



August 7, 2024

Heather Wilson
Chief Financial Officer
College Station Independent School District
1812 Welsh Ave
College Station, Texas 77840

Dear Heather,

Please see the attached renewal proposal and coverage summary for College Station Independent School District's 2024-2025 Property & Casualty Insurance Renewal. Our insurance submission was sent out to 61 markets in total, specializing in school districts and large property schedules, with high total insured values (TIV). Per the District's request, bids were also received allowing for a short-term policy placement, changing the policy renewal date from 09/01/2025 to 07/01/2025. After review of the quoted options for College Station Independent School District's Property, General Liability, School Leaders Liability and Commercial Automobile Coverage, it is the recommendation of ANCO Insurance to renew coverage through Travelers for all casualty lines, AXIS/Lexington/Lloyd's (layered property program), for the property renewal, AIG for the School Leaders E&O, and Mid-Continent Casualty for the Underground Storage Tank Pollution Liability policy.

Similar to 2023, the insurance market has remained hardened. Although the casualty lines of coverage maintained an increase in premium and rate, we were happy to receive a reduction in property coverage premium for the renewal term. This is a result from insurance carrier's increase in capacity, as well as a comfort in the total insured value, which was gradually increased in past years, due to the increased cost of new construction.

When compared to the expiring policy, please notice that the valuation has remained the same regarding the total insured value of \$626,648,741. With the absence of an increase in values, this demonstrates the rate difference from the expiring policy to renewal. Overall, the District will experience a reduction in property premium of \$336,673, annually. The property rate has decreased from \$0.411 per \$100 of value at expiring, to \$0.357 per \$100 of value at renewal. The renewal terms received reflect similar retentions to that offered by the expiring policy. The policy will maintain a \$100,000 AOP (All Other Peril) deductible, while also retaining a 2% wind/hail deductible, subject to a \$100,000 minimum. The deductible for contractor's equipment, musical instruments & uniforms, audio/video equipment, computer equipment, and scheduled fine arts will remain at \$10,000. The loss limit on the policy has been presented to remain as expiring at \$400,000,000 for any one loss. The total annual property premium, excluding terrorism coverage is \$2,239,570. If you elect to include terrorism coverage, the property premium will total \$2,554,812. Also provided is a stand-alone terrorism quote, which would be subject to a \$100,000,000 limit, and carries a total premium of \$26,638. If the secondary terrorism quote is selected, the property premium would total \$2,266,208.

In addition to the property terms presented, Anco also solicited bids for General Liability and Auto Insurance, with the sole bid received from Travelers, the incumbent carrier. TPS was approached to quote all lines of coverage. TPS declined to provide terms due to loss history for all lines.

Travelers' renewal terms do reflect an increase in rate, but remains in line with the industry standard for school districts. The renewal terms exhibit a change in deductible for physical damage only. For the expiring policy, a \$1,000 comprehensive deductible was established for: private passenger, light trucks, medium trucks, and trailers; with the comprehensive and collision deductibles for buses being \$5,000. At renewal, the comprehensive and collision deductible for: private passenger, light trucks, medium trucks, and trailers will be \$2,000, with the physical damage deductible for buses maintaining at \$5,000. The expiring policy through Travelers for General Liability, Auto Liability, and Auto Physical Damage totaled \$272,625, with the renewal premium totaling \$300,798. This reflects an increase in premium of \$28,173 (10%). Other notable changes to the casualty policy through Travelers are the following: removal of the security guard coverage form (due to third party coverage, providing certificates of insurance), and a cap on physical damage losses for any one occurrence of \$5,000,000.

The School Leaders Errors & Omissions policy, which includes a sublimit for Cyber Liability had an expiring premium of \$52,627. The District will receive a decrease in renewal premium of \$1,100, with the renewal premium totaling \$51,527, annually. The renewal terms include a \$1,000,000 School Entity Errors & Omissions limit, subject to a \$10,000 retention. The coverage includes a sublimit of \$100,000 for IEP Hearing, subject to a \$25,000 retention. Additionally, the policy provides a \$1,000,000 School Entity Employment Practices Liability limit, which is subject to a \$100,000 retention. The policy will again provide a \$500,000 limit for Security and Privacy Liability, as well as Cyber Event Management coverage, subject to a \$25,000 retention.

Please review the below summary of the 2024-2025 renewal premium recommendations.

<u>Coverage</u>	<u>9/1/24-9/1/25</u>	<u>9/1/24-7/1/25</u>
Property, including all TDI taxes and fees, excluding terrorism	\$2,239,570	\$1,887,431
General Liability including Employee Benefits Liability	\$39,469	\$32,891
Auto Liability and Physical Damage	\$261,329	\$217,987
Underground Storage Tank Pollution Liability	\$2,780	\$2,780
School Leaders E&O, including Cyber Liability	\$51,527	\$Pending
Total	\$2,594,675	\$2,141,089

After review of the quotes received and a comprehensive solicitation of all applicable markets, it is the recommendation of ANCO Insurance to renew coverage through AXIS/Lexington/Lloyd's (layered property program) for the property renewal, Travelers for the General Liability and Commercial Auto Liability/Physical Damage, AIG for the School Leaders E&O, and Mid-Continent Casualty for the Underground Storage Tank Pollution Liability policy.

Sincerely,



Grant Graham, CIC, CLCS
Vice President / Commercial Lines Sales Director
ANCO Insurance

Insurance Proposal

for

College Station ISD

Presented by:

Grant Graham, CLCS, CIC
Vice President / Sales Director

August 12, 2024



Anco Insurance - Bryan
1111 Briarcrest Drive
Bryan, TX 77802
www.anco.com

This presentation summarizes the proposal for your insurance. It is not a legal contract and is provided to facilitate your understanding of your insurance program quoted through our available markets. Please refer to the actual policies for specific terms, coverages, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review upon request prior to the binding of coverage.

In assisting you with our insurance needs we have been dependent upon information provided to us by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring them to our attention. Should any of your business operations or exposures to loss changes after coverage is bound, it is essential to let us know promptly so proper coverage (s) and related concerns can be discussed.

Your Dedicated Service Team

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Marketing Summary

Line of Business	Carrier Proposed	Company Response
Property	CRC (Property) TERM: 09-01-24 to 09-01-25	Quoted: \$2,239,570.47. Total Terrorism Coverage: \$26,638.91 Grand Total Including TRIPRA: \$2,266,209.38 (Includes Boiler & Machinery)
Property	Axis Surplus Ins. Co. Primary \$3,750,000M p/o 15%	\$180,000 Plus Tax & Fee: \$9,326.45 Annual Premium: \$189,326.45 Terrorism: \$18,000, Taxes: \$880.20 Totaling including TRIPRA: \$208,206.65
Property	Lexington Ins. Co.- Boston Primary \$7.5M p/o 30%	\$375,000 Plus Tax & Fee: \$18,861.95 Annual Premium: \$393,861.95 Terrorism: \$37,500, Taxes: \$1,833.75 Totaling including TRIPRA: \$433,195.70
Property	Lloyd's of London Primary \$6,250,000M p/o 25%	\$300,000 Plus Tax & Fee: \$15,194.45 Annual Premium: \$315,194.45 Terrorism: \$15,000, Taxes: \$733.50 Totaling including TRIPRA: \$330,927.95
Property	Core/StarStone Specialty Insurance Company Primary \$2.5M p/o 10%	\$127,000 Plus Tax & Fee: \$6,734.75 Annual Premium: \$133,734.75 Terrorism: \$7,200, Taxes: \$352.08 Totaling including TRIPRA: \$141,286.83
Property	Lancashire Insurance Company Primary \$2.5M p/o 10%	\$120,000 Plus Tax & Fee: \$6,392.45 Annual Premium: \$126,392.45 Terrorism: \$13,000, Taxes: \$635.70 Totaling including TRIPRA: \$140,028.15
Property	AmRisc Insurance Company Excess \$2.5M p/o 10%	\$113,500 Plus Tax & Fee: \$11,602.31 Annual Premium: \$125,102.31 Terrorism: \$11,350, Taxes \$555.01 Totaling including TRIPRA: \$137,007.32
Property	RSUI Indemnity Ins. Co. Excess \$75,000,000/\$37,500,000 50%	\$134,453 Plus Tax & Fee: \$500. Annual Premium: \$134,953. Terrorism: \$6,723, Taxes: n/a Totaling including TRIPRA: \$141,676.

Line of Business		Carrier Proposed	Company Response
Property	Markel/Evanston Insurance Company Excess \$25,000,000/\$5,000,000 20%	\$50,000 Plus Tax & Fee: \$2,969.45 Annual Premium: \$52,969.45 Terrorism: \$5,000; Taxes: \$244.50 Totaling including TRIPRA: \$58,213.95	
Property	Paragon Insurance Company Excess \$25,000,000/\$7,500,000 30%	\$115,962 Plus Tax & Fee: \$7,768.34 Annual Premium: \$123,730.34 Terrorism: \$57,836; Taxes \$2,828.18 Totaling including TRIPRA: \$184,394.52	
Property	Paragon Insurance Co. Excess \$50,000,000/\$15,000,000 30%	\$115,384 Policy Fee: \$5,642.27 Annual Premium: \$121,026.70 Terrorism included Above	
Property	Palomar Excess & Surplus Insurance Company Excess \$50,000,000/\$10,000,000 20%	\$72,000 Policy Tax and Fee: \$4,045.25 Annual Premium: \$76,045.25 NO TRIPRA	
Property	Arrowhead/QBE Specialty Insurance Company Excess (100 X 100)	\$175,000 Policy Tax and Fee: \$10,130.85 Annual Premium: \$185,130.85 Terrorism: \$17,500; Taxes \$855.75 Totaling including TRIPRA: \$203,486.60	
Property	Chubb/Lloyds of London Excess (200 X 200)	\$235,000 Policy Tax and Fee: \$12,015.95 Annual Premium: \$247,015.95 Terrorism: \$111,750 Taxes \$5,464.58 Totaling including TRIPRA: \$364,230.53	
Boiler & Machinery	Liberty Mutual Ins. Co. \$150M	\$14,587 Policy & Fee: \$500 Annual Premium: \$15,087 NO TRIPRA	
Stand Alone Terrorism	Lloyd's of London \$100M	\$24,897. Tax and Fee: \$1,741.91 Annual Premium: \$26,638.91 NO TRIPRA	
Property	CRC (Property) Term: 09-01-24 to 07-01-25	Quoted: \$1,887,431.40. total Terrorism Coverage: \$26,638.91 Grand Total Including TRIPRA: \$1,914,070.31 (Includes Boiler & Machinery).	

Line of Business	Carrier Proposed	Company Response
Property	Axis Surplus Ins. Co. Primary \$3,750,000M p/o 15%	\$150,000 Plus Tax & Fee: \$7,859.45 Annual Premium: \$157,859.45 Terrorism incld. Tax \$15,733.50 Totaling including TRIPRA: \$173,592.95
Property	Lexington Ins. Co.- Boston Primary \$7.5M p/o 30%	\$311,500 Plus Tax & Fee: \$15,756.80 Annual Premium: \$327,256.80 Terrorism Incl. Tax \$32,778.10 Totaling including TRIPRA: \$360,034.90
Property	Lloyd's of London Primary \$6,250,000M p/o 25%	\$250,000 Plus tax & fee: \$12,749.45 Annual Premium: \$262,749.45 Terrorism Incl. Tax \$13,111.20 Totaling including TRIPRA: \$275,860.65
Property	Core/StarStone Specialty Insurance Company Primary \$2,5M p/o 10%	\$105,833 Plus Tax & Fee: \$5,699.68 Annual Premium: \$111,532.68 Terrorism Incl. Tax \$6,293.40 Totaling including TRIPRA: \$117,831.08
Property	Lancashire Insurance Company Primary \$2,5M p/o 10%	\$100,000 Plus Tax & Fee: \$5,414.45 Annual Premium: \$105,414.45 Terrorism Incl. Tax 11,363 Totaling including TRIPRA: \$116,777.45
Property	AmRisc Insurance Company Excess \$2.5M p/o 10%	\$94,583 Plus Tax & Fee: \$10,280.78 Annual Premium: \$104,863.78 Terrorism Incl. Tax \$9,920.80 Totaling including TRIPRA: \$114,787.58
Property	RSUI Indemnity Ins. Co. Excess \$75,000,000/\$37,500,000 50%	\$112,045 Plus Tax & Fee: \$500 Annual Premium: \$112,545 Terrorism Incl. Tax \$5,602.50 Totaling including TRIPRA: \$118,147.50
Property	Markel/Evanston Insurance Company Excess \$25,000,000/\$5,000,000 20%	\$41,700 Plus Tax & Fee: 2,563.58 Annual Premium: \$44,263.58 Terrorism Incl. Tax 4,379.40 Totaling including TRIPRA: \$48,633.98

Line of Business	Carrier Proposed	Company Response
Property	Paragon Insurance Company Excess \$25,000,000/\$7,500,000 30%	\$96,635 Plus Tax & Fee: \$6,823.25 Annual Premium: \$103,458.25 Terrorism Incl. Tax \$25,276.70 Totaling including TRIPRA: \$128,734.95
Property	Paragon Insurance Co. Excess \$50,000,000/\$15,000,000 30%	\$96,155 Plus Tax & Fee: \$4,701.98 Annual Premium: \$100,856.98 Terrorism Incl. Tax \$25,297.70 Totaling including TRIPRA: \$126,133.68
Property	Palomar Insurance Company Excess \$50,000,000/\$10,000,000 20%	\$60,000 Plus Tax & Fee: \$3,458.45 Annual Premium: \$63,458.45 No TRIPRA
Property	Arrowhead Insurance Company Excess (100 X 100)	\$165,000 Plus Tax & Fee: \$9,641.85 Annual Premium: \$174,641.85 Terrorism Incl. Tax \$15,296.40 Totaling including TRIPRA: \$189,938.25
Property	Lloyds/Chubb Bermuda Insurance Co. Excess (200 X 200)	\$195,833 Plus Tax & Fee: \$10,100.68 Annual Premium: \$205,933.68 Terrorism Incl. Tax \$97,678.80 Totaling including TRIPRA: \$303,612.48
Boiler & Machinery	Liberty Mutual Ins. Co. \$150M	\$12,097 Plus Tax & Fee: \$500 Annual Premium: \$12,597 No TRIPRA
Stand Alone Terrorism	Lloyd's of London \$100M	\$24,897 Plus Tax & Fee: \$1,741.91 Annual Premium: \$26,638.91 No TRIPRA
Property	Great American	Decline
Property	Travelers	Quoted - Casualty Lines Only
Property	Trident	Decline - All Lines
Property	TPS	Decline - All Lines
Considered for layered Program		
Property	ARCH Ins. Co.	Decline
Property	ARRIS Ins. Co.	Indicated
Property	Aspen Ins. Co.	Indicated
Property	Ategrity Ins. Co.	Decline

Line of Business	Carrier Proposed	Company Response
Property	AWAC Ins. Co.	Declined
Property	Beazley Ins. Co.	Indicated
Property	Berkshire Ins. Co.	Decline
Property	Catalytic Ins. Co.	Decline
Property	C N A Ins. Co.	Decline
Property	Cross Cover Ins. Co.	Decline
Property	Curotech Ins. Co.	Decline
Property	Ethos Ins. Co.	AOP DBB Only
Property	Everest Ins. Co.	Indicated
Property	General Star Ins. Co.	Indicated
Property	General American Ins. Co.	Decline
Property	Intact Ins. Co.	Decline
Property	James River Ins. Co.	Indicated
Property	Kemah Ins. Co.	Decline
Property	Kinsale Ins. Co.	Indicated
Property	McGill Ins. Co.	Indicated
Property	Mitsui Ins. Co.	Indicated
Property	Munich Re Ins. Co.	Indicated
Property	Navigators Ins. Co.	Decline
Property	Risk Smith Ins. Co.	Indicated
Property	Rivington Ins. Co.	Indicated
Property	RLI Ins. Co.	Indicated
Property	Sompo Ins. Co.	Decline
Property	Swiss RE Ins. Co.	Indicated
Property	Spectrum Ins. Co.	Indicated
Property	Starr Ins. Co.	Decline
Property	Travelers Custom Ins. Co.	Decline
Property	Velocity Ins. Co.	Decline
Property	Westchester Ins. Co.	Indicated
Property	Westfield Ins. Co.	Indicated
Property	WKFC Property Ins. Co.	Decline
Property	WRB Ins. Co.	Decline
Property	Zurich Ins. Co.	Indicated

College Station ISD

Line of Business	Carrier Proposed	Company Response
General Liability	Travelers Ins. Co. 09-01-24 to 09-01-25	Quoted: Annual Premium: \$39,469
General Liability	Travelers Ins. Co. 09-01-24 to 07-01-25	Quoted Short Term: \$32,891
General Liability	Trident Insurnace Co.	Decline
General Liability	TPS Ins. Co.	Decline
General Liability	Zurich Ins. Co.	No Longer Writing Schools
Business Auto	Travelers Ins. Co. 09-01-24 to 09-01-25	Quoted Annual: \$261,329.
Business Auto	Travelers Ins. Co. 09-01-24 to 07-01-25	Quoted Short Term: \$216,712
Business Auto	Trident Insurance Co.	Decline
Business Auto	TPS Ins. Co.	Decline
Business Auto	Zurich Ins. Co.	No Longer Writing Schools
School Board E&O	AIG Insurance Co. Cyber Included	Total Annual Premium: \$ 51,527
School Board E&O	Richmond National Ins. Co.	Indicated
School Board E&O	Indian Harbor	Indicated
School Board E&O	Kinsale Ins. Co.	Decline
School Board E&O	Balanced Partners/Fair American Insurance	Decline
School Board E&O	Public Risk Underwriters	Decline
Underground Tank	Mid-Continent Ins. Co.	Quoted: \$2,780
Crime Coverage	AIG Ins. Co.	Quoted: TBD

Commercial Property

Premium Payable Company	Policy Number	Policy Term
CRC Group	Various	9/1/2024 to 9/1/2025

Coverages

Loc	Bldg	Subject	Amount	Val*	Coins	Cause of Loss	Deductible
1	Vrs.	As per Schedule on File with the Carriers					
		BLKT BLDG	\$571,077,769	R	Nil		*\$100,000
		Blkt Contents	\$58,786,549	R	Nil		\$100,000
		Musical Inst.	\$2,297,643		Nil		\$10,000
		Electronic Equip.	\$1,330,000		Nil		\$10,000
		Computer Equip.	Included		Nil		\$10,000
		Data, Programs & Software	Included		Nil		\$100,000
		Contractors Equip	\$261,984		Nil		\$10,000
		Audio Video Equip	\$453,000		Nil		\$10,000
		Fine Arts	\$3,075		Nil		\$10,000
		TOTAL	\$634,210,020				

Perils Covered: Risks of Direct Physical Loss Including Flood and Earthquake, Excluding Boiler & Machinery

***Deductibles:**

\$100,000	Per Occurrence - All Coverages and Perils, Except
\$100,000	Per Occurrence - Earthquake
\$100,000	Per Occurrence - Flood
2%	Windstorm or Hail - 2% Of the Real and Personal Property, Personal Property of Others and Business Interruption total insured values at the time of loss or damage at the locations where the Physical damage occurred subject to a minimum of \$100,000 in any one occurrence.
\$ 10,000	Per Occurrence - Musical Instruments, Contractor's Equipment, Audi Video Equipment, Computer Equipment and Fine Arts

All Deductibles are per Occurrence unless otherwise noted above or in the Policy Form.

Valuation: Real and Personal Property – Replacement Cost, except Actual Cash Value
On roofs over 15 yrs. Old; except metal roof coverings will be replacement cost.

Limit of Liability: \$400,000,000 Per Occurrence – Blanket Limit Apply

Carrier	Layer	Annual Premium
Axis Surplus Ins. Co.	1A Primary (15% 3,750,000 part of \$25M)	\$189,326.45
Lexington Ins. Co. Boston	2A Primary (30% 7,500,000 part of \$25M)	\$393,861.95
Lloyds of London	3A Primary (25% 6,250,000 part of \$25M)	\$315,194.45
Core/StarStone Specialty Insurnce	4A Primary (10% 2,500,000 part of \$25M)	\$133,734.75
Lancashire Ins. Company	5A Primary 10% \$2,500,000 part of \$25M)	\$126,392.45
AmRisc Insurance Company	6A Primary (10% \$2,500,000 part of \$25M)	\$125,102.31
RSUI Indemnity Ins. Co.	Excess 2 x/o 25M (50% of 75M \$37,500,000)	\$134,953.
Markel Insurance Company	Excess 3 x/o 25M (20% of 25M \$5,000,000)	\$52,969.45
Paragon Insurance Company	Excess 4 x/o 25M (30% of 25M \$7,500,000)	\$123,730.34
Paragon Insurance Company	Excess 5 x/o 50M (30% of 50M \$15,000,000)	\$121,026.27
Palomar Insurance Company	Excess 6 x/o 50M (20% of 50M \$10,000,000)	\$76,045.25
Arrowhead Insurance Company	Excess 7 (100X100) \$100,000,000	\$185,130.85
Lloyds/Chubb Bermuda	Excess 8 (200X200) \$200,000,000	\$247,015.95
Liberty Mutual Ins. Co.	Primary \$150M Boiler & Machinery	\$15,087
TOTAL	\$400,000,000	\$2,239,570.47

Terrorism Coverage: **\$315,242.25**

Grand Total: **\$2,554,812.72**

- **Standalone Terrorism Coverage: Miller Lloyd’s of London \$26,638.91**

Program Sublimits: Sub-Limits shown are program sub-limits. Company Liability is limited to layer and participation in that layer

\$10,000,000 All Earthquakes in the Aggregate

	Geographical Territories:
	California – No Coverage
	Pacific NW Earthquake Territory – No Coverage
	New Madrid Earthquake Territory – No Coverage
	Hawaii – No Coverage
	Earthquake Sprinkler Leakage Limit of Insurance – No Coverage
\$10,000,000	Annual Aggregate – Flood (excluding locations wholly or partially in a “High Hazard Flood zone, including Zones B, X or X500)
\$500,000	Accounts Receivable
\$10,000,000	Backup of Sewers or Drains
25%	of Loss, not to exceed \$2,000,000 (Debris Removal)
\$500,000	Electronic Data Processing Equipment Breakdown
\$500,000	Electronic Data Processing Media Breakdown
\$100,000	Deferred Payments
\$1,000,000	Unintentional Errors & Omissions
\$250,000	Expediting Expense
No Coverage	Extended Business Income
\$1,000,000	Time Element Extra Expense
\$250,000	Fine Arts
\$100,000	Fire Department Service Charge
\$10,000	(\$10,000 in the Aggregate (Limited Coverage for Fungus, Wet Rot or Dry Rot
\$2,500,000	Miscellaneous Unnamed Locations
\$2,500,000	Newly Acquired Property
\$2,500,000	Newly Constructed Property
\$25,000,000	Ordinance or Law Coverage A – Loss to Undamaged Portion of the Real Property
\$5,000,000	Ordinance or Law Coverage B & C Combined
\$100,000	Outdoor Property
\$100,000	Property off Premises
\$10,000	Annual Aggregate – Pollutant Cleanup and Removal
\$100,000	Professional Fees
\$250,000	Pavements and Roadways
\$500,000	Service Interruption Direct Damage and Service Interruption Time element Combined
\$1,000,000	Time Element Civil Authority (30 Days Period of Indemnity and 1 Mile Distance)
No Coverage	Time Element Business Income including Rental Value
\$500,000	Transit
\$5,000,000	Valuable Papers and Records (Excludes Library Books
\$1,000,000	Personal Property of Others
\$250,000	Spoilage

Equipment Breakdown

Insurance Company	Policy Number	Policy Term
CRC Group	TBD	9/1/2024 to 9/1/2025

Named Insureds

Insured	Interest
College Station ISD	First Named Insured

Coverages - As per Schedule on file with the carrier

Loc	Bldg	Subject	Amount
		BLKT BLDG	\$571,077,769
		Contents	\$58,786,549
		Musical Inst.	\$2,297,643
		Electronic Equip.	\$1,330,000
		Contractors Equip	\$261,984
		Audio Video Equip	\$453,000
		Fine Arts	\$3,075
		TOTAL	\$634,210,020

Insurance applies only to a coverage for which a Limit of Insurance, a number of Days/Hours or the word INCLUDED is shown. If INCLUDED is shown, then the limit for that coverage is part of the Limit Per Breakdown.

Coverage	Limit Of Insurance Or Days/Hours
Limit Per Breakdown	\$150,000,000
1. Property Damage	Included
2. Expending Expenses	Included
3. Business Income	Included
a. Extra Expense	Combined with Business Income
b. Extended Period of Restoration (# of Days of Coverage)	90 Days
c. Data or Media	\$1,000,000
4. Spoilage Damage	\$1,000,000
5. Utility Interruption (The maximum limit for Utility Interruption, subject to any applicable lower coverage limits, including business income, extra expense, and/or spoilage, respectively)	\$2,500,000
a. Coverage applies only if the interruption of services lasts at least	24 Hours
6. Newly Acquired Premises	Included
a. (number of Days of Coverage)	120 Days
7. Ordinance Or Law	\$5,000,000
8. Errors and Omissions	Included
9. Brands and Labels	Included
10. Contingent Business Income/Extra Expense	Excluded
a. Covered Premises	
b. Delivery of Services or Materials; or Sales:	

Unless a higher limit or INCLUDED is shown, the most we will pay for direct damage to covered property is \$25,000 for each of the following. These limits are part of, not in addition to, the Property Damage or Limit per Breakdown.

Coverage Limitations	Limit Of Insurance
Ammonia Contamination	\$1,000,000
Consequential Loss	\$1,000,000
Data And Media	\$1,000,000
Hazardous Substance	\$1,000,000
Water Damage	\$1,000,000

Limited Coverage for Fungus, Wet Rot and Dry Rot	
Limit	\$15,000
Business Income and/or Extra Expense - Number of Days	30 Days
Increased Cost of Loss and Related Expenses for "Green" Upgrades	
Property Damage Limit	\$100,000
Business Income and/or Extra Expense - Number of Days	30 Days
Conditions and Optional Coverages	
Business Income Report Date	
Business Income Annual Value	
Business Income Coinsurance Percentage	Waived
Diagnostic Equipment (Included Or Excluded)	Included
Equipment Breakdown Enhancement Endorsement (See attached Form for full details) - Key enhancements included: <ul style="list-style-type: none"> • Civil Authority extension within 100 miles/4 weeks • Ingress/Egress - \$250,000 sublimit • Claim Preparation Fees - \$250,000 sublimit • Dependent Location extension for Contingent BI/EE • \$150% replacement cost for Safety Improvements 	Included
Deductibles	
Combined Deductible	\$10,000
Property Damage Coverages	Incld in Combined Deductible
Business Income	Incld in Combined Deductible
Extra Expense	Incld in Combined Deductible
Spoilage	Incld in Combined Deductible
Other:	

Other Conditions/Additional Coverage Extension/Restrictions:

- Exclusion Amendatory Endorsement

ESTIMATED ANNUAL PREMIUM:

Premium Included in Property Section

General Liability

Premium Payable Company	Policy Number	Policy Term
Travelers	TBD	9/1/2024 to 9/1/2025

Coverages

Limit	Description
\$2,000,000	General Aggregate
\$2,000,000	Products / Completed Operations Aggregate
\$1,000,000	Each Occurrence
\$1,000,000	Personal and Advertising Injury
\$500,000	Fire Damage (Any One Fire)
\$1,000,000	Employee Benefits (Claims Made)
Excluded	Medical Expense Limit

Statutory Cap Limits of Insurance Endorsement:

COVERAGE	LIMIT
Texas Each Person Statutory Cap Limit	\$100,000
Texas Each Occurrence Statutory Cap Limit	\$300,000
Texas Property Damage Statutory Cap Limit	\$100,000

Employee Benefits Liability – Claims Made Coverage:

COVERAGE	LIMIT
Aggregate Limit	\$3,000,000
Each Employee Limit	\$1,000,000
Deductible	\$1,000
Retroactive Date	1/1/1900
Employee Benefits Liability- Claims Made Coverage Premium	\$748.

Locations and Exposures

Loc	Bldg	Description	Exposure	Premium
1	1	1812 Welsh, College Station, Texas 77840 (All Locations Included)		
		Schools-Public-Elementary, Kindergarten or Jr. High include Products/Completed Operations	9,820	\$16,134
		Schools-Public-High Schools Include Products and Completed Operations	3,824	\$8,202
		Stadiums - Operated by Insured includes Products and Completed Operations	\$215,990	\$675
		Swimming Pool	1	\$143
		Grandstand or Bleachers	4	201
		School Counselors Professional Liability		\$3,600
		Abuse or Molestation Coverage Abuse or Molestation-Aggregate Limit: \$2,000,000 Abuse or Molestation Offense Limit: \$1,000,000		\$3,769
		Psychological Counselors Professional Liability		\$3,600
		Employee Benefit Liability		\$748
		Schools-Faculty Liability. for Corporal Punishment of Students	1,111	\$2,272
		Security and Law Enforcement Services - Armed Guards		Excluded
		Increased Limits-Fire Damage Legal Liability		\$125
		XTEND		Included

Forms and Endorsements

- CG 01 03 Texas Changes
- CG 22 67 Corporal Punishment
- CGD0 76 Exclusion - Lead
- CGD1 42 Exclusion - Discrimination
- CGD1 88 Xtend End. For Colleges and Schools
 - Owned Watercraft-Non submersibles, Rowing shells or Sculls
 - Who is An Insured - Unnamed Subsidiaries
 - Who is An Insured - Public Entities or Colleges Or Schools
Elected or Appointed Officials, Trustees, Commissioners and Members of Your Boards
 - Who is An Insured - Your Students While Acting As Student Teachers
 - Who is An Insured - Employees and Volunteers Workers - Bodily Injury to Co - Employees and Co-Volunteer workers
 -
 - Who Is An Insured - Owners, Managers or Lessors of Premises
 - Who is An Insured -Lessors Of Leased Equipment

- Blanket Additional Insured – Persons or Organizations As Required By Written contract Or Agreement – Exceptions for law Enforcement
 - Blanket Additional Insured – Mortgagees, Assignees, Successors or Receivers
 - Blanket Additional Insured – Governmental Entities – Permits or Authorizations Relating to Premises
 - Blanket Additional Insured – Governmental Entities – Permits or Authorizations Relating to Operations
 - Incidental Medical Malpractices
 - Knowledge and Notice Of Occurrence or Offense
 - Blanket Waiver of Subrogation
 - Contractual Liability – Railroads
 - Damage to Premises Rental to you
- CG D1 89 Colleges & School Exclude Medical Expenses
- CG D1 09 Excl-Communicable Diseases
- CG D1 90 Colleges & schools Amend-Trans of Student
- CG D2 03 Amend-Non Cumulation of Each Occurrence
- CG D2 43 Fungi or Bacteria Exclusion
- CG D4 21 Amend Contract Liability Exclude-Exc. to Named Insured
- CG D4 70 Excl. Employees & volunteer work As Insured
- CG D4 94 Exclude-Health Care-Colleges & Schools
- CG D4 95 School Counseling – Colleges & Schools
- CG D6 18 Excl.-Violation of Consumer Financial Protection Laws
- CG D9 10 Amendment of Intellectual Property Exclusion
- CG F2 00 Psych Counsel-Colleges & Schools – Texas
- CG F2 68 TX changes – Employee-Related Practices Exclusion
- CG F5 17 Statutory Cap Limits of Insurance – Texas
- Each Person Statutory Cap Limit: \$100,000
 - Each Occurrence Statutory Cap Limits: \$300,000
 - Property Damage Statutory Cap Limit: \$100,000
- CG F5 48 Ltd Abuse/Molestation Liability Include Statutory Cap – Texas
- CG T0 01 Commercial General Liability Dec Page
- CG T0 07 Declarations Premium Schedule
- CG T0 08 Key to Declarations Premium Schedule
- CG T0 09 Employee Benefits Liability Coverage part Dec.
- CG T0 34 Table of Contents – Commercial General Liability Coverage
- CG T0 43 Employee Benefits Liability Table of Contents
- CG T1 00 Commercial General Liability Coverage
- CG T1 01 Employee Benefits Liability Coverage Form
- CG T3 52 Exclusion – Athletic Participants

Common Coverage and Amendments

IL 00 21	Nuclear Energy Liability Exclusion
IL 01 68	Texas Changes - Duties
IL 02 75	TX Changes - Cancellations & Nonrenewal Prov. Casualty Lines
IL T0 01	Common Policy Conditions
IL T0 02	Common Dec.
IL T0 03	Locations Schedule
IL T0 15	Policy Jacket - Execution Clause
IL T3 68	Fed. Terrorism Risk Ins. Act Disclosure
IL T4 12	Amndt Common Policy Cond-Prohibited Coverage
IL T4 14	Cap on Losses from Cert Acts of Terrorism
IL T4 27	Additional Benefits
PN T0 22	Notice - Information or Complaints - Texas
PN T1 94	Important Notice - Lead Exclusion
PN T2 27	Loss Control Services (Texas)
PH T4 54	Notice Independent Agent and Broker Comp

Estimated Annual Premium:
(Subject to Audit)

\$39,469

Commercial Auto

Premium Payable Company	Policy Number	Policy Term
Travelers	TBD	9/1/2024 to 9/1/2025

Coverages

Limit	Description	Auto Symbols
\$1,000,000 any one accident	Combined Single Limit	2
ACV Less Deductible	Comprehensive Deductible	10
ACV Less Deductible	Collision Deductible	10
Included	Hired / Borrowed Auto Liability	
Included	Non-owned Auto Liability	

***Maximum Limit Per Loss for Comprehensive Coverage - Limit of Insurance - \$5,000,000**

Statutory Cap Limits of Insurance - Texas

Texas Bodily Injury Each Person Limit - Statutory Cap:	\$100,000
Texas Bodily Injury Total Limit - Statutory Cap:	\$300,000
Texas Property Damage or Pollution Cost or Expense Limit:	\$100,000

Composite Deductible

Vehicle Type	Comprehensive	Collision
Private Passenger	\$2,000	\$2,000
School Bus	\$5,000	\$5,000
Light Truck	\$2,000	\$2,000
Medium Truck	\$2,000	\$2,000
Trailer	\$2,000	\$2,000

Hired Car Physical Damage

Estimated Annual Cost of Hire	\$50,000
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000

Estimated Automobile Liability Annual Premium:	\$
Estimated Automobile Physical Damage:	\$
Misc. Taxes and Surcharges Fee:	\$
Miscellaneous Premium:	\$

Forms and Endorsements

CA T4 43	Amendment of Bodily Injury Definition
CA F051	Texas Changes - Cancellation and Non-Renewal
CA F124	Statutory Cap Limits of Insurance Endorsement - Texas
CA T451	Elected/ Appointed Office/Member of Board as Insured
CA T459	Amendment of Employee Definition
CA 00 01	Business Auto Coverage Form
CA 20 18	Professional Services Not Covered
IL T4 12	Amendment Common Policy Condition-Prohibited Coverage
IL 00 21	Nuclear Energy Liability Exclusion Endorsement
PN T1 78	Imp Not Auto burglary & theft Prevention Authority Fee
PN U4 97	Imp Info Motor Vehicle Ins. DMV Reporting
CA T3 53	Business Auto Extension Endorsement
CA T4 77	Maximum Limit per Loss for Comprehensive Coverage \$5,000,000

Estimated Annual Premium Liability and PD:

\$261,329

School Leaders Errors and Omission Coverage

Limit of Liability	\$1,500,000
Total Premium	\$51,527
School Entity Errors and Omissions Insurance	
Sublimit of Liability	\$1,000,000
IEP Hearing Sublimit of Liability	\$100,000
Retention	\$10,000
IEP Hearing Retention	\$25,000 For each IEP Hearing
Continuity Date	09/01/2002
Retroactive Date	Full Prior Acts
Employment Practices Liability Insurance	
Sublimit of Liability	\$1,000,000
Retention	\$100,000
Continuity Date	09/01/2002
Retroactive Date	Full Prior Acts
CyberEdge Security and Privacy Liability	
Sublimit of Liability	\$500,000
Regulatory Action Sublimit of Liability	\$500,000
Retention	\$25,000
Continuity Date	09/01/2011
Retroactive Date	Full Prior Acts
CyberEdge Event Management Insurance	
Sublimit of Liability	\$500,000
Retention	\$25,000
Continuity Date	Not Applicable
Retroactive Date	Not Applicable
CrisisFund	
Sublimit of Liability	\$25,000
Retention	Not Applicable
Continuity Date	09/01/2013
Retroactive Date	Not Applicable

Covered Entities	
Full Legal Name of Entity:	Type of Entity:
COLLEGE STATION INDEPENDENT SCHOOL DISTRICT (INC.)	School Entity

The following will be added to the basic policy:

- 108335 03/12 LRP Admitted GTC
- 108339 03/12 LRP – S&P Coverage Section
- 108340 03/12 LRP-Event Management Coverage
- 109223 03/12 School Entity Coverage Section
- 108341 03/12 LRP-Crisis Fund Coverage Section
- 109224 03/12 School Entity EPL Coverage Section
- 119679 09/15 Economic Sanctions Endorsement
- 74802 03/20 Texas Amendatory Endorsement Cancellation and Non-Renewal
- 111720 03/13 Texas Amendatory Endorsement
- 109228 03/12 Bond Exclusion Endorsement (SCL)
- 111733 10/12 Conduct Exclusion Amended (Limited Imputation-School Entity EPL)
- 109238 08/11 Corporal Punishment Endorsement (SCL)
- 109231 08/11 Defense and Settlement Provision Amendatory Endorsement (EPL-SCL)
- 109230 08/11 Defense and Settlement Provisions Amendatory Endorsement (SCL)
- 131009 11/18 Crisis Fund Sublimit and Definition Amended
- 124010 04/17 EPL Pak Premier Endorsement (Employment Practices, Loss Prevention And Risk Management Tools)
- 125595 03/17 Federal Share of Compensation Under TRIA and Cap on Losses Endorsement
- 78859 10/01 Forms Index Endorsement
- 136220 04/20 Absolute Cyber Claims Exclusion Endorsement School Entity, EPL
- 132717 05/19 Defense Costs Provision Amended Endorsement School Entities Defense within the Limit
- 138266 04/20 Enhanced Assault Extension Endorsement (School Entity Coverage Section)
- 136088 03/20 Confidential Information Exclusion Endorsement EPL School Entity Coverage Section
- 124371 06/17 CyberEdge Loss Prevention Services endorsement
- 115879 09/13 Fines and Penalties Coverage Endorsement
- 140245 02/21 Ransomware Event Sublimit and Coinsurance Endorsement – Sublimit:

Sublimit: \$250,000; 50% Coinsurance

With respect to each Option above, the following will apply

Premium for Certified Acts of Terrorism Coverage under Terrorism Risk Insurance Act, as amended (TRIA: \$0 included in policy premium stated above. Any coverage provided for losses caused by an act of terrorism as defined by TRIA (TRIA Losses) may be partially reimbursed by the United States under a formula established by TRIA as follows: 80% of TRIA Losses in excess of the insurer deductible mandated by TRIA, the deductible to be based on a percentage of the insurer’s direct earned premiums for the year preceding the act of terrorism.

Estimated Annual E&O Annual Premium : \$51,527

Underground Storage Tank Liability

Premium Payable Company	Policy Number	Policy Term
Mid-Continent Ins. Co.	04 TOP-000053175	9/1/2024 to 9/1/2025

Limits of Insurance:

Coverage A and B

Aggregate Limit: \$2,000,000

Pollution Incident: \$1,000,000

Coverage C

Pollution Incident: \$25,000

Location of Tanks:

Location No. 1 2000 Welsh Ave.; College Station, Texas
 Location No. 2 9304 Rock Prairie Rd. CS, Texas

Forms:

TO1002 (01/19)	AL-Petroleum Supplier - Blkt
TO3028 (01/19)	Texas Changes - duties
TO3026 (01/19)	Texas Amendatory Endorsement
TO3025 (01/19)	Endorsement - Underground Storage Tank - State of Texas
TO3089 (08-19)	Loading & Unloading Amend Endt
TO0001 (01/19)	Pollution Liability Coverage form (Designated Sites)
M19101 (01/16)	Economic and trade Sanctions Clause
MI9098 (01/16)	In Witness Clause
MI9059 (04/04)	Fighting Insurance Fraud
MI9046 (06/10)	Mid-Continent Group Privacy Act Notice
MI9014 (06/23)	Texas Complaint Notice
MI9002 (06/00)	Notice of Availability of Loss Control Services-State of Texas
IL0021 (09/08)	Nuclear Energy Liability Exclusion-Endorsement
TO2001 (01/19)	Amendment - Aggregate Limits

Estimated Annual Premium:

\$2,780

Crime/Fidelity Coverage

Premium Payable Company	Policy Number	Policy Term
AIG	TBD	9/1/2024 to 9/1/2025

Subject	Amount	Deductible
Employee Theft - Per Loss Coverage	\$1,000,000	\$25,000
Employee Theft - Per Employee Coverage	No Coverage	None
Forgery Or Alteration	\$1,000,000	\$25,000
Inside The Premises - Theft of Money and Securities	No Coverage	None
Inside The Premises - Robbery Or Safe Burglary of Other Property	No Coverage	None
Outside The Premises	No Coverage	None
Premises Burglary	No Coverage	None
Computer Fraud	\$1,000,000	\$25,000
Funds Transfer Fraud	\$1,000,000	\$25,000
Money Orders and Counterfeit Money	\$50,000	\$1,000

The following endorsements will be added to the basic policy:

99758	08/08	Notice of Claim (Reporting by E-Mail)
CR0199	10/10	Texas Changes - Legal Action Against us
CR0247	10/10	Texas Changes
119679	09/15	Economic Sanctions Endorsement
CR2519	05/06	Add Faithful performance of Duty Coverage for Government Employees
95419	08/07	Bonded Employees Exclusion Deleted
95427	08/07	Crime Advantage
CR2506	08/07	Include Chairperson and Members of Specific Committees as Employees
CR2512	08/07	Include Treasurer or Tax collectors as Employees
CR2510	08/07	Include Volunteer Workers other than fund solicitors As Employees
95442	08/07	Prior Theft or Dishonesty
CR2520	08/07	Add Credit, Debit or Charge Card forgery
134480	07/19	Impersonation Fraud Coverage
78859	10/01	Forms Index Endorsement
113013	10/12	Protected Information Exclusion
113024	10/12	Indirect or Consequential Loss Exclusion
141306	10/01	Cyberextortion Exclusion Resulting Directly

Estimated Annual Premium:

\$TBD

Premium Summary & Acceptance

Lines of Business	Expiring Premium	Renewal Premium
Commercial Property	\$2,576,243.25	\$2,239,570.47
Boiler and Machinery	Included above	Included above
Terrorism Coverage (individual Co.)	n/a	\$315,242.25
Terrorism Stand Alone	n/a	\$26,638.91
Commercial General Liability	\$35,227	\$39,469
Business Auto	\$233,666	\$261,329
School Board E&O	\$52,627	\$51,527
Underground Storage Tanks	\$2,648	\$2,780
Crime	\$6,387	TBD
Grand Total excluding TRIA	\$2,906,798.25	\$2,594,675.47

- **Please note Property Premium does not include the Terrorism Premium**

I accept this proposal as presented for College Station ISD.

Signature Title Date

I accept this proposal with the following changes completed for College Station ISD.

Signature Title Date

This presentation summarizes the proposal for your insurance. It is not a contract. The terms in the policy will govern in the event of a loss without regard to any statement made in this proposal.

This proposal is accepted as presented for **College Station ISD**.

Signature Title Date

This proposal with the following changes completed will be accepted for **College Station ISD**.

Signature Title Date

Notices

Certificates of Insurance

Anco Insurance adheres to all certificates of Insurance standards endorsed by the Texas Department of Insurance and the Independent Insurance Agents of Texas.

Binding of Coverage

Binding of coverage associated with this risk is subject to any moratoriums which may be imposed by the insurance company such as tropical storm, hurricane or wildfire watches and warnings.

Non-Admitted/Surplus Lines Insurer

If an insurer is designated as a "non-admitted" company, the insurer is not licensed to transact insurance in this state and the policy will be issued and delivered as surplus line coverage. However, this does not mean that the policies are invalid. The designation only means that they are subject to different regulations from those that govern admitted or standard carriers. The govern state's Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer, and the insurer is not a member of the estate property and casualty insurance guaranty association. The Insurance Code requires payment of the surplus lines tax and fee, which if applicable, is shown in this proposal.

Compensation Disclosure

At Anco our clients are our priority. Business is quoted and written through the insurer providing the best coverage and premium that our agency has to offer, suited to your wishes and business needs. Our professional fees, unless otherwise specifically negotiated and agreed to with our client, are customarily based on commission calculated as a percentage of the premium collected by the insurer and paid to us by the insurer. Insurers and insurance intermediaries may pay us additional compensation, which is contingent on volume, profitability 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. 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. We will be pleased to discuss with you further details pertinent to your placement upon your request.

Thank you for your business!

COLLSTA-08