Unintentional Errors and Omissions Utility	$1,000,000
Services - Direct Damage	$1,000,000
Utility Services - Time Element	$1,000,000
Limited Fungus/Fungi, Wet Rot, and Dry Rot Coverage	
Direct Damage	$15,000
Business Income and Extra Expense Extra	$15,000
Expense Number of Days	30 days
Backup of Sewer, Drains or Sump Pump Failures	$250,000
Ancillary Buildings	$10,000
Outdoor Property - including but not limited to:	$250,000

Fences	Goal Posts	Traffic Lights/Control Boxes Bleachers
Light Fixtures/Poles	Playground Equipment	Ticket Booths
Road Signs	Scoreboards	Dugouts
Non-Utility Poles	Benches	Bike Racks
Fountains	Statues	
Monuments	Fire Hydrants	

All Supplemental Property Coverages are subject to a $25,000 minimum deductible

COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

COVERAGE	LIMIT
Total Building and Contents Value	$100,000,000

Deductible: **$50,000**

BI/EE & Utility Interruption Deductible: **24 Hours**

COVERAGE EXTENSION

Combined Business Income	Included
Combined Extra Expense Spoilage	Included
Damage	Included
Utility Interruption - Time Element	$10,000,000
Electronic Data or Media	$10,000,000
Expediting Expenses	Included
Ordinance or Law	$10,000,000
Hazardous Substance, Contamination, Pollutants	$10,000,000
Newly Acquired Property Debris	$1,000,000
Removal	25% or $500,000
Water Damage	$500,000
Emergency Power Generating Equipment 1,000 kw or less Non	Included

Emergency Power Generating Equipment is Excluded.

COVERAGE SUMMARY: CRIME

COVERAGE	LIMIT
Blanket Employee Dishonesty	$100,000
Loss Inside the Premises - Money & Securities Loss	$100,000
Outside the Premises	$100,000
Money Orders and Counterfeit Currency	$100,000
Depositors Forgery or Alterations Computer	$100,000
Fraud	$100,000
Funds Transfer Fraud	$100,000
Social Engineering/False Pretenses	$50,000

Deductible: $2,500

The Crime Form includes coverage for any of your officials who are required by law to give bonds for the faithful performance of their service against Loss through the failure of any Employee under the supervision of that official to faithfully perform his or her duties as prescribed by law and will meet the requirements for Public Officials bonds up to the statutory limit or policy limit, whichever is less.

PROPOSAL SUMMARY

Presented By: Texans for Excellence in Education

Named Insured: Granbury ISD

Effective Date: 09/01/2025

Coverage Type	Total Premium
Auto Liability	$129,954
Auto Physical Damage	$18,938
Crime	$2,850
Cyber Liability Coverage	$17,020
Employment Practices Liability	$7,905
General Liability	$19,332
Property	$581,562
School Board Legal Liability	$26,593
Sexual Misconduct Liability	$10,698
Law Enforcement Liability	$5,558
TOTAL ANNUAL PREMIUM	**$820,410**

TERMS AND CONDITIONS

- The Named Insured can only cancel the Policy at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated premium is earned, due and payable.
- All terms and conditions of membership in the Texans for Excellence in Education are set forth in
- the Trust by-laws. A copy of this document is available for your review
- Per the Membership Agreement, the member must be with the Trust for 12 months prior to withdrawing and can only withdraw at anniversary date of effective date.

REQUESTED PAYMENT PLAN: ☐ Annual ☐ 50/50

ACCEPTANCE STATEMENT:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Texans for Excellence in Education are accepted effective 09/01/2025.

Signature of Official Date

PROPOSAL SUMMARY

The following must be received prior to binding:

- **Loss Runs valued within the past 30 days**
- Signed Acceptance Statement
- Requested Payment Plan (if annual policy)
- Signed TEE Application
- Insured's Contact Information (space below)

PRIMARY CONTACT

Name Title

Phone Email

Role: (check the role that applies) ☐Accounting/Invoices ☐Claims ☐Loss Control

Texans for Excellence in Education

Auto Schedule

Named Insured: Granbury ISD
Quote No.: Q1-8000020-2526-01
Policy Period: 09/01/2025 to 09/01/2026

AL Coverage
Effective Date: 09/01/2025
Termination Date: 09/01/2026
Limit: $1,000,000
Deductible: $0

Vehicle #	License # / Year	VIN / Make	Department / Model / Description	Comp Eff Date / Comp Term Date	Coll Eff Date / Coll Term Date	Comp Deductible / Coll Deductible	Original Value New / Agreed Value
1		1BAKGCPA6GF318582		09/01/2025	09/01/2025	$2,500	$65,000
	2016	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
2		4DRBUAAN55B986341		09/01/2025	09/01/2025	$2,500	$0
	2005	INT	Bus	09/01/2026	09/01/2026	$2,500	
3		4DRBUC8N1KB509922		09/01/2025	09/01/2025	$2,500	$90,000
	2019	INT	Bus	09/01/2026	09/01/2026	$2,500	
4		1HVBRABN91A933897		09/01/2025	09/01/2025	$2,500	$0
	2001	INT	Bus	09/01/2026	09/01/2026	$2,500	
5		4DRBUC8NXKB509918		09/01/2025	09/01/2025	$2,500	$90,000
	2019	INT	Bus	09/01/2026	09/01/2026	$2,500	
6		4DRBUAAN35B986340		09/01/2025	09/01/2025	$2,500	$0
	2005	INT	Bus	09/01/2026	09/01/2026	$2,500	
7		4DRBUC8N8LB701548		09/01/2025	09/01/2025	$2,500	$90,000
	2020	INT	Bus	09/01/2026	09/01/2026	$2,500	
8		4DRBUC8NXKB509921		09/01/2025	09/01/2025	$2,500	$90,000
	2019	INT	Bus	09/01/2026	09/01/2026	$2,500	
9		4DRBUAAN75A982166		09/01/2025	09/01/2025	$2,500	$0
	2005	INT	Bus	09/01/2026	09/01/2026	$2,500	
10		4DRBUAAN55B986338		09/01/2025	09/01/2025	$2,500	$0
	2005	INT	Bus	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
11		4DRBUC8NXFB085081		09/01/2025	09/01/2025	$2,500	$0
	2015	INT	Bus	09/01/2026	09/01/2026	$2,500	
12		4DRBUC8N8KB509920		09/01/2025	09/01/2025	$2,500	$90,000
	2019	INT	Bus	09/01/2026	09/01/2026	$2,500	
14		4DRBUAAN9EB015231		09/01/2025	09/01/2025	$2,500	$0
	2014	INT	Bus	09/01/2026	09/01/2026	$2,500	
15		4DRBUC8N3FB085035		09/01/2025	09/01/2025	$2,500	$0
	2015	INT	Bus	09/01/2026	09/01/2026	$2,500	
16		4DRBUC8NXLB701549		09/01/2025	09/01/2025	$2,500	$90,000
	2020	INT	Bus	09/01/2026	09/01/2026	$2,500	
17		4DRBUAAN75B986339		09/01/2025	09/01/2025	$2,500	$0
	2005	INT	Bus	09/01/2026	09/01/2026	$2,500	
18		4DRBUAAN2EB015233		09/01/2025	09/01/2025	$2,500	$0
	2014	INT	Bus	09/01/2026	09/01/2026	$2,500	
19		4DRBUC8N1FB085082		09/01/2025	09/01/2025	$2,500	$0
	2015	INT	Bus	09/01/2026	09/01/2026	$2,500	
20		4DRBUC8N1FB085079		09/01/2025	09/01/2025	$2,500	$0
	2015	INT	Bus	09/01/2026	09/01/2026	$2,500	
21		4DRBUC8N8FB085080		09/01/2025	09/01/2025	$2,500	$0
	2015	INT	Bus	09/01/2026	09/01/2026	$2,500	
22		1BAKGCPA8GF318583		09/01/2025	09/01/2025	$2,500	$70,000
	2016	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
23		1BAKGCPA3GF318586		09/01/2025	09/01/2025	$2,500	$65,000
	2016	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
24		1BAKGCPA1GF318585		09/01/2025	09/01/2025	$2,500	$2,500
	2016	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
25		1BAKGCPAXGF318584		09/01/2025	09/01/2025	$2,500	$2,500
	2016	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
26		4DRBUC8N1KB509919		09/01/2025	09/01/2025	$2,500	$90,000
	2019	INT	Bus	09/01/2026	09/01/2026	$2,500	
27		4DRBUC8NXLB318694		09/01/2025	09/01/2025	$2,500	$90,000
	2020	INT	Bus	09/01/2026	09/01/2026	$2,500	
28		4DRBUC8N3LB318729		09/01/2025	09/01/2025	$2,500	$90,000
	2020	INT	Bus	09/01/2026	09/01/2026	$2,500	
30		4DRBUC8N9LB048597		09/01/2025	09/01/2025	$2,500	$90,000
	2020	INT	Bus	09/01/2026	09/01/2026	$2,500	
31		4DRBUC8N8LB318709		09/01/2025	09/01/2025	$2,500	$90,000
	2020	INT	Bus	09/01/2026	09/01/2026	$2,500	
32		1HVBBABN61H500212		09/01/2025	09/01/2025	$2,500	$0
	2001	INT	Bus	09/01/2026	09/01/2026	$2,500	
33		1HVBBABNX1H500214		09/01/2025	09/01/2025	$2,500	$0
	2001	INT	Bus	09/01/2026	09/01/2026	$2,500	
34		4DRBUC8N8LB048591		09/01/2025	09/01/2025	$2,500	$90,000
	2020	INT	Bus	09/01/2026	09/01/2026	$2,500	
35		4UZAAXBV13CK69769		09/01/2025	09/01/2025	$2,500	$0
	2002	FRT	Bus	09/01/2026	09/01/2026	$2,500	
36		4DRBUAAN2CB397518		09/01/2025	09/01/2025	$2,500	$0
	2012	INT	Bus	09/01/2026	09/01/2026	$2,500	
37		4DRBUC8NXHB456159		09/01/2025	09/01/2025	$2,500	$2,500
	2017	INT	Bus	09/01/2026	09/01/2026	$2,500	
38		4DRBRAAN14A961913		09/01/2025	09/01/2025	$2,500	$0
	2004	INT	Bus	09/01/2026	09/01/2026	$2,500	
39		4DRBRAAN84A961911		09/01/2025	09/01/2025	$2,500	$0
	2004	INT	Bus	09/01/2026	09/01/2026	$2,500	
40		4DRBRAAN64A961910		09/01/2025	09/01/2025	$2,500	$0
	2004	INT	Bus	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
41		4DRBRAAN34A961914		09/01/2025	09/01/2025	$2,500	$0
	2004	INT	Bus	09/01/2026	09/01/2026	$2,500	
42		4DRBUAAN05A982168		09/01/2025	09/01/2025	$2,500	$0
	2005	INT	Bus	09/01/2026	09/01/2026	$2,500	
43		4DRBUAAN55A982165		09/01/2025	09/01/2025	$2,500	$0
	2005	INT	Bus	09/01/2026	09/01/2026	$2,500	
44		4DRBUAAN95A982167		09/01/2025	09/01/2025	$2,500	$0
	2005	INT	Bus	09/01/2026	09/01/2026	$2,500	
45		4DRBUAAN77B390599		09/01/2025	09/01/2025	$2,500	$0
	2007	INT	Bus	09/01/2026	09/01/2026	$2,500	
46		4DRBUAANX7B390600		09/01/2025	09/01/2025	$2,500	$0
	2007	INT	Bus	09/01/2026	09/01/2026	$2,500	
47		4DRBUAAN57B390598		09/01/2025	09/01/2025	$2,500	$0
	2007	INT	Bus	09/01/2026	09/01/2026	$2,500	
48		4DRBUAAN37B390597		09/01/2025	09/01/2025	$2,500	$0
	2007	INT	Bus	09/01/2026	09/01/2026	$2,500	
49		4DRBUAAN68A492063		09/01/2025	09/01/2025	$2,500	$0
	2008	INT	Bus	09/01/2026	09/01/2026	$2,500	
50		4DRBUAAN48A492062		09/01/2025	09/01/2025	$2,500	$0
	2008	INT	Bus	09/01/2026	09/01/2026	$2,500	
51		4DRBUAAN79B060111		09/01/2025	09/01/2025	$2,500	$0
	2009	INT	Bus	09/01/2026	09/01/2026	$2,500	
52		4DRBUAAN59B060110		09/01/2025	09/01/2025	$2,500	$0
	2009	INT	Bus	09/01/2026	09/01/2026	$2,500	
53		4DRBUAAN9AB189133		09/01/2025	09/01/2025	$2,500	$0
	2010	INT	Bus	09/01/2026	09/01/2026	$2,500	
54		4DRBUAAN4CB397519		09/01/2025	09/01/2025	$2,500	$0
	2012	INT	Bus	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
55		4DRBUAAN5DB115888		09/01/2025	09/01/2025	$2,500	$0
	2012	INT	Bus	09/01/2026	09/01/2026	$2,500	
56		4DRBUAAN0EB015232		09/01/2025	09/01/2025	$2,500	$0
	2014	INT	Bus	09/01/2026	09/01/2026	$2,500	
57		4DRBUAAN8FB015237		09/01/2025	09/01/2025	$2,500	$0
	2014	INT	Bus	09/01/2026	09/01/2026	$2,500	
58		4DRBUAAN6FB015236		09/01/2025	09/01/2025	$2,500	$0
	2014	INT	Bus	09/01/2026	09/01/2026	$2,500	
59		4DRBUAANXFB015238		09/01/2025	09/01/2025	$2,500	$0
	2014	INT	Bus	09/01/2026	09/01/2026	$2,500	
60		4UZABRFC0RCUL3507		09/01/2025	09/01/2025	$2,500	$90,000
	2024	Thomas	Bus	09/01/2026	09/01/2026	$2,500	
61		4UZABRFC2RCUL3508		09/01/2025	09/01/2025	$2,500	$90,000
	2024	Thomas	Bus	09/01/2026	09/01/2026	$2,500	
62		1BAKGCSA6RF802665		09/01/2025	09/01/2025	$2,500	$100,000
	2024	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
63		1BAKGCSA2RF802680		09/01/2025	09/01/2025	$2,500	$100,000
	2024	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
64		1BAKGSA1RF802668		09/01/2025	09/01/2025	$2,500	$100,000
	2024	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
65		1BAKGSA9RF802675		09/01/2025	09/01/2025	$2,500	$100,000
	2024	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
66		1BAKGCSA8RF802666		09/01/2025	09/01/2025	$2,500	$100,000
	2024	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
67		1T7YU4E29F1287952		09/01/2025	09/01/2025	$2,500	$60,000
	2015	THOMAS	Bus	09/01/2026	09/01/2026	$2,500	
68		1T7YU4E27F1287951		09/01/2025	09/01/2025	$2,500	$60,000
	2015	THOMAS	Bus	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
69		1GB3G3BG1E1202775		09/01/2025	09/01/2025	$2,500	$0
	2014	BLUEBIRD	Bus	09/01/2026	09/01/2026	$2,500	
70		4UZAAXBVX3CK69771		09/01/2025	09/01/2025	$2,500	$0
	2002	Freightlinner	Bus	09/01/2026	09/01/2026	$2,500	
71		3GNEC16Z25G109661		09/01/2025	09/01/2025	$2,500	$0
	2005	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
72		3GNEC16Z25G111636		09/01/2025	09/01/2025	$2,500	$0
	2005	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
73		3GNEC16Z45G110696		09/01/2025	09/01/2025	$2,500	$0
	2005	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
74		3GNEC16Z75G112197		09/01/2025	09/01/2025	$2,500	$0
	2005	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
75		1GCGC34J9TZ209019		09/01/2025	09/01/2025	$2,500	$0
	1996	Chevy	PU	09/01/2026	09/01/2026	$2,500	
76		1GNDM19W2YB163839		09/01/2025	09/01/2025	$2,500	$0
	2000	Chevy	Van	09/01/2026	09/01/2026	$2,500	
77		1GNDM19WOYB163662		09/01/2025	09/01/2025	$2,500	$0
	2000	Chevy	Van	09/01/2026	09/01/2026	$2,500	
78		1GNDM19W6YB163830		09/01/2025	09/01/2025	$2,500	$0
	2000	Chevy	Van	09/01/2026	09/01/2026	$2,500	
79		1GCHC24G61E262106		09/01/2025	09/01/2025	$2,500	$0
	2001	Chevy	PU	09/01/2026	09/01/2026	$2,500	
80		3GNEC16ZO5G110517		09/01/2025	09/01/2025	$2,500	$0
	2005	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
81		1FTSW20565EC71900		09/01/2025	09/01/2025	$2,500	$0
	2005	Ford	PU	09/01/2026	09/01/2026	$2,500	
82		1GNFC16077R398965		09/01/2025	09/01/2025	$2,500	$0
	2007	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
83		1GNFC16077R395810		09/01/2025	09/01/2025	$2,500	$0
	2007	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
84		1GNFC16097R396750		09/01/2025	09/01/2025	$2,500	$0
	2007	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
85		1GNFC160X9R257066		09/01/2025	09/01/2025	$2,500	$0
	2009	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
86		1GNFC16059R259517		09/01/2025	09/01/2025	$2,500	$0
	2009	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
87		1GNFC16009R258288		09/01/2025	09/01/2025	$2,500	$0
	2009	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
88		1GT412C82BF104906		09/01/2025	09/01/2025	$2,500	$0
	2011	GMC	PU - GMC Dually	09/01/2026	09/01/2026	$2,500	
89		1GNSC5EC2FR552109		09/01/2025	09/01/2025	$2,500	$0
	2015	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
90		1GNSC5EC8FR549277		09/01/2025	09/01/2025	$2,500	$0
	2015	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
91		1GNSC5EC2FR552143		09/01/2025	09/01/2025	$2,500	$0
	2015	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
92		1GNSCGKC5JR344010		09/01/2025	09/01/2025	$2,500	$0
	2018	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
93		1FMJK1FT5MEA59183		09/01/2025	09/01/2025	$2,500	$65,000
	2021	Ford	Expedition	09/01/2026	09/01/2026	$2,500	
94		1FMJK1FT3MEA59182		09/01/2025	09/01/2025	$2,500	$65,000
	2021	Ford	Expedition	09/01/2026	09/01/2026	$2,500	
95		1GNSCAAED4PR192263		09/01/2025	09/01/2025	$2,500	$65,000
	2023	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
96		1FMSK7BH1RGA70251		09/01/2025	09/01/2025	$2,500	$45,000
	2024	Ford	Explorer	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
97		1FMFU15508LA86750		09/01/2025	09/01/2025	$2,500	$0
	2008	Ford	Expedition	09/01/2026	09/01/2026	$2,500	
98		1GNSCAED7NR254588		09/01/2025	09/01/2025	$2,500	$65,000
	2022	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
99		1FTMF1CM0CKD35661		09/01/2025	09/01/2025	$2,500	$0
	2012	Fird	Truck	09/01/2026	09/01/2026	$2,500	
100		1HVBBABMXTH389674		09/01/2025	09/01/2025	$2,500	$0
	1996	INT	Bus	09/01/2026	09/01/2026	$2,500	
101		4DRBUAAL45B982179		09/01/2025	09/01/2025	$2,500	$0
	2005	INT	Bus	09/01/2026	09/01/2026	$2,500	
102		4DRBUAAL37B390601		09/01/2025	09/01/2025	$2,500	$0
	2007	INT	Bus	09/01/2026	09/01/2026	$2,500	
103		4DRBUAFL18B492215		09/01/2025	09/01/2025	$2,500	$0
	2008	INT	Bus	09/01/2026	09/01/2026	$2,500	
104		4DRBUAFL48B492208		09/01/2025	09/01/2025	$2,500	$0
	2008	INT	Bus	09/01/2026	09/01/2026	$2,500	
105		4DRBUSKL39B060108		09/01/2025	09/01/2025	$2,500	$0
	2009	INT	Bus	09/01/2026	09/01/2026	$2,500	
106		4DRBUSKLOAB189458		09/01/2025	09/01/2025	$2,500	$0
	2010	INT	Bus	09/01/2026	09/01/2026	$2,500	
107		4DRBUSKL2AB189459		09/01/2025	09/01/2025	$2,500	$0
	2010	INT	Bus	09/01/2026	09/01/2026	$2,500	
108		4DRBUSKL2CB422419		09/01/2025	09/01/2025	$2,500	$0
	2012	INT	Bus	09/01/2026	09/01/2026	$2,500	
109		4DRBUSKL9CB422420		09/01/2025	09/01/2025	$2,500	$0
	2012	INT	Bus	09/01/2026	09/01/2026	$2,500	
110		4DRBUSKL6DB299757		09/01/2025	09/01/2025	$2,500	$0
	2013	INT	Bus	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
111		4DRBUSKL4DB299756		09/01/2025	09/01/2025	$2,500	$0
	2013	INT	Bus	09/01/2026	09/01/2026	$2,500	
112		4DRBUSKL3EB795763		09/01/2025	09/01/2025	$2,500	$0
	2014	INT	Bus	09/01/2026	09/01/2026	$2,500	
113		4DRBUSKL1EB795762		09/01/2025	09/01/2025	$2,500	$0
	2014	INT	Bus	09/01/2026	09/01/2026	$2,500	
114		4DRBUC8N8HB283760		09/01/2025	09/01/2025	$2,500	$0
	2017	INT	Bus	09/01/2026	09/01/2026	$2,500	
115		4DRBUC8NXHB283761		09/01/2025	09/01/2025	$2,500	$0
	2017	INT	Bus	09/01/2026	09/01/2026	$2,500	
116		4DRBUC8N1HB283759		09/01/2025	09/01/2025	$2,500	$0
	2017	INT	Bus	09/01/2026	09/01/2026	$2,500	
117		4DRBUC8N4LB105630		09/01/2025	09/01/2025	$2,500	$90,000
	2020	INT	BUS	09/01/2026	09/01/2026	$2,500	
118		4DRBUC8NONB290505		09/01/2025	09/01/2025	$2,500	$35,000
	2022	INT	Bus	09/01/2026	09/01/2026	$2,500	
119		4DRBUC8N5NB290502		09/01/2025	09/01/2025	$2,500	$45,000
	2022	INT	Bus	09/01/2026	09/01/2026	$2,500	
120		4DRBUC8N8RB658659		09/01/2025	09/01/2025	$2,500	$90,000
	2024	INT	Bus	09/01/2026	09/01/2026	$2,500	
121		4DRBUC8N4RB658660		09/01/2025	09/01/2025	$2,500	$90,000
	2024	INT	Bus	09/01/2026	09/01/2026	$2,500	
122		1DTV51X25EA166110		09/01/2025	09/01/2025	$2,500	$0
	1984	FB	Ice Trailer	09/01/2026	09/01/2026	$2,500	
123		2955		09/01/2025	09/01/2025	$2,500	$0
	1999	Pace	GOOSENECK TRAILER	09/01/2026	09/01/2026	$2,500	
126		5BEBU10113C128442		09/01/2025	09/01/2025	$2,500	$0
	2000	N/A	WELDING TRAILER -10'	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
127		871155		09/01/2025	09/01/2025	$2,500	$0
	1987	N/A	16' TRAILER	09/01/2026	09/01/2026	$2,500	
128		5GXSL12172M000432		09/01/2025	09/01/2025	$2,500	$0
	2002	N/A	12' TRAILER	09/01/2026	09/01/2026	$2,500	
129		13ZTL1626W1000195		09/01/2025	09/01/2025	$2,500	$0
	1998	Park	16' TRAILER - Landscape	09/01/2026	09/01/2026	$2,500	
130		5BEBU16261C118860		09/01/2025	09/01/2025	$2,500	$0
	2001	Trailmaster	16' TRAILER - Landscape	09/01/2026	09/01/2026	$2,500	
131		none		09/01/2025	09/01/2025	$2,500	$0
	2000		smoker TRAILER (HOMEMADE)	09/01/2026	09/01/2026	$2,500	
132		5BEBU142X4X130341		09/01/2025	09/01/2025	$2,500	$0
	2004	UT	16' DUMP TRAILER	09/01/2026	09/01/2026	$2,500	
133		951		09/01/2025	09/01/2025	$2,500	$0
	1996	N/A	GENIE TRAILER	09/01/2026	09/01/2026	$2,500	
134		1DSB071A471700175		09/01/2025	09/01/2025	$2,500	$0
	2007	trencher	trailer WITCH	09/01/2026	09/01/2026	$2,500	
135		4P5CC2020J1282319		09/01/2025	09/01/2025	$2,500	$0
	2018	Fabrique	Flatbed-CAR HAULER-PJ	09/01/2026	09/01/2026	$2,500	
136		4p5cc2020j1282319		09/01/2025	09/01/2025	$2,500	$0
	2017	skid	trailer	09/01/2026	09/01/2026	$2,500	
137		1P9RD1624HF190517		09/01/2025	09/01/2025	$2,500	$0
	2017		Refrigerated	09/01/2026	09/01/2026	$2,500	
138		1GCDM19W4XB157595		09/01/2025	09/01/2025	$2,500	$0
	1996	Chevy	Van	09/01/2026	09/01/2026	$2,500	
139		NM0LS6S27N1535821		09/01/2025	09/01/2025	$2,500	$0
	2022	Ford	Transit Van	09/01/2026	09/01/2026	$2,500	
140		NM0LS6S29N1535819		09/01/2025	09/01/2025	$2,500	$0
	2022	Ford	Transit Van	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
141		11WHS1623WW240730		09/01/2025	09/01/2025	$2,500	$0
	1998	W-WT	16' blue gooseneck stock trailer	09/01/2026	09/01/2026	$2,500	
142		1GCHC23G23F139448		09/01/2025	09/01/2025	$2,500	$0
	2003	Chevy	PU	09/01/2026	09/01/2026	$2,500	
143		1FTSW20Y26EA92233		09/01/2025	09/01/2025	$2,500	$0
	2005	Ford	PU	09/01/2026	09/01/2026	$2,500	
144		1GC4KYC83FF559950		09/01/2025	09/01/2025	$2,500	$0
	2015	Chevy	PU	09/01/2026	09/01/2026	$2,500	
145		1FDXE4EPOADA22209		09/01/2025	09/01/2025	$2,500	$0
	2010	Ford	Ambulance (diesel)	09/01/2026	09/01/2026	$2,500	
146		1ft8w3bt7lec74555		09/01/2025	09/01/2025	$2,500	$0
	2020	ford	PU	09/01/2026	09/01/2026	$2,500	
147		1FDWF36R58EB59137		09/01/2025	09/01/2025	$2,500	$0
	2008	Ford	Box Trk	09/01/2026	09/01/2026	$2,500	
149		5MKWG242280009747		09/01/2025	09/01/2025	$2,500	$0
	2008	Elite	GOOSENECK TRAILER-24'	09/01/2026	09/01/2026	$2,500	
150		5MKWG182580009746		09/01/2025	09/01/2025	$2,500	$0
	2008	Elite	GOOSENECK TRAILER-18'	09/01/2026	09/01/2026	$2,500	
151		4LABS242XH5068844		09/01/2025	09/01/2025	$2,500	$0
	2017	Exis	Exis/pig trailer 24' exhibitor	09/01/2026	09/01/2026	$2,500	
152		12610		09/01/2025	09/01/2025	$2,500	$0
	2010	HMDE	16 ' lowboy utility trailer	09/01/2026	09/01/2026	$2,500	
153		TBD		09/01/2025	09/01/2025	$2,500	$0
	2015	N/A	WELDING TRAILER	09/01/2026	09/01/2026	$2,500	
154		1GNSCAED7PR341281		09/01/2025	09/01/2025	$2,500	$0
	2023	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
155		1G11B5SL1EF296954		09/01/2025	09/01/2025	$2,500	$0
	2015	Chevy	Malibu - Driver's Ed	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
156		1GNSCAED7PR150136		09/01/2025	09/01/2025	$2,500	$0
	2023	Chevy	Suburban	09/01/2026	09/01/2026	$2,500	
157		1FTMF1CM0CKD35661		09/01/2025	09/01/2025	$2,500	$0
	2012	Ford	F 150 Pickup truck	09/01/2026	09/01/2026	$2,500	
158		575200B16JT362090		09/01/2025	09/01/2025	$2,500	$0
	2018	Wells Fargo	Utility Golf trailer-Well UT	09/01/2026	09/01/2026	$2,500	
159		4YMCL1011ET031909		09/01/2025	09/01/2025	$2,500	$0
	2014	Carr	ROTC	09/01/2026	09/01/2026	$2,500	
160		5JW7E1222PX012828		09/01/2025	09/01/2025	$2,500	$0
	2023	Cargo	ROTC - UTILITY-SILVER	09/01/2026	09/01/2026	$2,500	
161		1GCWGAFP8P1250493		09/01/2025	09/01/2025	$2,500	$0
	2023	Chevy	Cargo Van	09/01/2026	09/01/2026	$2,500	
162		1GCGC34J6TZ207552		09/01/2025	09/01/2025	$2,500	$0
	1996	Chevy	PU - 1 ton	09/01/2026	09/01/2026	$2,500	
163		3D7KA26D94G223463		09/01/2025	09/01/2025	$2,500	$0
	2004	Dodge	PU - Ram 2500	09/01/2026	09/01/2026	$2,500	
164		3D7KA26D74G223462		09/01/2025	09/01/2025	$2,500	$0
	2004	Dodge	PU - Ram 2500	09/01/2026	09/01/2026	$2,500	
165		3D7KA26D34G223460		09/01/2025	09/01/2025	$2,500	$0
	2004	Dodge	PU - Ram 2500	09/01/2026	09/01/2026	$2,500	
166		3D7KA26D54G223461		09/01/2025	09/01/2025	$2,500	$0
	2004	Dodge	PU - ram 2500	09/01/2026	09/01/2026	$2,500	
167		1FTSW2OR58EE40750		09/01/2025	09/01/2025	$2,500	$0
	2008	Ford	PU - F250 Crew Cab-4door	09/01/2026	09/01/2026	$2,500	
168		1GCHC24G11E263549		09/01/2025	09/01/2025	$2,500	$0
	2001	Chevy	PU - 2500 HD	09/01/2026	09/01/2026	$2,500	
169		1FTSW20518EA43761		09/01/2025	09/01/2025	$2,500	$0
	2008	Ford	PU - F250 Crew Cab-4door	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
170		1FTNF20S72EC50214		09/01/2025	09/01/2025	$2,500	$0
	2002	Ford	PU - F-250	09/01/2026	09/01/2026	$2,500	
171		1FTNF20S52EC50213		09/01/2025	09/01/2025	$2,500	$0
	2002	Ford	PU - F-250	09/01/2026	09/01/2026	$2,500	
172		1GCGC24U73Z282393		09/01/2025	09/01/2025	$2,500	$0
	2003	Chevy	PU - Silverado 2500	09/01/2026	09/01/2026	$2,500	
173		1GCGC24UX3Z283425		09/01/2025	09/01/2025	$2,500	$0
	2003	Chevy	PU - Silverado 2500	09/01/2026	09/01/2026	$2,500	
174		1FTSW20585EC71901		09/01/2025	09/01/2025	$2,500	$0
	2005	Ford	PU - F-250	09/01/2026	09/01/2026	$2,500	
175		1FTSW20516ED91671		09/01/2025	09/01/2025	$2,500	$0
	2006	Ford	PU - F-250 4door	09/01/2026	09/01/2026	$2,500	
176		1FTSW20536ED91672		09/01/2025	09/01/2025	$2,500	$0
	2006	Ford	PU - F-250 -4 door	09/01/2026	09/01/2026	$2,500	
177		1GCHC44K19E113422		09/01/2025	09/01/2025	$2,500	$0
	2009	Chevy	PU - 2500 HD	09/01/2026	09/01/2026	$2,500	
178		1HTSCAAN2YH694061		09/01/2025	09/01/2025	$2,500	$0
	2000	Int	Bucket Trk	09/01/2026	09/01/2026	$2,500	
179		1GBOCUEG9FZ520114		09/01/2025	09/01/2025	$2,500	$0
	2015	Chevy	PU - 2500 HD	09/01/2026	09/01/2026	$2,500	
180		1FDBF2A62HEE08788		09/01/2025	09/01/2025	$2,500	$0
	2017	Ford	PU - F-250	09/01/2026	09/01/2026	$2,500	
181		1GBOGRFG5J1241086		09/01/2025	09/01/2025	$2,500	$0
	2018	CHEVY	PU	09/01/2026	09/01/2026	$2,500	
182		1FTBF2A69KED27296		09/01/2025	09/01/2025	$2,500	$0
	2019	FORD	PU	09/01/2026	09/01/2026	$2,500	
183		2GC2CREG7K1233181		09/01/2025	09/01/2025	$2,500	$0
	2019	Chevy	PU	09/01/2026	09/01/2026	$2,500	

Vehicle #	License #	VIN	Department	Comp Eff Date	Coll Eff Date	Comp Deductible	Original Value New
	Year	Make	Model / Description	Comp Term Date	Coll Term Date	Coll Deductible	Agreed Value
184		1FTBF2A66MEC70493		09/01/2025	09/01/2025	$2,500	$0
	2021	ford	F250	09/01/2026	09/01/2026	$2,500	
185		1FDBF2A65NED40093		09/01/2025	09/01/2025	$2,500	$0
	2022	FORD	F250	09/01/2026	09/01/2026	$2,500	
186		3C6LRVBG1PE548298		09/01/2025	09/01/2025	$2,500	$0
	2023	Dodge	Ram 1500 Promaster Cargo	09/01/2026	09/01/2026	$2,500	

Count	Original Value New	$2,742,500
181	Agreed Value	$0

Texans for Excellence in Education

Property Schedule

Named Insured: Granbury ISD
Quote No.: Q1-8000020-2526-01
Policy Period: 09/01/2025 to 09/01/2026

Site # / Bldg #	Department / Description	Address	Deductible / Occupancy Code	Area / Valuation Type	Protection Class / Construction Type	Stories / Year	Building Value	Contents Value	Total Insured Value
01-01	Acton Elementary Main Building	3200 Acton School Rd. Granbury, TX 76049	$50,000 Schools	40,000 Replacement Cost / Margin Clause	2 Joisted Masonry	1 1978	$11,566,526	$1,038,115	$12,604,641
01-02	PE Building	3200 Acton School Rd. Granbury, TX 76049	$50,000 Schools	4,000 Replacement Cost / Margin Clause	2 Non-Combustible	1 1990	$285,000	$0	$285,000
01-03	Classroom Addition	3200 Acton School Rd. Granbury, TX 76049	$50,000 Schools	7,100 Replacement Cost / Margin Clause	2 Joisted Masonry	1 1991	$0	$0	$0
01-04	New Addition	3200 Acton School Rd. Granbury, TX 76049	$50,000 Schools	28,400 Replacement Cost / Margin Clause	2 Joisted Masonry	1 2000	$0	$0	$0
01-05	Portable Classroom (1)	3200 Acton School Rd. Granbury, TX 76049	$50,000 Schools	1,536 Replacement Cost / Margin Clause	2 Non-Combustible	1 1998	$0	$0	$0
01-06	Portable Classroom (1) - from Stars	3200 Acton School Rd. Granbury, TX 76049	$50,000 Schools	1,536 Replacement Cost / Margin Clause	2 Frame	1 2000	$0	$0	$0
01-07	New Gym	3200 Acton School Rd. Granbury, TX 76049	$50,000 Schools	4,953 Replacement Cost / Margin Clause	2 Joisted Masonry	1 2016	$1,104,000	$0	$1,104,000
01-08	2 Portables Classrooms from Administration	3200 Acton School Rd. Granbury, TX 76049	$50,000 Schools	3,072 Replacement Cost / Margin Clause	2 Frame	1 2021	$127,800	$22,118	$149,918
01-09	Acton Daycare	3000 Acton School Rd Granbury, TX 76049	$50,000 Schools	7,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2000	$0	$0	$0
02-01	Brawner Intermediate Main Building	1520 S. Meadows Dr. Granbury, TX 76049	$50,000 Schools	83,000 Replacement Cost / Margin Clause	2 Joisted Masonry	1 1993	$12,731,583	$274,727	$13,006,310

Site # / Bldg #	Department / Description	Address	Deductible / Occupancy Code	Area / Valuation Type	Protection Class / Construction Type	Stories / Year	Building Value	Contents Value	Total Insured Value
02-02	Kindergarten Classrooms renovated from locker rooms	1520 S. Meadows Dr. Granbury, TX 76049	$50,000 Schools	Replacement Cost / Margin Clause	2 Joisted Masonry	1 2021	$0	$0	$0
02-03	Portable Classroom (1) from Admin	1520 S. Meadows Dr. Granbury, TX 76049	$50,000 Schools	1,536 Replacement Cost / Margin Clause	2 Frame	1 2021	$0	$0	$0
02-04	Portable Classroom (1) from Admin	1520 S. Meadows Dr.	$50,000 Schools	1,536 Replacement Cost / Margin Clause	2 Frame	1 2021	$0	$0	$0
03-01	Emma Roberson Elementary Main Building	1500 Misty Meadows Granbury, TX 76048	$50,000 Schools	42,500 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1985	$10,454,134	$983,128	$11,437,262
03-02	New Addition	1500 Misty Meadows Granbury, TX 76048	$50,000 Schools	20,500 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2000	$0	$0	$0
03-03	New Gym	1500 Misty Meadows Granbury, TX 76048	$50,000 Schools	4,953 Replacement Cost / Margin Clause	2 Non-Combustible	1 2016	$0	$0	$0
04-01	Nettie Baccus Elementary Main Building	901 Avery Road Granbury, TX	$50,000 Schools	48,500 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1987	$10,382,058	$987,855	$11,369,913
04-02	New Addition	901 Avery Road Granbury, TX	$50,000 Schools	23,400 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2000	$0	$0	$0
05-01	Mambrino	3825 Mambrino Hwy Granbury, TX 76048	$50,000 Schools	120,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1999	$18,206,025	$1,598,821	$19,804,846
06-01	Oak Woods Main Building	311 Davis Rd. Granbury, TX 76049	$50,000 Schools	60,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1990	$9,263,267	$874,956	$10,138,223
06-02	Portable	311 Davis Rd. Granbury, TX 76049	$50,000 Schools	1,488 Replacement Cost / Margin Clause	2 Frame	1 1996	$64,000	$11,059	$75,059

Site # / Bldg #	Department / Description	Address	Deductible / Occupancy Code	Area / Valuation Type	Protection Class / Construction Type	Stories / Year	Building Value	Contents Value	Total Insured Value
06-03	New Entry Way	311 Davis Rd. Granbury, TX 76049	$50,000 Schools	5,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2015	$0	$0	$0
07-01	Acton Middle School Main Building	1300 James Rd. Granbury, TX 76049	$50,000 Schools	154,815 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2001	$23,647,323	$3,442,075	$27,089,398
07-02	Concession Stands	1300 James Rd. Granbury, TX 76049	$50,000 School - Other Buildings	1,500 Replacement Cost / Margin Clause	2 Joisted Masonry	1 2001	$100,000	$0	$100,000
08-01	Granbury Middle School Main Building	2000 Crossland Rd. Granbury, TX 76048	$50,000 Schools	154,815 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2001	$23,118,593	$3,442,075	$26,560,668
08-02	Press Box	2000 Crossland Rd. Granbury, TX 76048	$50,000 School - Other Buildings	600 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2001	$60,000	$0	$60,000
08-03	Concession Stands	2000 Crossland Rd. Granbury, TX 76048	$50,000 School - Other Buildings	1,500 Replacement Cost / Margin Clause	2 Joisted Masonry	1 2001	$168,000	$0	$168,000
09-01	Granbury High School Main Building	2000 W. Pearl St. Granbury, TX 76048	$50,000 Schools	81,700 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	2 1973	$47,624,500	$937,500	$48,562,000
09-02	New Addition (9 Classrooms)	2000 W. Pearl St. Granbury, TX 76048	$50,000 Schools	6,720 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	2 1979	$0	$0	$0
09-03	Fine Arts Auditorium	2000 W. Pearl St. Granbury, TX 76048	$50,000 Schools	31,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1985	$0	$0	$0
09-04	English Annex (20 Classrooms)	2000 W. Pearl St. Granbury, TX 76048	$50,000 Schools	31,600 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1985	$0	$0	$0

Site # / Bldg #	Department / Description	Address	Deductible / Occupancy Code	Area / Valuation Type	Protection Class / Construction Type	Stories / Year	Building Value	Contents Value	Total Insured Value
09-05	James Wann Sports Center	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	34,300 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	3 1986	$7,895,919	$655,002	$8,550,921
09-06	Ag Barn-Phase I(New Softball-Baseball Batting Cage/Maint.Fac)	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	5,800 Replacement Cost / Margin Clause	2 Non-Combustible	1 1990	$0	$0	$0
09-07	Ag Barn-Phase II(New Softball-Baseball Batting Cage/Maint.Fac)	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	7,200 Replacement Cost / Margin Clause	2 Non-Combustible	1 1996	$0	$0	$0
09-08	Ag Complex (451 Howard Clemons Dr.)	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	45,420 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2008	$0	$0	$0
09-09	New Crossland 9th Grade Center	2000 W. Pearl St. Granbury, TX 76048	$50,000 Schools	44,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	2 2015	$6,600,000	$1,320,000	$7,920,000
09-10	Addition/Renovations (Grand Hall)	2000 W. Pearl St. Granbury, TX 76048	$50,000 Schools	115,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	2 1995	$0	$0	$0
09-11	Second Field House	2000 W. Pearl St. Granbury, TX 76048	$50,000 Schools	10,500 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1999	$0	$0	$0
09-12	Concession Stands: Tennis/Visitor	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	2,500 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1999	$0	$0	$0
09-13	Visitor Concession Stand Football	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	3,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2000	$160,000	$2,520	$162,520
09-14	Pirate Pavilion	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	35,865 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2003	$0	$0	$0

Site # / Bldg #	Department / Description	Address	Deductible / Occupancy Code	Area / Valuation Type	Protection Class / Construction Type	Stories / Year	Building Value	Contents Value	Total Insured Value
09-15	Tidwell Renovations (Baseball Complex)	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	3,866 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2008	$0	$0	$0
09-16	New CTE Addition	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	85,500 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2016	$10,625,000	$2,442,000	$13,067,000
09-17	New Band Instrument Storage	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	972 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2015	$0	$0	$0
09-18	New Tennis Court Field House (Pirate Complex)	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	5,980 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 2016	$0	$0	$0
09-19	New Green House	2000 W. Pearl St. Granbury, TX 76048	$50,000 Greenhouse	1,500 Replacement Cost / Margin Clause	2 Non-Combustible	1 2016	$30,000	$0	$30,000
09-20	New Softball/Baseball Batting Cage	2000 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	3,000 Replacement Cost / Margin Clause	2 Non-Combustible	1 2018	$0	$0	$0
10-01	STARS / BTC	Jones St. Granbury, TX 76048	$50,000 School - Other Buildings	20,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1977	$0	$0	$0
11-01	Administration Bldg Phase I: Classrooms/Offices	217 N. Jones Granbury, TX 76048	$50,000 School - Other Buildings	30,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1983	$9,071,568	$952,900	$10,024,468
11-02	Phase II: Gym/Cafeteria	217 N. Jones Granbury, TX 76048	$50,000 Schools	36,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1984	$0	$0	$0
11-03	Field House (Filter House)	217 N. Jones Granbury, TX 76048	$50,000 Schools	2,400 Replacement Cost / Margin Clause	2 Joisted Masonry	1 1982	$0	$0	$0

Site # / Bldg #	Department / Description	Address	Deductible / Occupancy Code	Area / Valuation Type	Protection Class / Construction Type	Stories / Year	Building Value	Contents Value	Total Insured Value
11-04	PE Building (Auction Barn)	217 N. Jones Granbury, TX 76048	$50,000 Schools	3,500 Replacement Cost / Margin Clause	2 Non-Combustible	1 1990	$0	$0	$0
11-05	Book Storage Facility	217 N. Jones Granbury, TX 76048	$50,000 Storage	600 Replacement Cost / Margin Clause	2 Non-Combustible	1 2018	$0	$0	$0
12-01	Maintenance	503 N. Hannaford Granbury, TX 76048	$50,000 School - Other Buildings	7,800 Replacement Cost / Margin Clause	2 Non-Combustible	1 1985	$375,000	$79,685	$454,685
13-01	Transportation Main Building	500 N. Hannaford Granbury, TX 76048	$50,000 School - Other Buildings	5,000 Replacement Cost / Margin Clause	2 Non-Combustible	1 1977	$250,000	$49,558	$299,558
13-02	Portable Meeting Room	500 N. Hannaford Granbury, TX 76048	$50,000 Office	1,536 Replacement Cost / Margin Clause	2 Frame	1 2000	$386,311	$0	$386,311
13-03	Portable Office (from Stars)	500 N. Hannaford Granbury, TX 76048	$50,000 Office	1,536 Replacement Cost / Margin Clause	2 Frame	1 2000	$0	$0	$0
15-01	Forward Training Center Main Building	600 W. Pearl St. Granbury, TX 76048	$50,000 School - Other Buildings	3,400 Replacement Cost / Margin Clause	2 Frame	1 1935	$386,311	$104,759	$491,070
15-02	Board Meeting Rooms	600 W. Pearl St. Granbury, TX 76048	$50,000 Office	3,050 Replacement Cost / Margin Clause	2 Frame	1 1948	$0	$0	$0
16-01	Annex - Bridge Street Conference Center - 600 W Bridge (Cafeteria)	600 W Bridge Granbury, TX 76048	$50,000 School - Other Buildings	8,100 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1971	$0	$0	$0
16-02	Annex - Decker Gym - 600 W Bridge	600 W Bridge Granbury, TX 76048	$50,000 Schools	10,360 Replacement Cost / Margin Clause	2 Frame	1 1949	$0	$0	$0
16-03	Annex - Decker Meeting Room - 600 W Bridge	600 W Bridge Granbury, TX 76048	$50,000 Office	603 Replacement Cost / Margin Clause	2 Frame	1 1952	$0	$0	$0
16-04	Annex - Slant Hall Conf Rms - 600 W Bridge	600 W Bridge Granbury, TX 76048	$50,000 Office	4,000 Replacement Cost / Margin Clause	2 Frame	1 1971	$0	$0	$0

Site # / Bldg #	Department / Description	Address	Deductible / Occupancy Code	Area / Valuation Type	Protection Class / Construction Type	Stories / Year	Building Value	Contents Value	Total Insured Value
16-05	Annex - Storage (PE Building) - 600 W Bridge	600 W Bridge Granbury, TX 76048	$50,000 Storage	4,200 Replacement Cost / Margin Clause	2 Non-Combustible	1 1977	$0	$0	$0
17-01	Annex - Tech Center (library / resource building) -	Granbury, TX	$50,000 Schools	4,000 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1974	$0	$0	$0
17-01	Annex - Classrooms Decker Gym - 305 N. Hannaford	305 N. Hannaford Granbury, TX 76048	$50,000 Schools	5,795 Replacement Cost / Margin Clause	2 Masonry Non-Combustible	1 1986	$0	$0	$0
18-01	WC Main Building: 210 N Jones	210 N Jones Granbury, TX 76048	$50,000 School - Other Buildings	22,356 Replacement Cost / Margin Clause	2 Joisted Masonry	2 1962	$0	$0	$0
				Count 67	Property Totals:		$204,682,918	$19,218,853	$223,901,771
					Extra Expense/Business Income:				$0